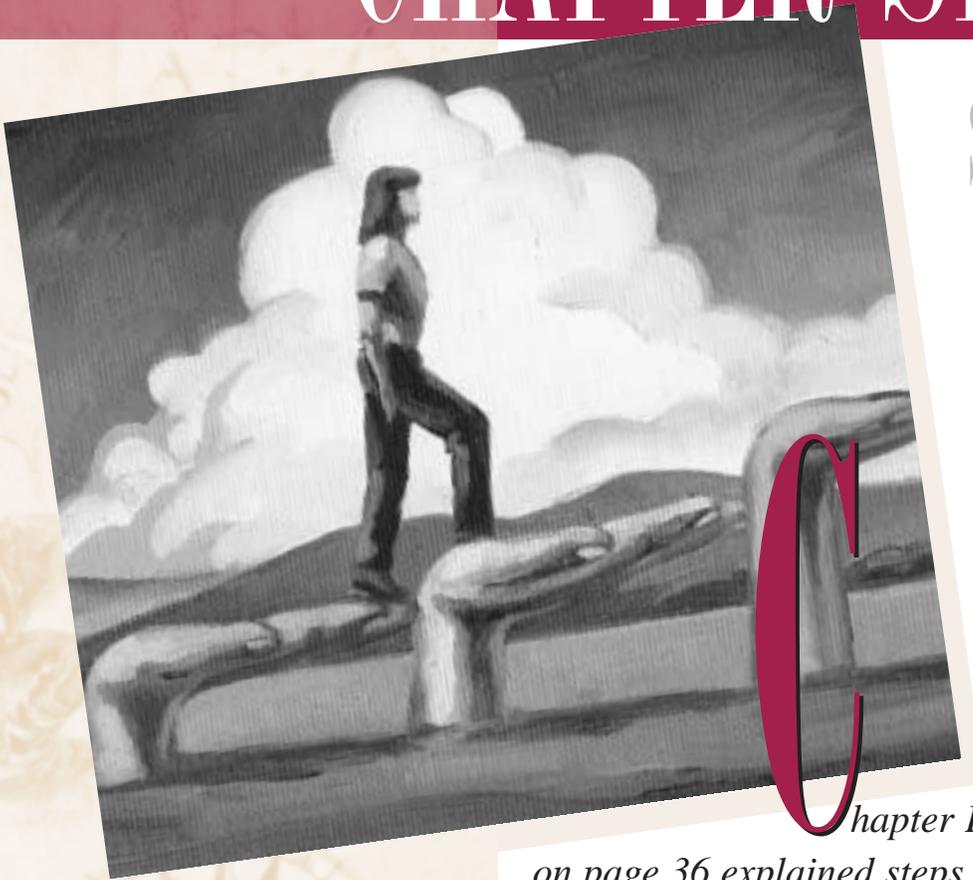


CHAPTER SIX

Seeking Help



Chapter Four, “Helping Yourself,” on page 36 explained steps you can take if you are having a dispute with your health-plan administrator about your coverage. However, at some point, you may need to get help from others to see if your transplant procedure can be covered by a health-care plan or to get reimbursed for payments.

This handbook is meant to provide general financial information; it is not meant to substitute for, or to supersede, professional, legal, or medical advice.

The National Endowment for Financial Education® does not intend to provide any advice regarding treatments discussed in this material. Medical treatments and related health issues should be discussed with a qualified medical professional.

Note: The content areas in this material are believed to be current as of this printing, but, over time, legislative and regulatory changes, as well as new developments, may date this material. For the most current information, please contact the NMDP Office of Patient Advocacy at 1-888-999-6743.

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Pamela (transplant recipient) with brother Terry (donor) and Terry's wife, Carol

You may decide that you need legal advice, or you may want to contact one of the insurance regulatory commissions. The following information gives you some guidelines in seeking help from these sources.

Getting legal advice or taking legal action

If you have been unsuccessful in your appeals process, you may decide to contact a lawyer. First, find out if your health-care plan has guidelines for filing a grievance or an appeal. These guidelines will help you determine if your health-care plan's interpretation of the policy can be legally challenged. You need to find out if your plan's document is clear in excluding this kind of treatment. You might want to get someone, such as a lawyer, to help you interpret your rights.

You can find a lawyer several ways. You can contact the bar association in your state or city for referrals. You also can contact the Association of Trial Lawyers of America for referrals in your area (see the "Patient Resources" section starting on page 52 for contact information). The "Patient Resources" section also contains other sources to help with legal issues.





Be aware that legal action can be time consuming and expensive. It also can be emotionally draining. You should be well informed before you decide to begin legal action.

To help make the process go as smoothly—and quickly—as possible, it's important to ask the right questions when you meet with a lawyer. Here are some questions that you might want to ask when looking for a lawyer to represent your case:

1. Have you handled health-care plan cases in the past?
2. Have you handled health-care plan cases in my state?
3. Have you dealt with my health-care plan before?
4. Have you handled unrelated blood stem cell transplant cases before?
5. Have you handled health-care plan cases similar to this one? Have you handled cases with this diagnosis, specific treatment, or disputed area of coverage? (Disputed areas of coverage might include donor search costs, marrow procurement costs, or actual bone marrow transplant admission costs.)
6. How were these cases resolved? (Also, ask the lawyer how he or she compares to other lawyers handling similar cases.)
7. How do you charge? Can you estimate total charges, including expenses? Will you take the case on a contingency basis? (A contingency basis means the lawyer gets paid from the money recovered from the health-care plan. If the lawyer does not win the case, he or she does not get paid. Note that if the lawyer takes one-third of the settlement or judgment, the patient must raise that amount to finish paying for the treatment.)





Earlier in this booklet, you learned about keeping records about your case. When you meet with a lawyer, bring as much information about your case as possible, including:

- ✦ Notes about phone conversations with health-care plan representatives, including the person you spoke to and the date of your conversation
- ✦ Copies of your health-care plan and related plan information
- ✦ Copies of denial letters from the health-care plan, appeal letters that you sent, and any letters you sent or received from the company about your case



After you meet with your lawyer and review your materials, you can decide whether or not to go ahead with legal action. You should also decide if you feel comfortable with this lawyer. Can you work with the person you have chosen to represent you?

You are not alone

Whether you are working with the Office of Patient Advocacy at the NMDP or with representatives from your Transplant Center or talking with friends and family, remember that you are not in this process alone. This booklet has attempted to give you some useful information on understanding your health-care plan, managing your finances, and seeking help from the sources that might be able to provide assistance. The amount of information you need to understand and keep track of may seem overwhelming, but people around you can help. Just ask.