

# Determining Your Health Insurance Coverage

Health care benefits change and differ from plan to plan and provider to provider. **Now is a good time to call your insurance provider to find out exactly what is and is not covered under your plan, and how much you have to pay yourself.**

Insurance provider phone number: \_\_\_\_\_

Policy number: \_\_\_\_\_

Date/time of call: \_\_\_\_\_ Person spoken to: \_\_\_\_\_

1. How long is the typical hospital stay for my surgery? \_\_\_\_\_

2. Does my hospital stay need to be pre-approved?  yes  no

If yes, who should pre-approve my hospital stay? \_\_\_\_\_

What do I need to do to receive the pre-approval? \_\_\_\_\_

3. Will more hospital days be covered if there are problems (complications)?  yes  no

If yes, how many extra days are covered and at what rate of coverage (percentage)? \_\_\_\_\_

Using the table below, review the possible needs and financial concerns with your insurance provider.

Type of service	Number of days or hours covered	Preferred vendors/facilities	Amount insurance pays	Amount I pay	Other
Home health care					
Short-term rehab*					
Occupational and physical therapy					
Medical equipment					
Back brace					
Transportation** (Medi-Van, stretcher)					
Other					

\*Short-term rehab is also referred to as transitional care. It takes place in a skilled nursing facility such as a transitional care center or transitional care unit (TCU).

\*\*Transportation services are usually not covered by insurance companies. Plan ahead and arrange for a member of your care circle to drive you home in a comfortable vehicle after you leave the hospital.