Keeping Records

**Document Today, Benefit Tomorrow**

✓ Be prepared should you ever need to follow up with a question
✓ Record date, time, and contact of every conversation with your provider
✓ Use template provided, store everything in guide pocket

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**Life Is in the Details**
This couldn't be more true when it comes to health insurance coverage. After all, disputes have been known to happen. That's why documenting all points of contact and communication with your insurance company is essential. You can begin by storing records in the pocket of your guide. Over time, if you accumulate too many documents, don't give up: simply transfer your paperwork into folders.

**Essential Records to Keep**

**Evidence of Coverage**
This legal document details your coverage. You should have received Evidence of Coverage when your policy was issued. If you did not, request a copy by calling the customer service number on the back of your insurance card. It is essential that you fully understand this information and save it in an easily accessible place.

**Summary of Benefits**
Easier to follow than your Evidence of Coverage, this summary provides you with a snapshot of your coverage. Summary of Benefits is a good reference to have on hand.

**Explanation of Benefits**
A follow-up to your insurance claim, this document details what the insurance company paid and your remaining financial obligation. You may receive an updated Explanation of Benefits (EOB) after your insurance company pays the doctor's office, lab, factor, etc. By looking at the claim number, you can determine if it applies to the same visit. Pay close attention to the section describing your responsibility; double-check and make sure any co-pay made is listed.

If you still have questions after reviewing your documents, call your case manager or a customer service representative. Simplify your record keeping by using the template provided in this guide. Be sure to make multiple copies for future use.

Use the record-keeping example on the back and make multiple copies to keep track of your communications with your insurance company, HTC, or physician.