

SHIFT SCRIPT: CALLING INSURANCE

This document will guide you through finding an adult endocrinologist that is in network (covered by your insurance plan).

Step 1: Introduction

Begin by calling the customer service number on your insurance card. The number is usually located on the back of the card.

After the call connects, a representative will answer. You can say: "Hello, my name is [Your Name]. I am a [Your Age]-year-old member with diabetes, and I am currently transitioning to adult endocrinology care. I would like to know which adult endocrinology providers in my area are covered under my insurance plan. Can you assist me with this?"

Step 2: Verification and Policy Information

The representative might ask you some identifying questions for verification purposes. Be ready to provide your full name, date of birth, and the policy or member ID number found on your insurance card.

Once your identity is confirmed, you can ask: "Could you please confirm the details of my insurance policy? I want to make sure I understand my coverage for adult endocrinology care."

Step 3: Network Coverage Inquiry

Next, ask about the specific coverage for adult endocrinology care: "I am looking for adult endocrinologists in my area. Could you please let me know which providers are in-network under my plan? I want to ensure I can receive the best coverage and benefits."

If you have any preferences for a particular endocrinologist or clinic, you can mention it at this time: "I am particularly interested in finding out if [Doctor's Name/Endocrinology Clinic] is covered under my plan."

Step 4: Ask About Referrals or Pre-Authorization

Some insurance plans may require referrals from a primary care physician, your current diabetes care provider, or pre-authorization before seeing a specialist. To find out, ask: "Is there a need for a referral or pre-authorization for adult endocrinology visits?"

Step 5: Ask About Costs and Co-Payments

For cost transparency, inquire about the estimated costs and co-payments for adult endocrinology visits: "Could you please explain the costs associated with visits to adult endocrinologists under my plan? I want to be aware of any co-payments or out-of-pocket expenses."

Step 6: Additional Questions

If there's any confusion or if you need further information, don't hesitate to ask: "Is there anything else I should know about my insurance coverage for adult endocrinology care? Are there any other benefits or services I should be aware of?"

Step 7: Thank the Representative

Finally, thank the representative for their help and patience: "Thank you for providing me with this information. It has been very helpful. I appreciate your assistance."

That's it!

Remember, it's essential to take notes during the call or request the representative to send you an email with the information discussed for your reference. This way, you'll have all the details about your insurance coverage for adult endocrinology care when selecting a new provider.

Always feel free to reach out to your insurance provider if you have any other questions or need further assistance. Good luck with your shift to adult endocrinology care!