

WHAT DO I ASK NEXT?

Healthcare Coverage Conversation Card

Keep this page beside you when a healthcare coverage conversation becomes confusing. You do not need to understand every insurance term during the call. Use this page to clarify what is happening, who is handling it, and what comes next.

BEFORE YOU CALL

What was I told?

What care, service, medication, or other request are we discussing?

Who gave me this information? _____

Name/department: _____

Organization: _____

FOUR QUESTIONS TO ASK

1. What decision or issue are we discussing?

Notes:

2. Who made the decision, or who is handling this now?

Name/department: _____

Organization: _____

3. Is anything else needed from the patient, healthcare team, or health plan?

☐ No

☐ Yes: _____

Who is responsible for the next action?

4. What happens next?

Next step:

Who takes that step?

Expected follow-up, if provided:

KEEP A RECORD OF THE CONVERSATION

Date: _____ **Time:** _____

Person I spoke with: _____

Organization/department: _____

Phone number, if helpful: _____

Reference or case number, if provided: _____

The most important thing I learned:

My next step: _____

When I expect an update: _____





YOUR FOUR-QUESTION REMINDER

When you are not sure what to ask next, come back to:

- What is the issue?
- Who is handling it?
- Is anything else needed?
- What happens next?

You do not have to solve the coverage problem during one phone call. First, make sure you understand what the problem actually is.

This resource is for general educational and organizational purposes only. It does not provide individualized medical, insurance, or legal advice. Coverage requirements and processes vary by health plan, service, and individual circumstances.

