

## **PRIMARY VS. SECONDARY INSURANCE**

- 1. If you get medical care outside of your primary insurer's provider network expect a fight over payment. Not liking or trusting your primary health insurer's doctors will not be enough to obligate them to pay for out-of-network care.**
- 2. Insurers/HMOs delay and deny payments for medical care on technicalities relating to incorrect codes for procedures and missing documentation, but if you can penetrate the bureaucracy, get to a human being and point out the errors you can often resolve the problem.**
- 3. If your primary and secondary carrier are both pointing the finger at each other as the responsible party, send a certified letter to both of them notifying them that they must resolve it themselves, and "cc" the California Department of Managed Care and the California Department of Insurance.**
- 4. File and pursue a complaint with the CA Dept. of Managed Care when trying to resolve a claim denial by an HMO, or with the CA. Department of Insurance when trying to resolve a claim denial by a traditional insurer.**
- 5. If your complaints are ignored and financial pressure from collections threats are mounting, seek legal advice from an attorney who specializes in representing policyholders in resolving coverage and claim disputes.**
- 6. If a medical facility admits you after verifying coverage with your secondary carrier, then it is the responsibility of that facility to go after the insurer to collect if the insurer refuses to pay.**
- 7. If it appears reasonably clear that neither insurer is legally obligated to pay for services, bargain with the facility. Don't pay "retail" when the ER was giving the insurer a "wholesale" rate.**
- 8. If you have secondary coverage and are not ill or injured, get the insurer to explain to you how it will kick in if you need it.**
- 9. As with every insurance policy it is crucial to do your best to understand your coverage and exclusions before you become ill or injured. Stick to your guns if the evidence of coverage appears to cover what is now being denied.**

For more tips, read "Supervising Your Own Health Claims" in the Claim Tips section at [www.unitedpolicyholders.org](http://www.unitedpolicyholders.org)