



## What to Ask the Insurance Company

### CONTACT PERSON

- Who should I speak with regarding a high risk pregnancy?
- Is there a certain person in the insurance company who is knowledgeable about congenital heart defects or heart surgeries? (Get his/her full name and phone number.)
- Will I have a case manager who will follow me through my pregnancy? Will the baby have a separate case manager? How do I contact him or her?

### ENROLLMENT

When do we need to enroll the baby to ensure coverage? (VERY important - make sure to follow all of your insurance company requirements to ensure coverage.)

### CHOOSING A HOSPITAL/SURGEON

- What hospitals and surgeons are in my plan?
- What if the hospitals in my plan do not have experience with the type of procedure my child needs?
- If my insurance plan does not allow me to choose the hospital at which I would like to deliver the baby and/or have the surgery performed, how can I appeal this policy?

### COSTS

- What would be my maximum out-of-pocket cost for the year? (Including the deductible, co-pays, coinsurance, and any other costs)

### OTHER COVERAGE

- Does my plan cover any Home Health visits for the baby, if needed?
- Would the cost of transporting the baby to the hospital be covered, if needed?

### PRECERTIFICATION OR PREAUTHORIZATION

- Do I need preauthorization for the needed procedure or surgery?
- Do I need to get pre-certified before entering the hospital to deliver the baby?
- How do I get preauthorization?
- When is preauthorization needed? (Before delivery, before procedure, etc.)
- If a different treatment is deemed necessary, do we need preauthorization for the new procedure?
- Do we need preauthorization for the baby's transport, if needed.

### TRAVEL BENEFITS

*Travel costs are sometimes paid for heart transplants, but not other heart surgeries. If your child is having a surgery other than a heart transplant, but is a candidate for a transplant, see if your child will be eligible for travel benefits. Speak to a supervisor, or someone in management to get a definitive answer.*

- If we decide to travel (or if there is no local hospital that can perform the procedure) will travel costs be reimbursed?
- If my child is having a heart transplant, will he be eligible for travel reimbursement?
- If my child is a candidate for a heart transplant, but we choose a different procedure, will he qualify for the travel reimbursement?
- What is the maximum reimbursement?
- What travel expenses are reimbursed? (airfare, hotel, etc.)
- What is the procedure for getting travel reimbursement?