

In Good Health

Your Monthly Wellness Spotlight by PSA

A NURSE IS CALLING FROM MY INSURANCE COMPANY – WHY SHOULD I ANSWER THE CALL?

We all know that our health plan provides us with health benefits and processes the claims for the care we receive, but that is not all that they do! Whether you are faced with an unexpected medical emergency, managing a complicated health condition, or looking for guidance to achieve a health care goal, a nurse, case manager, or coach from your insurance company are there to help. But, most importantly, will you take their call?

For example, your phone rings and the person on the other line tells you that they are a nurse, case manager, or coach from your insurance company offering their assistance. You may be skeptical and wondering: How do they know who you are? Why are they calling you? Can you trust them? While these questions can leave you feeling uneasy, rest assured that they are calling to help you and their services are valuable.

Services

Your nurse, case manager, or coach will help you understand the health care system to alleviate any confusion or concerns that you may have. They are responsible for ensuring that your health care needs are met. In addition to working with you, along with your consent, they can also work directly with your health care providers to lessen any stress you may have while making the process easier for you. Your health coach can provide you with valuable services such as:

- **Coordinating Your Care** – Our health care needs are personal, can be complex, and urgent in nature. All of this may lead to obstacles, which can prevent you from receiving the best care, as quickly as possible. Your nurse will work with you and your providers to alleviate any burdens. They will also coordinate a treatment plan that will be covered by your health care provider.

- **Handling Claims Management** – Have you ever received a bill for medical care that you thought was covered? Your case manager will work with the claims department to expedite claims resolutions.
- **Providing Valuable Education** – Let's face it, health care can be confusing. Often, there is little time for your health care providers to explain exactly what is going on. Your nurse is here to help! He/she will answer any questions you have while providing valuable health information so you may be an active participant in your treatment plan.
- **Behavioral Health and Substance Abuse** – Arranging mental health/substance abuse care is some of the most difficult treatments to coordinate. Your nurse will provide you with confidential, one on one support to help you schedule appointments, explain treatment options, work with your doctors, and identify additional resources so you can receive the best care possible.
- **Helping You Become Your Best Self** – Have you wanted to quit smoking, lose weight, or control your high blood pressure? The list goes on. Your health coach offers personal support to help you achieve your health care goals.

In Conclusion...

Your communication with your health coach is confidential and **FREE**. Once you agree to participate, you can choose how involved you would like to be. So, why not, take the call and see for yourself. You will not be disappointed!

If you have further questions regarding any health matters, feel free to contact Danielle Herndon, RN, CMM – VP, Health Risk Management, at dherndon@psafinancial.com.