

The Healthcare Navigation Checklist

How to Avoid Delays, Denials, and Missed Care (For You or Your Loved Ones)

PART 1: BEFORE YOU GO

Prepare to ensure your concerns are taken seriously and to minimize delays

- ☐ Bring a symptom timeline (when it started, what changed, what concerns you)
- ☐ Have your medical information ready (medications, allergies, past diagnoses)
- ☐ Define your goal: What are you most worried about?

PART 2: DURING THE VISIT

- ☐ State your concern clearly and early
- ☐ Ask what conditions are being considered
- ☐ If tests are ordered, ask what they are for and what they evaluate
- ☐ If no tests are ordered, ask why
- ☐ If you are not feeling better, ask: “What is the next step in care?”

PART 3: BEFORE YOU LEAVE

- ☐ Ask for diagnosis in plain language
- ☐ Understand medications and follow-up
- ☐ Confirm if any referrals are needed
- ☐ Ask: “What symptoms or changes should make me return immediately?”

PART 4: AFTER DISCHARGE

- ☐ Schedule follow-up appointments as soon as possible
- ☐ Confirm referrals were submitted to insurance
- ☐ Remember: emergency care stabilizes, it does not mean a complete evaluation was made

PART 5: IF A REFERRAL IS DENIED

- ☐ Call insurance and ask for the exact reason
- ☐ Ask if the issue is coding (diagnosis), referral, or medical necessity
- ☐ Contact your doctor to resubmit
- ☐ Follow up within a few days

PART 6: RED FLAGS

- ☐ Symptoms become worse after discharge
- ☐ The plan is not clear
- ☐ You feel something was missed
- ☐ No clear follow-up instructions

PART 7: ADVOCACY MINDSET

- ☐ You have the right to ask questions
- ☐ You have the right to clarification
- ☐ Denials are often fixable

Navigating the healthcare system can be complex—but you don't have to do it alone.