

# An Empowering Approach for Getting the Help You Need



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An Empowering Approach for Getting  
the Help You Need*

**BACC 21st Annual Cancer Conference | 11/15/24**

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# 01

## Introduction

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**personal.**

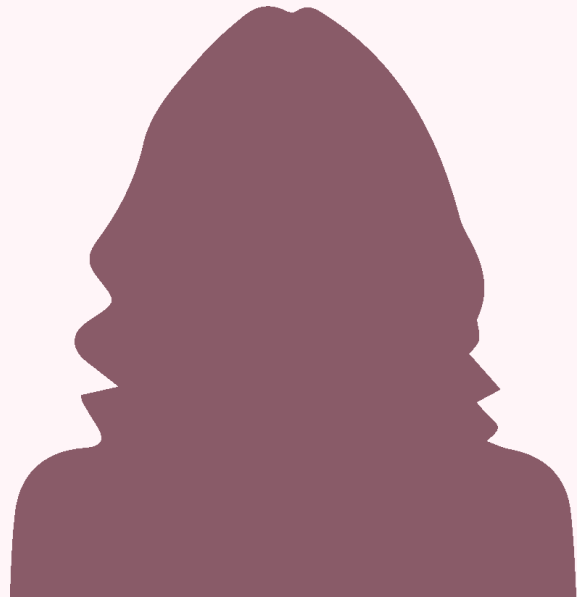
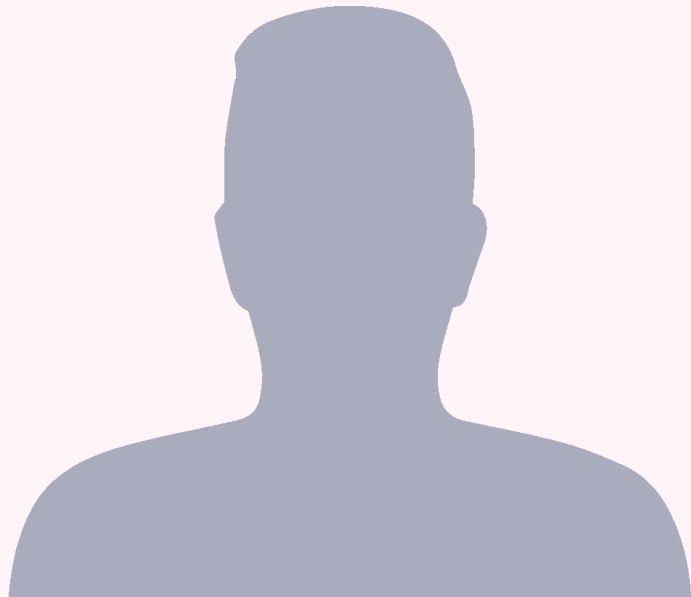
This is  
**professional.**

# Who am I?

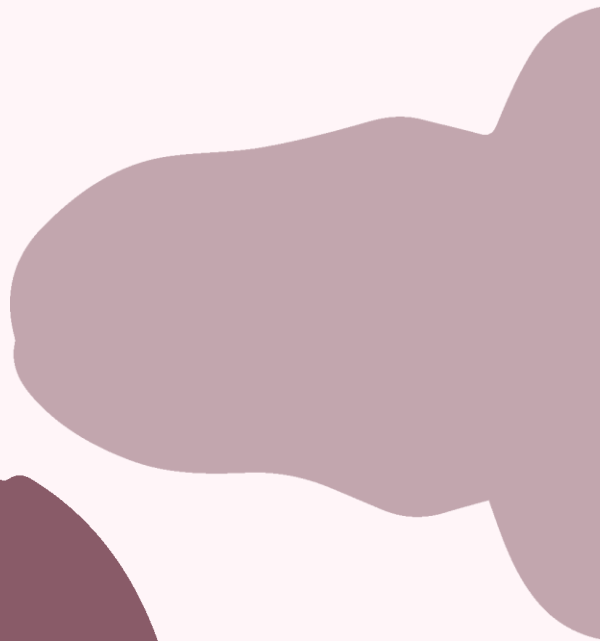
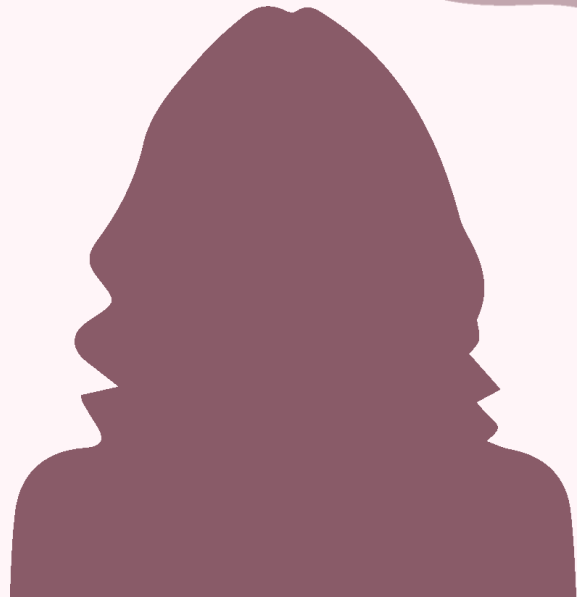
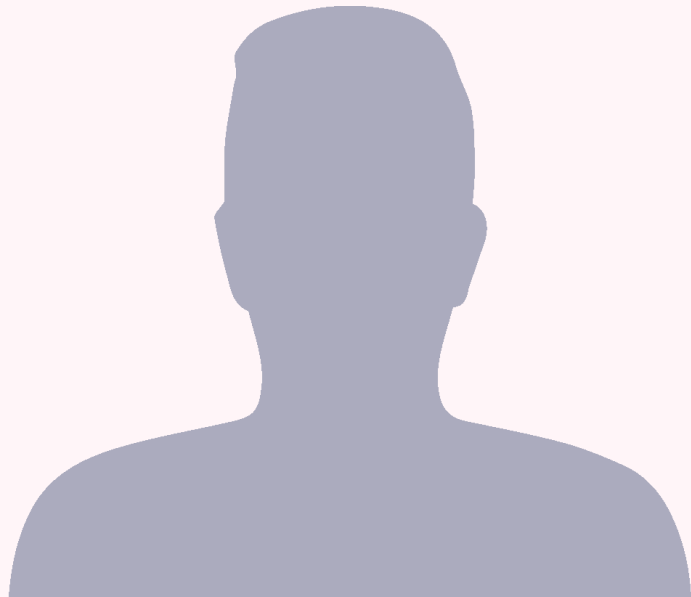


# 02

## Set Yourself Up for Support









# Tips | In the Health Space

## Before Diagnosis:

Choose your policy wisely.

Hang on to the paperwork or know where to find the details online.

## Once Diagnosed:

Shop around for the best price and coverage.

Find out if the provider is in-network, which will be more affordable for you.

Check your health insurance website for special discounts on programs and benefits.

Spend some time finding out about disease-specific organizations that support patient journeys.

## Tips | In the Workplace

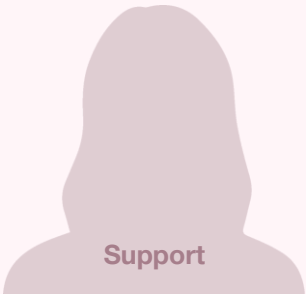
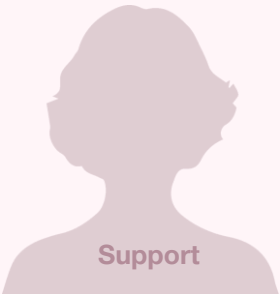
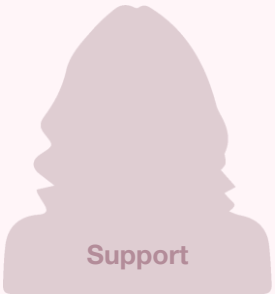
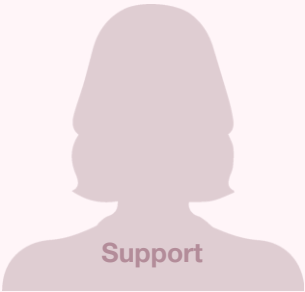
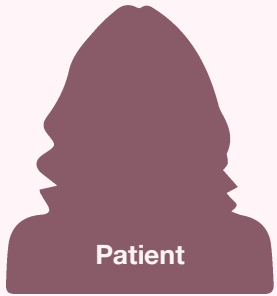
Find out if your employer provides sick time and if so what the policy states.

Assess the size of your employer so that you can determine the basic state and federal laws that protect you.

Ask for access to an employee handbook either online or in hard copy form so that you can read about the benefits that your employer provides.

# 03

## What Kind of Help to Ask For



# Tips

Find a chief of staff: Doctor, lawyer, project manager, nurse, or human resources professional. Think competent, organized and calm.

Reach out to organizations and connect with resources early: i.e. Patient Advocate Foundation, local disease specific orgs.

Connect with a letter or email before you need help. Would it be alright if I reached out to you with questions?

Sign waivers to enable communication and access to information.

## Tips | Team Members

Nurse navigators at hospitals, social workers or patient advocates, advisers at women's health organizations.

Disability/workplace experts, administrators and assistants in doctors' offices and healthcare centers, case managers at insurers, human resources people at your place of employment.

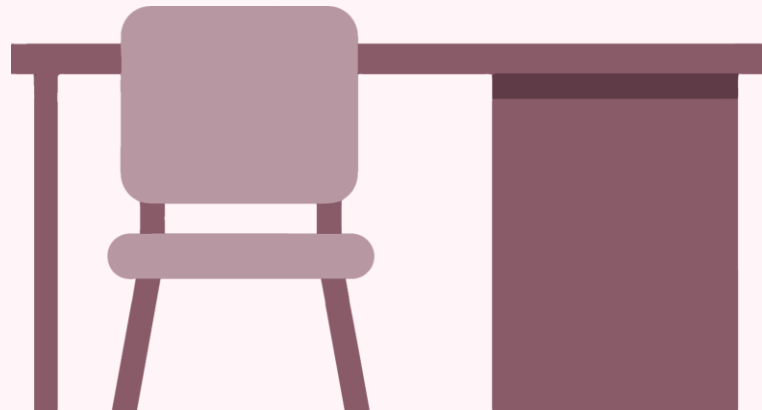
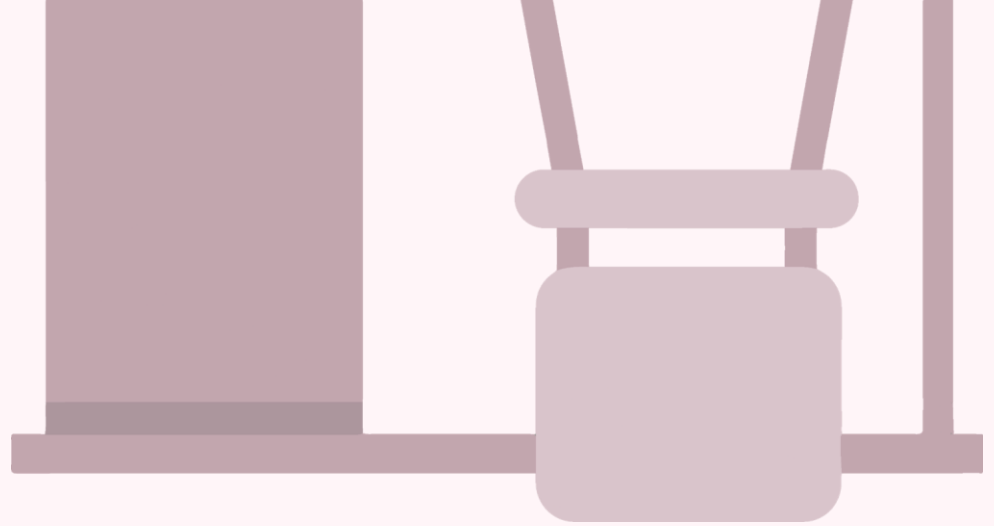
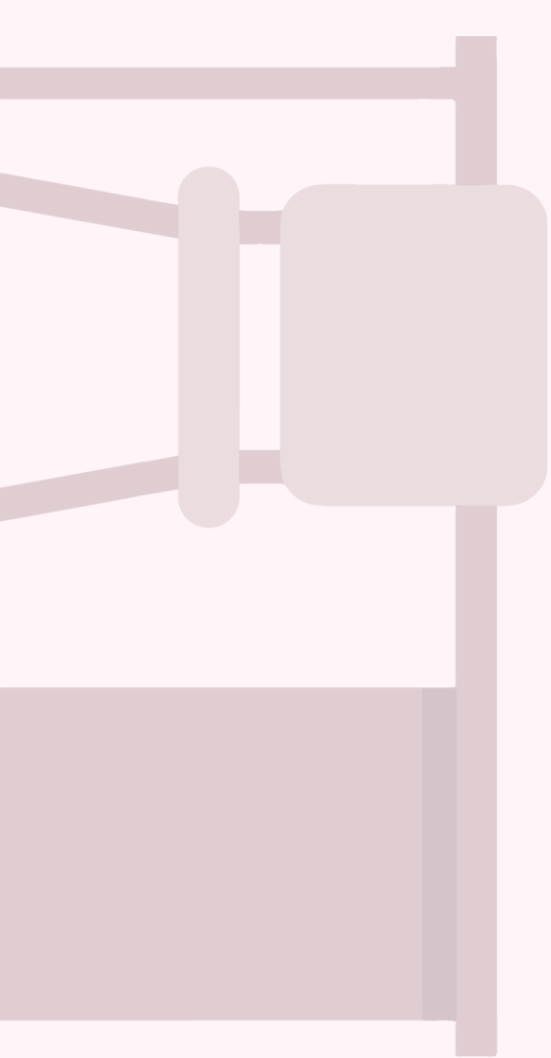
Neighbors for rides, childcare, and help with food, doctor or nurse friends who are willing to help answer basic questions after hours.

Peers who have been through or are going through a similar journey.



# 04

## What to Think About in the Workplace



# Tips

Ask which laws apply, but stay practical. Explore health insurance maintenance first.

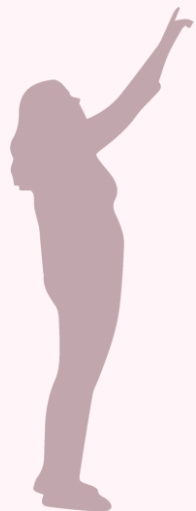
Learn about leave options, paid and unpaid.

Find out about disability benefits, early retirement options and severance. Explore benefits such as flexible spending, life insurance cashouts and 401(k) loans.

If you are partnered, ask about partner's benefits and caregiver benefits.

05

Taming the Health Insurance Beast



## Tips| Maximizing Coverage

Understand what your plan does and doesn't cover.

Choose doctors in-network if you can.  
Second opinions more flexible.

Pay attention to copayments, deductibles, and caps.

Check that specialists are covered.

## Tips| Maximizing Coverage

If you do not understand your Explanation of Benefits, codes or words used, or bills call your insurer.

Ask for and read the Summary Plan Description of your plan.

Use covered preventive services. They are usually no-cost and not subject to deductibles if they are in-network.

If you are financially stressed, ask about payment plans, community resources such as disease-specific emergency funds and premium assistance.

## Tips | Buying Your Own Policy

Don't assume that the cheapest or most expensive option is best. Match a plan to the doctors and healthcare systems you intend to interact with frequently.

If a moderately priced clinic or an HMO has good facilities and personnel, you may find that a smart choice depending on the phase of your journey.

Consider a supplemental insurance policy to cover gaps or out-of-pocket costs if you anticipate travel expenses or high copayments.

When you look at your coverage options in your state marketplace, consider your current medical needs and family medical history.



## Tips| Buying Your Own Policy

Be careful with short term health insurance plans. They are not required to cover

pre-existing conditions. Watch for ads/searches. Go to Healthcare.gov

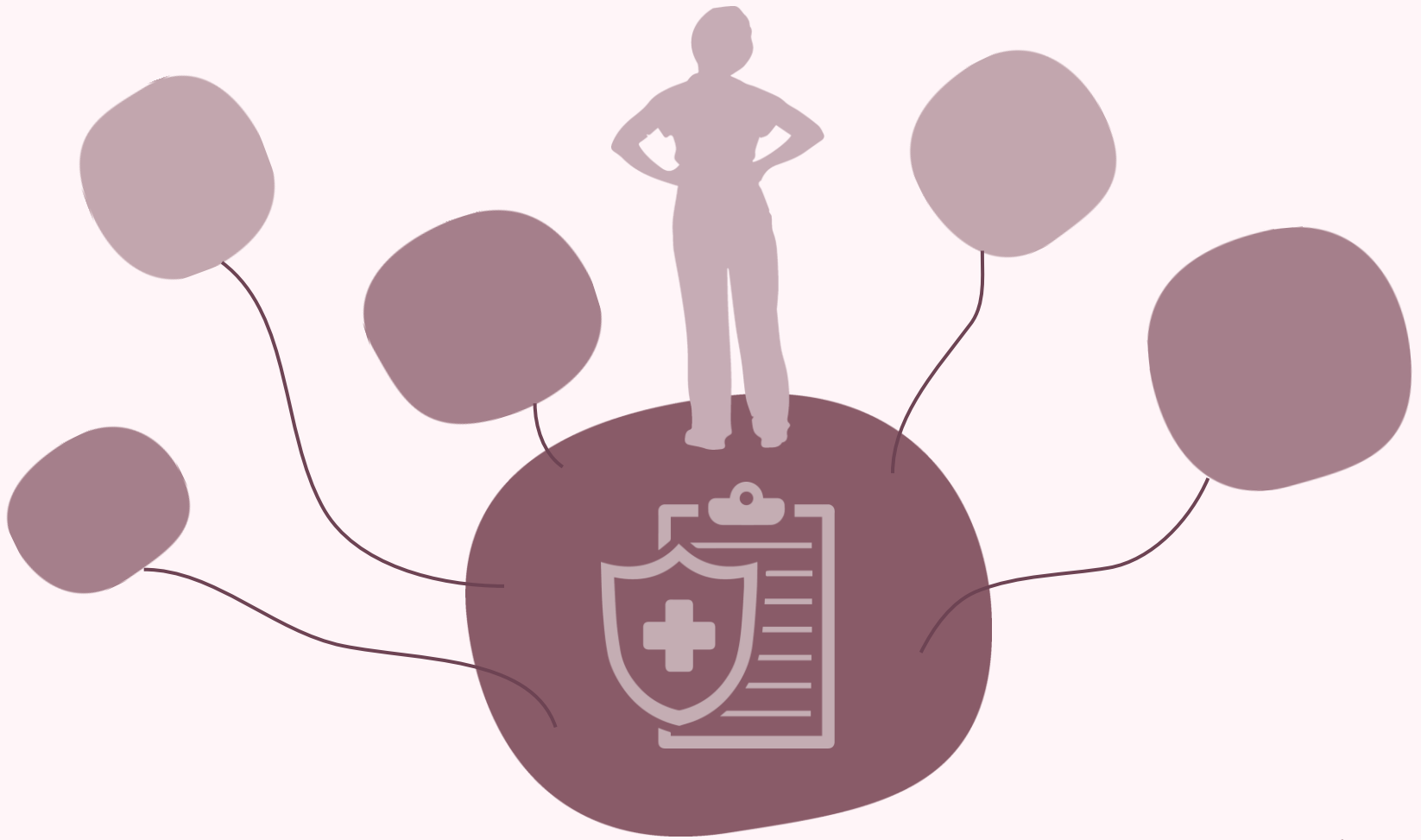
Ask if your preferred providers are in-network and if your medicines are on the plan's formulary. This is not always up-to-date online.

Learn the lingo but get help from an assister or a healthcare navigator for free. Watch deadlines.

Look into financial assistance for a state exchange/marketplace plan.

# 06

Even if You Have Insurance, Be Prepared



# Tips

Check with nurses, administrators, or physicians assistants at your doctor's office to ensure that your pharmacy stocks the medication you've been prescribed.

Learn the names of nurses and staff and pay attention to who answers messages in your portal. These people can help you solve problems that arise.

If your coverage is employer-provided, have the name of the human resources representative at the provider who can help you get answers.

Ask for a case manager at your insurance provider. They will often assign one, but you have to ask.

# 07

Access to Advice, Diagnostics and Treatment



# Tips

Research which tests are standard and be aware that concerns about cost, coverage, incidence of false positives, or risks can outweigh benefits.

Be careful with the Internet. Even when the source is reputable, statistics can be misleading.

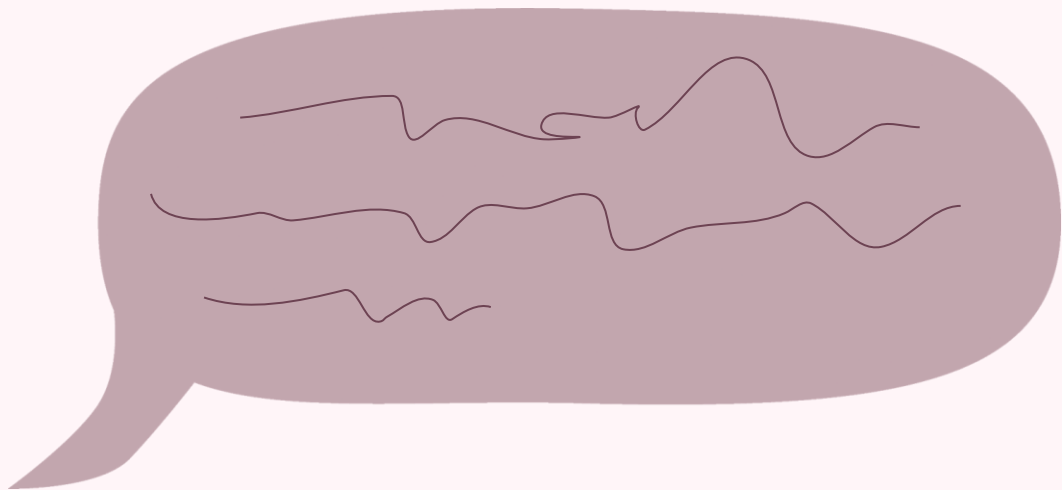
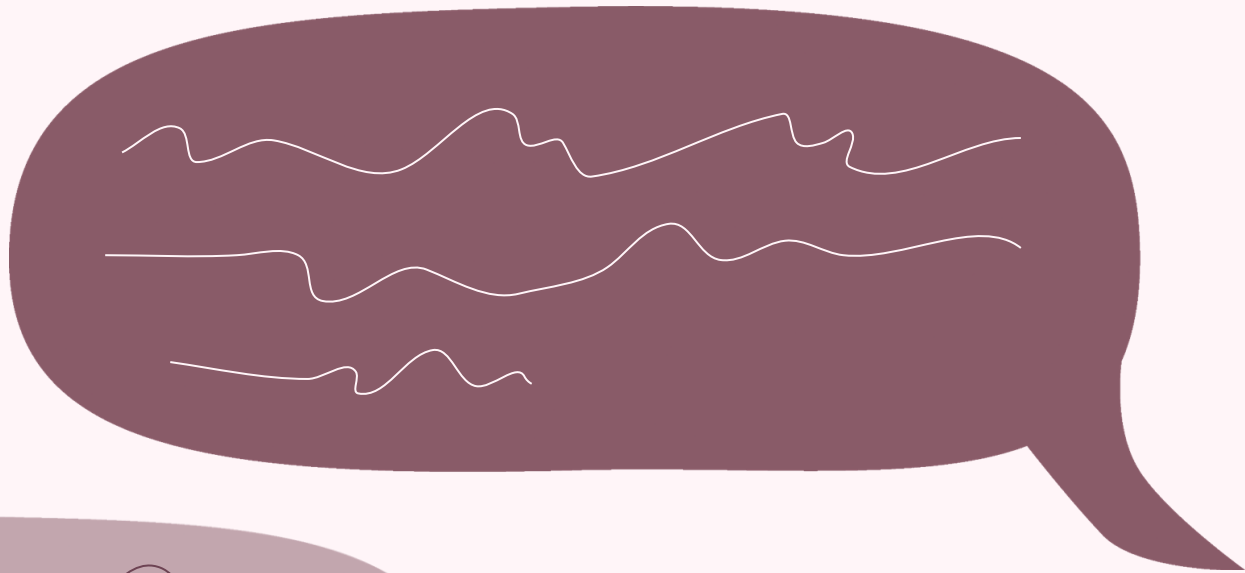
Medical trials can be a way to receive lower costs or free treatments in a controlled environment.

Your specialists and primary care doctors may not communicate much with one another unless you ask them to do so.

# 08

## Tips for Communicating with Your Doctors





# Tips

Let your doctors know you view your health as a partnership. Be efficient and precise in asking your questions and reporting symptoms and side effects.

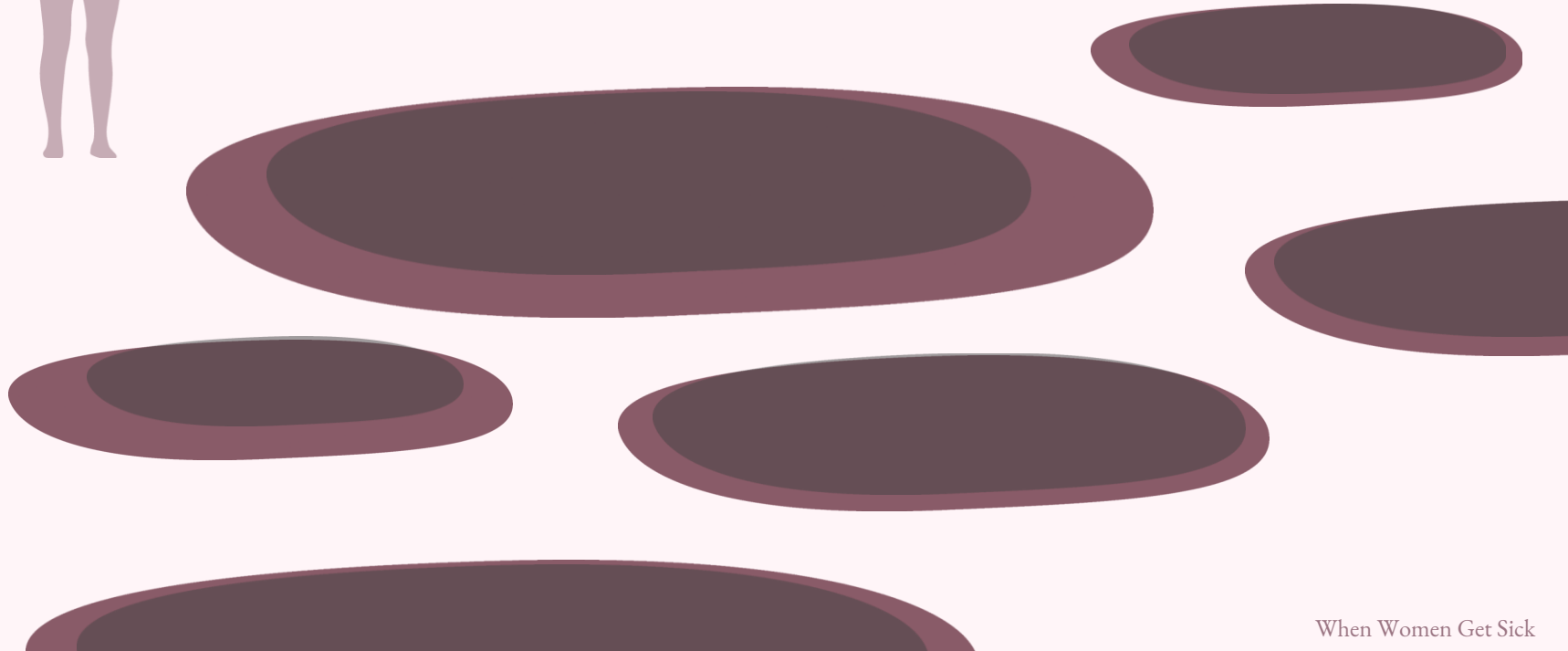
Find out the way that your doctor and staff best communicate and respect that.

Be mindful and realistic when using the electronic health record and portal system.

If you have financial concerns about affording copayments for procedures or medications, tell your doctor.

# 09

What to Do if A Bill is Wrong or Coverage is Denied



# Tips

If a bill or denial seems wrong,ask for itemized paperwork from the provider and insurance company and check the coding and plan names and numbers carefully.

Ask for help on all sides, a case worker from insurance, a social worker, administrator or billing administrator on the provider side and HR at your employer.

Pursue the appeals process and enlist help from your team.

Talk to your doctor about supporting and expediting appeals, and prescribing alternative medications as needed.

# 10

## Creative Solutions and Mindfulness



# Tips

Consider out-of-the-box ideas for coverage and financial support and stability.  
Think of groups, assets and benefits.

Schedule a meeting with HR and explore whether they have any flexibility outside of legal requirements and formal employee benefits programs.

Meditation takes many forms and there are many free meditations available on apps, YouTube, and the Web. Guided imagery proven effective for pain relief.

Local women's wellness centers or disease-specific organizations often provide an array of mindfulness options.



# Hypotheticals

On leave from work, supportive all along. As you prepare to return, you're told they are interviewing another candidate for your specialized position.

Kaiser member. They don't have a surgeon on staff who has trained to do a new procedure that you think might benefit you.

Medicare member and only county hospital is accepting your plan. Local teaching hospital can schedule surgery and treatment sooner and you need it.

You get an unexpected bill for \$950 for routine blood tests that have been covered before.

# Questions

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