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## "Alternative Benefits" News

Brought to you by: Tom Buonanduci

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## Quick quiz

Each month I'll give you a new question.

Just reply to this email for the answer.

On what date did Benjamin Franklin conduct his famous kite experiment?

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## Top Tips for Getting Your Denied Medical Claim Paid

When your health insurance carrier denies all or part of your medical claim, what should you do?

Here are some steps you can take to help get your claim paid. According to some insurance experts, insurers pay approximately half of denied insurance claims once appealed.

The first step is to determine why your insurer denied the claim. Most explanations of benefits (EOBs) contain a code that explains the denial. If you're unclear after deciphering the code, call your insurer to discuss the denial in more detail. Then try to right the situation if possible. Some of the standard reasons for denial include a lack of preauthorization and incorrect coding by your physician (in latter case, ask physician to resubmit claim).

Next, if needed, call your doctor's office and speak with its insurance department. Generally, they are very experienced and may talk to your insurer on your behalf.

Resubmit your claim if the carrier denies it one time. Often, the insurer will pay the second billing or the third. Your EOB may outline procedures for appeal. However, you may have to review your health insurance carrier's policy for appeal procedures.

Finally, if you don't get help through the appeals process and you believe your insurer owes the claim, you can appeal the denial to your state's department of insurance (DOI). In many states, filing a DOI complaint is as simple as completing a one-page form. You'll need to attach your records to support your appeal.

For clients of Alternative Benefit Solutions, we may be able to help in some cases. Contact us if you have questions about a denied healthcare claim.

## Get My Free Working From Home Survival Guide

As we continue to social isolate, working from home (WFH) life can start to feel overwhelming. I've put together a helpful guide to help you bust some bad habits and help you become your most productive self.

Click below to download your copy of my "Working from Home Survival Guide."

[Download My Guide](#)

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## Because We all Need to be Uplifted and Enjoy a Good Laugh...

Here are some uplifting, funny and inspirational COVID related stories sure to warm the heart. Because laughter is free. Knock knock, who's there? A little boy in BC, Canada, who switched up

his usual seasonal lemonade stand for a joke stand. His motive was to provide laughter to the senior residents while respecting the social distancing rules. McLaughlin gets most of his jokes from a book but gets a pretty high rate of joke return from those who pass by.

Being generous at heart pays off. The red carpet was rolled out for Captain Tom Moore for his 100th birthday on April 30th in the UK. Moore made headlines during the pandemic for raising 30 million pounds for the National Health Services by simply walking around his garden. The World War II vet was celebrated on his birthday as people sent cards, murals were painted around the country in his honor, the Royal Air force did a flyby over his house and he was even promoted to honorary colonial.

Working is for the dogs. One hilarious Instagram account is making waves as it highlights dogs working from home. Australian, Mark Polchleb, created the dogs working from home Instagram account to highlight the pets that have become our work from home mascots. And it is a great daily pick-me-up. Check out the [Instagram](#) and get some inspiration on how you can put your pooch to work.

## **The NH Food Bank: For Every dollar donated, 2 Meals are provided**

In the midst of this Covid crisis, many of our NH neighbors have been affected creating a need like never before. If you are looking for an opportunity to help out others right here in our state, we found the NH Food Bank to be a good option, as they are able to provide 2 meals for every dollar donated. They are the only food bank in NH, supplying nutritious food and resources to those in need. They supply over 400 partner agencies throughout the state including food pantries, soup kitchens, homeless shelters, children's programs, senior centers, etc. Credit card donations can be made by calling 669-9725 or for other ways to help, click the link below.

If you or any family or friends have been affected and have a need yourselves, click here for more information on available assistance and resources:

<https://www.nhfoodbank.org/donation-hub/>

**Let's Connect**



**Oatmeal Raisin Cookies**

These classic oatmeal raisin cookies will make your whole household smile.



- 2 cups all-purpose flour
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt
- 3/4 cup unsalted butter, melted
- 1 cup packed brown sugar
- 1/2 cup white sugar
- 1 teaspoon cinnamon
- 1 tablespoon pure vanilla extract
- 1 egg
- 1 egg yolk
- 1 1/2 cups old-fashioned oats
- 1 heaping cup raisins
- 1/2 cup chopped walnuts or pecans (optional)

Preheat oven to 325F. Grease cookie sheets or line with parchment paper.

Melt butter and let cool slightly.

Mix flour, salt, and baking soda and set aside.

In a medium bowl, cream together melted butter, brown sugar, and white sugar until well blended. Mix in vanilla, cinnamon, egg, and egg yolk until creamy and light, about 2-3 minutes.

Mix in flour mixture until just blended. Add oats, raisins, and nuts and mix until just blended.

Place 1/4 cup balls of dough onto a cookie sheet, leaving at least 2 inches between each cookie. Bake for 14-16 minutes. Be careful not to overbake. The edges should look brown, and the centers should still be slightly soft.

Cool 2 minutes on cookie sheet. Transfer to a wire rack and cool completely.

## How Big Life Changes Can Impact Your Health Insurance

Life changes, including divorce, out of state relocation, chronic illness, and even pandemic layoffs, can result in health coverage changes. Some of these changes, like layoffs, mean losing healthcare benefits. If you lose your job, here are some options that may qualify you for replacement coverage.

The Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA lets you maintain your health coverage with your former employer if that employer continues to offer healthcare benefits and has at least 20 employees. With COBRA, you do not have to requalify, so your insurance covers preexisting conditions. However, you must apply within 62 days of a layoff, and you can use COBRA for only 18 months. Additionally, COBRA is more costly because your former employer pays none of the cost and you pay 100% plus a 2% administrative fee.

The Affordable Care Act (ACA) may offer more affordable alternatives. ACA offers a limited time enrollment period after you lose healthcare coverage. The ACA puts no time limit on coverages, covers more, cannot deny insurance because of preexisting conditions, and greatly reduce prescription costs. Plus it can be considerably more affordable especially for those that qualify for tax credit subsidies based on income and other circumstances.

**Short-Term Medical Plans:** These may be an affordable alternative for some, with many customizable plans available, although there are limitations and exclusions that are important to understand. These can be purchased year-round, but are subject to some medical underwriting.

As experienced health insurance agents, we can help you evaluate the various options to help you through the difficulties of a major life change before you make important healthcare decisions. Contact us for options, quotes and assistance.

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## How to Protect Yourself from Tech-Savvy Scammers

As the daily functions of our lives become increasingly connected to the Internet, scammers are becoming ever more sophisticated in their attempts to purloin your precious personal details.

After crunching the numbers, the Federal Trade Commission reports that imposter scams

resulted in a loss of \$667 million for US citizens in 2019, while Social Security thieves took a median individual loss of \$1,500 from 166,190 people. Be alert and protect yourself from scammers by following these tips.

**Types of Scams.** Scammers use a variety of techniques to trick you into giving them confidential information. Social Security number spoofing scams use the falsification of caller IDs that disguise the scammers' identities. Social Security phishing scams allow scammers to impersonate government officials via email. In both, fraudsters may threaten recipients with arrest or claim they are trying to resolve identity theft, ironically.

**How to Detect Scams.** Scammers do their homework before making contact and may cite unique details or use flattery or emotional manipulation to win over your confidence. But the government or any official bank will never call or email to ask for your personal details. If you do receive such an inquiry, hang up or don't reply, then call back via an official number to authenticate the request. Always use caution if you're pressured for information or immediate payment.

**Actions You Can Take.** If you receive a suspicious call or email or fall victim to a scam, you can report it to the Federal Trade Commission or your state's consumer protection office. Remember to file a police report, too!



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