

HealthFirst

Health Plans

Simple Steps Can Help Prevent Insurance Claim Denials

There's been increased attention regarding claim denials when it comes to health insurance. To most people, claims processing is relatively unknown but becomes very important when a denial occurs.

The average claim denial nationally in the health insurance industry is between 16-19%. Of course, some companies are well above this number and others are below it. As a Central Florida not-for-profit insurance company dedicated to improving health and wellness, Health First Health Plans focuses on putting people first. We work hard to minimize denials and are consistently below the industry average of our peers in the state. For 2024, our rate was 11%.



Jamie Forrest, COO, Health First Health Plans

Though denials are part of the health insurance process, there are numerous reasons why a denial may occur. What many people don't realize is there are steps they can take to help prevent the likelihood of having an insurance claim denied.

While every health insurance company is different, here are some top tips that should apply across the board:

- Know your plan – make sure to review your policy, including coverage limits, exclusions, and when pre-authorization is required.
- Use in-network providers – existing agreements with medical providers help to ensure coverage guidelines are in place and are generally less expensive.

- Follow the doctor's orders – by closely following the treatment plan outlined by your provider, it can help identify what actions are medically necessary.
- Review your bills – check for errors with your medical bill. Mistakes such as incorrect charges or services rendered can lead to claim denials.
- Communicate with your insurance provider – if there is any uncertainty, contact your insurance representative or provider to discuss coverage or claims.
- Don't miss deadlines – ensure all claims or appeals are submitted on time. Know who is responsible for submitting the claim or appeal and the key due dates.

Additionally, it is important to keep accurate and organized records of your medical bills and insurance claims. This will make it easier to reference information and avoid issues.

It pays to do a little research on your plan to understand your coverage and closely monitor your medical bills and claims. It can help reduce your chances of claim denials and potentially having to pay more for your medical care.

--Jamie Forrest, COO, Health First Health Plans