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Getting Your Health Insurance Claim Form Filed in 4 Steps

Sometimes, when you go to the doctor or other medical provider, you may be told that you have to submit your own insurance claim form. This means that the doctor or facility does not ask the health insurance company to pay for your bill and you must do so. If you have to file your own health insurance claim here are the steps you will need to take along with some helpful tips on submitting your insurance claim form:

4 Steps to Filing Your Health Insurance Claim Form:

1. Obtain Itemized Receipts: You will need to ask your doctor for an itemized bill. An itemized bill lists every service that your doctor provided and gives the cost of each of the services. Your health insurance company will need you to attach the original itemized bills to the claim form.

2. Get Your Claim Form: You will need to contact your insurance company to obtain a health insurance claim form. The claim form should be fairly self explanatory to fill out. It will ask such things as your insurance information, who you want the payment made to, what was the visit for (accident, workers compensation), etc. Your claim form will also give you additional instructions pertaining to what other information they may need from your doctor or health care facility.

3. Make Copies: Once you have your claim form filled out and your itemized bills from your doctor, don't forget to make copies of everything. This will eliminate any errors that may be made in the claim process and make it easier for you to re-file your health insurance claim if it gets lost.

4. Review then Send: To make sure everything is completely accurate, call your health insurance company and tell them you are about to send in your health insurance claim form. Review with them all the paperwork you have and ask them if there is anything else you need. Also, ask your insurance company how long should you expect to wait for your claim to be paid and mark that date on your calendar. Once you have everything in order, send out the claim form to your insurance company. The address to send the claim form should be on the claim form itself. Keep an eye out on your calendar for the claim date that you marked and contact your insurance company if you don't receive your claim within the time frame given to you.