



## Insurance Education & Counseling Fact Sheet

*Helping you get the most from your healthcare coverage!*

Caring Voice Coalition, Inc. (CVC) established its Insurance Education & Counseling ("IEC") program for two reasons:

- Because we know that adequate health insurance coverage is essential for persons with chronic illnesses; and
- Because we know that, for those with health insurance, coverage issues can be complex and difficult to resolve.

Our IEC case managers provide four basic services:

- Reviewing and explaining benefits  
We will research your insurance and explain what's going on in terms you can understand. We can help you estimate out-of-pocket costs and even investigate whether your plan has features that may limit those costs.
- Mediating problems and complaints  
Dealing with an insurance company can be intimidating! We can help you communicate with your plan more effectively. We can also help resolve problems like denials of coverage.
- Exploring new or improved coverage  
Adequate health insurance coverage is essential for chronically ill persons. If you are uninsured or under-insured, we can help you explore options for new or improved coverage. If you are losing current coverage, we can help you understand what COBRA is and how it works.
- Helping with Social Security Disability applications  
Many chronically ill persons would like to apply Social Security disability benefits but are worried that the process is too hard or that they will just be denied. We will help you understand and navigate the guidelines and processes so that you can get the help you deserve.

### **WE ARE HERE TO HELP**

Our services at CVC are free to our patients and their families. Patients may contact CVC through our toll-free patient hotline or our interactive website.

*Caring Voice Coalition, Inc.*

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