



STATE OF WISCONSIN  
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FOR IMMEDIATE RELEASE

9 March 2009  
Medigap Helpline  
(800) 642.1060

**FEEL BETTER ABOUT YOUR HEALTH INSURANCE**

The Medigap Helpline has received thousands of calls from consumers requesting assistance with their health insurance needs. As advocates for the Medicare insurance consumer we strive to empower customers to act on their own behalf in the future by providing knowledge and resources that assist them. Insurers, too, have provided a resource for customers who are contacting them by phone: the customer service representative. These individuals will help provide the information customers need to better understand the insurance coverage which they depend so heavily on. To maximize this resource, we recommend you take these steps the next time you call your insurer:

1. Let the customer service person lead the call. Be ready to give your account information before you get help. Be polite to the representative. Ask for the representative's name and title. Establish rapport with them. Be patient as they locate your account records. Do not get frustrated if you are asked to update your account information first.
2. When speaking to the representative, advise her or him that you have a benefits, claim or administrative issue and ask if they can help resolve it. If the answer is no, ask for the name and phone number of the person the representative feels might be able to help. Ask the representative to introduce you to the correct advisor so that you don't have to start all over again.
3. Keep a logbook. Write down as much about the conversation as you can during the call. Note the date, time and length of your call. Keep track of the names of the individuals you speak with. The call will likely be recorded. With proper information from your logbook, the recording of your call can be located and played back at a later date for verification of the details of your conversation with the representative. Note your questions and the answers you receive. If the representative provides advice, write down that information. If the representative offers to make a change in your policy for you, ask the representative to explain the effect of that change before you agree to it. If additional information is going to be necessary to resolve your issue, ask the representative what you can do to speed up the return of the information. Obtain phone and fax numbers, names and extensions.
4. Ask how long this change is going to take. Insurance issues can be complicated and a complete resolution to your issue can take time. Ask if someone else will need to approve the change. If another individual will be involved, ask the representative to let you speak with that person to confirm they will take responsibility for the requested change. If this is not possible, ask the representative if they will take responsibility for the change you are requesting.
5. Tell the representative that you expect them and the company to follow through on your request in the time frame that has been discussed. Tell them to send a letter or allow you to call them back to confirm that your issue has been resolved.

For further information contact the Medigap Helpline at 800-242-1060

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*ADVOCATE FOR THE LONG TERM CARE CONSUMER*