

# HOW TO ORGANIZE HEALTH INSURANCE PAPERS

by **get  
organized  
already™** !

## YOU WILL NEED:

- ALL OF YOUR MEDICAL PAPERS
- 1 HANGING FILE
- 3 INTERIOR FOLDERS
- RED PEN (OR HIGHLIGHTER)
- SHARPIE
- PEN

If you'd like to get your health insurance situation organized on your own, here is the system I have developed after many years of trial and error.

### PRO TIP

If you have a lot of records to reconcile, this process may take a while. Set up a folding table, if you have one, so you can leave your work in progress and not have to start over when you return.

### STEP ONE - Gather and sort

Gather all of your medical papers and separate them by who they are from. If they are still in the envelopes, don't open them yet. Sort the envelopes.

If you have bills from collection agencies keep them in a third pile. You definitely want to handle those today if possible.

### STEP TWO - Open and highlight insurance claims

Open everything that's from your insurance company. These are probably going to be Explanation Of Benefits (or EOBs). Find the doctor's name and date of service or DOS and highlight those items for easy locating and matching.

### STEP THREE - Reconciling EOBs with doctor bills

Next, open and look at the bills and receipts from **doctors and labs**. As you open these, match them with the corresponding EOB (from the first pile). Write directly on the top of each bill or receipt the amount you were reimbursed (even if it's \$0) and the date the EOB was sent.

Once you've written this payment information from the EOB onto your bill/receipt, **recycle the EOB**. Less paper to keep up with.

### STEP FOUR - Submitting out-of-network (and other not yet reconciled) bills

Find the full bill from your doctor/provider. Make sure it includes:

- procedure codes
- diagnosis codes
- doctor tax ID #
- name of patient
- date of service
- NPI
- doctor's signature

Be sure to check out the full video  
on YOUTUBE

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for more organizing tips

# HOW TO ORGANIZE HEALTH INSURANCE PAPERS

## STEP FIVE - Print a claim form

Do an online search to find medical claim forms. Look for the PDF letters in the description. Once you find the right form, either print out one copy or download it and fill it in digitally with a PDF signature app or program.

NOTE: mental health forms may be different

## STEP SIX - Partially complete and copy the claim form

Partially fill out a claim form with your personal information which doesn't change. Leave the doctor info blank as well as the dates of service. This partially filled out form is now your master copy.

Make actual paper copies of this master sheet and paper clip all of those together for future use. Now you never have to fill out those items of the form again. Heeeyy!!

## STEP SEVEN - File everything Use hanging folder just for health insurance.

Use one for each patient if you are dealing with multiple family members on separate plans.

Use interior folders to separate and track what's been paid and what your insurance has reimbursed. I name the folders:

- to be submitted
- pending claims
- completed claims (PAID)

Place the piles you have created into these folders as appropriate.

## PRO TIP

I write the address to which the claims should be mailed on the folder in sharpie just to reassure myself I'm doing it right the next time.

## GET HELP

If your situation is extreme, contact the state for a **case worker** which is usually covered.

If your situation doesn't warrant state assistance, a good **professional organizer** will help you organize and file claims as well.

If you have insurance through your job, you may also have access to a liaison company (like Compass) to help navigate your employer's health insurance system.