



WHEN YOUR CHILD'S HEALTH CARE SERVICES ARE NOT COVERED ...

Make sure the insurance company is correct

We all make mistakes. Sometimes insurance company employees are wrong, so please make sure to check to see if the denial was correct.

- Get your insurance member handbook or log on to the insurance website for coverage information.
- Look at what is covered, what is excluded, and what the limits are.
- Look for information on exceptions or on how to make an appeal.
- If you have questions, call the customer service line, tell the representative you prefer to sort this out with a supervisor. Have your insurance card and handbook with you.
- When you talk with the insurance company, always write down the date, name of person you talked with, and information they gave you. Keep this in a notebook for the next time you call.

Look for other insurance coverage

Many people are surprised to find that their children are sometimes eligible for medical assistance (free or low cost), even when they have other health insurance. Income limits in Washington are higher than many people assume, so please check into this.

- Call Whatcom Alliance for Healthcare Access (WAHA) at 360-715-6594 and ask for help finding out if your child is eligible for medical coverage assistance. They are the experts and they *want* you to find coverage! If you want, they will give you an appointment to come in and they'll help with the application paperwork. Their website, www.whatcomalliance.org, has easy-to-understand information.
- Even if you are over income limits for medical assistance, ask WAHA to explain the "spenddown" program.

Look for other funding assistance

Talk to other people to get ideas for resources. Some private foundations offer assistance. Check websites of organizations related to specific conditions. Try the following websites:

- <http://www.uhccf.org/apply.html>
- http://www.needymeds.org/copay_aos.taf?_function=list&state=nt
- <http://sisuchildrensfund.org/>

