



*Denise Feldman is a California licensed insurance agent as well as a Life and Disability Insurance Analyst who specializes in personalized solutions for life, health, disability, Long Term Care and Claims Advocacy needs.*

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## Claims Advocacy: what is it?

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A Claims Advocate assists with the paperwork and phone calls associated with insurance billing, including coordinating multiple insurance policies, reviewing Explanation of Benefits (EOBs), negotiating with insurers and providers, and correcting erroneous billings. When you are sick, all your energy should be focused on your own health and recovery, not fighting with insurance companies about claim payments.

- **Seniors** – If you need help understanding, navigating, and using your insurance policies, we can explain your benefits, review your bills to ensure you are not overbilled and assist you in negotiating and correcting any bills sent to you in error.
- **Family Caregivers** – If you are a family member assisting a relative with health care needs and want to outsource the tedious work dealing with insurance billing, we are here to remove that burden from you so you can focus on quality time with your family member.
- **Cancer Patients** – A cancer diagnosis can be overwhelming as you sort through your treatment options, learn what's covered under your insurance policy and deal with all the bills associated with treatment. If you want to focus your energy on treatment and recovery rather than fighting with insurance companies about health care bills, we can assist you with the claims paperwork associated with intensive treatment plans.

### **Q: What type of a license is needed to provide Claims Advocacy services?**

**A:** We are licensed in California as a Life and Disability Insurance Analyst, which allows us to advise any person insured under a life or disability insurance contract (i.e. health insurance) regarding the terms of the contract and one's rights under the contract.

### **Q: Do you need to be licensed as a Professional Fiduciary?**

**A:** No. A Life and Disability Insurance Analyst's scope of practice is limited to insurance contracts; hence, he or she is not a conservator or guardian of a person or estate.

### **Q: How do you charge for services?**

**A:** We charge an initial set-up fee which includes a review of all your insurance policies along with creating the required HIPAA documents to permit access. Subsequent claims assistance work is billed with an hourly fee.