TAKE THE GALL Your carrier is on the line

Two words we often ignore: Unknown Number. When this comes up on your caller ID, you likely click decline or send to voicemail. But when it's your insurance carrier calling, you may be ignoring info important to you and your health.

Who is calling me?

If your insurance company is calling, it's likely a health advisor or specialist with information for you.



Whv?

Your medical insurance company may call you for several reasons, including:

- Helping you find care or a provider
- If you've had a hospital visit or major surgery
- To learn more about you and your health goals
- To begin one-on-one health coaching or help sign you up for a program
- Case management
- Prescription reminders/information
- To get preauthorization for a test or service you have scheduled

What services usually require preauthorization?

- Inpatient hospital stays
- Stays in rehab, long-term care or skilled nursing care facilities
- Behavioral healthcare
- Some specialty drugs

- Advanced imaging
- Genetic tests
- Home healthcare
- Surgeries

Are these calls private?

Yes! Every call from your insurance company is confidential.

What will they ask?

You may be asked for your name, date of birth or home address to confirm your identity. If you're not comfortable sharing, you can call the number on your insurance ID card to verify this is a legitimate call.

If you get a message from your carrier, take the time to call them back (or pick up!).



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