

Matters of the Heart Interactive Chat Service

Working together for health...because it matters

Hello!

Welcome to the Denial and Appeal Wizard.

My name is Mattie, the official ChatBot of "Matters of the Heart" by Patient Advocate Foundation.

Can you tell me your name?

Vijay

It's nice to chat with you today Vijay

I'm new to this job and am still in training, but I've worked with many experienced case managers recently and am confident that I can provide some specific steps for the care you need and connect you with resources to use.

I understand you have had a denial from your insurance company. Have you received a denial letter, an explanation of benefits (EOB), or spoken to your provider or insurance verbally about the denial?

1. Yes
2. No

Yes

Ok, that helps. Which of these best matches the situation you have?

1. No payment towards a service I already received
2. No coverage for medication I need
3. Denial of request for care my doctor wants me to have

No coverage for medication I need

Can you tell me which of these best matches the reason provided for the denial?

1. Medication not on approved drug list or formulary
2. Approved prior-authorization not received
3. Medication requires me to use another medication first
4. Medication limit has already been met (dose or quantity)
5. Requires a different pharmacy or mail-order pharmacy
6. My doctor or pharmacist told me it wasn't covered
7. It's so expensive my insurance can't be paying their portion
8. Prior authorization was rejected
9. My health plan will only cover the generic version of the drug I need
10. Other reason

Requires a different pharmacy or mail-order pharmacy

Thanks for the information! What is most likely happening is that your health plan has negotiated the best rate for its members, but in order to give you that rate you must use a specific pharmacy. This is common for some complex medications or ones that work well for mail order, like meds your plan considers “maintenance”

A lot of health plans are now requiring patients on maintenance medications (prescribed for chronic, long-term conditions that are taken on a regular basis) to switch to mail order. If this is the case for you, you will need to keep up with different pharmacy providers and verify that all of your medication and insurance information is accurate with both.

In addition to cost savings, some meds are not often stocked at your local pharmacy, or require additional preparation and handling to dispense. These frequently focus on the long-term, complex treatment of chronically ill patients and need to be filled at places called specialty pharmacies.

If your prescription has been sent out, the new place will contact you to arrange delivery and verify your insurance information. Be sure to watch out for any toll-free phone numbers and check your voice messages frequently in case the pharmacy has been trying to reach you.

However, since you will likely still use your normal pharmacy for your other medications, be sure to let each know about all of the medications you’re taking and update both about any changes, so your pharmacist can alert you to any possible drug interactions.

If your plan is requiring you switch to a mail-order pharmacy but there is a legitimate reason this will not work for you, be sure to contact your health plan and inquire about an exception process.

You may have a concern regarding receiving your maintenance medications on time. You can pay extra to have overnight shipping, or your plan may allow you to go into a retail pharmacy and get a short 3 day supply to hold you over until your medication arrives.

If you weren’t notified that your medication was supposed to be mail order, your retail pharmacy may still be able to fill it. Lots of plans allow one fill to be done in the retail pharmacy before switching to mail order.

Was the information I provided you useful?

1. Yes
2. No

Yes

I’m so glad to hear that! My purpose today was to provide you with some helpful advice

that you can use in the next steps of resolving your denial issue.

Lastly, I've located some additional resources on this topic that may be useful for you to reference in the future.

[Patient Assistance Programs: What they are and how they can help you](). Want to save money on medications? Here are some pointers on how to make the most of your money at the pharmacy

[Managing your pharmacy locations](). Includes tips on how to keep things straight between mail order, specialty, and retail pharmacies

[Exploring drug tiers and exceptions](). This handy reference guide will help break down your health plan's coverage of medications

[What's so special about specialty pharmacy?]() . Offers explanation on specialty pharmacies and how to navigate them

I wish you the best with your healthcare journey moving forward.

Goodbye!

1. Start Over
2. End Chat
3. Send Email

Send Email

Your Email Address?

laksdj@gsaf.cbh