



National Multiple Sclerosis Society

Self Advocacy Worksheet (Sample – Health Insurance)

Prepare & Take Action

This worksheet is designed for you to organize your thoughts and actions for effective self advocacy in various life settings. Review the entire worksheet before you begin but **respond only to what is relevant to your circumstances.**

Organize

1. Describe your issue or concern and your preferred solution to resolve it.

Cause: Describe the cause for your unique situation.

My co-pay for my MS therapy increased from \$40 per month to \$270.

Effect: Summarize what you aim to change. Describe your key intent.

I want to a) find out if what my insurance company is doing is legal, without informing my employer that I have MS, and b) go back to getting my MS therapy for \$40 per month.

Issue: Create a summary statement.

I cannot afford to pay \$270 per month for my MS therapy.

Because: I cannot afford the increase in cost for my prescription drug therapy,

I need or I want: to dispute the increase with my insurance company.

Practice saying it.

2. List the pros and cons of taking steps toward self advocacy. **This includes identifying positive and negative aspects of your current situation, along with the potential risks and rewards associated with self advocacy.** Identify what you believe must be addressed to meet your unique needs or special concerns. Circle the aspects most important to you.

Pros	Cons
I have health insurance that covers my MS therapy and my symptoms are minimal. I do not want to inform my employer that I have	If I dispute the increase in cost for my MS therapy, my employer may discover that I have MS.

MS.	
I am willing/able to advocate for myself.	I cannot afford to pay five times as much for my MS therapy.
	Because of my income, I probably do not qualify for prescription drug assistance.

3. Research. Identify questions relevant to your situation or circumstances. Cite references, resources or trusted advisers for answers.

Question	Reference, Resource or Contact Information	Outcome
What is my insurance coverage for this prescription drug?	My insurance company's toll-free number	My MS therapy is covered by insurance, but it has been moved from a Tier 2 to Tier 3 drug.
What are my options?	National MS Society: 1-800-344-486	I learned: 1) insurers can legally shift drugs on their formulary from one tier to another; 2) I can appeal for re-instatement of \$40 co-pay; 3) my employer need not learn I have MS if I file an insurance appeal. I could consider a new health insurance plan that covers this drug at a lower cost, if I am eligible, and it is accessible either via my employer or perhaps by my spouse.
Do I have any other options for coverage?	My spouse's employer — I will call if necessary.	Only a possibility if my appeal doesn't work.
How can my doctor help me with an appeal?	My neurologist — His phone # 1-917-789-2000	His written support for my continuing on this therapy, and explanation for why I should not be placed on an alternative therapy.

Where do I find specific appeal information about my health plan?	My health benefits manual	My health plan outlines an appeal process and describes to whom I should address my concern.
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4. Summarize key research findings and communications. What did you learn about are your rights? What about your responsibilities?

My Rights	My Responsibilities
To appeal any decision about my health insurance benefits without implicating or informing my employer	To find out when and where to send the appeal, and how and when to follow up.
To ask my doctor for help in the appeal process, especially so he can say that I shouldn't be switched to a less expensive MS drug.	Get a letter from my doctor to include in my appeal.

5. Identify who has authority regarding your situation. Begin by determining the front line for customer service, but also be alert for names and contact information of those at higher levels. Put a star next to the name of your first point of contact.

My employer's human resources department

My health plan administrator

My doctor

6. Brainstorm possible solutions to address your concern.

See 3, and 5 above.

7. Review your rights and responsibilities (see 4 above). Revisit question 6. Put a star next to your preferred solution(s), given your rights and responsibilities.

I will file an appeal with my insurance provider, comply with their appeals procedures and request that my doctor contact my insurance company, documenting my need for this specific MS therapy.

8. Anticipate objections or resistance to your preferred solution(s). Summarize your responses to the likely arguments made in response to your request. Reference information you can use to support your argument.

Objection	Response	Reference or Resource <i>in support of your response</i>
My health plan could deny my appeal	Evaluate and consider eligibility for other health plans	

9. Establish a fall-back position or “bottom line” if your preferred solution is not adopted. What are you are willing to settle for?

As above, if my appeal is not successful, I will evaluate and consider my eligibility for other health plans.

What options do you have if your bottom line is not met? Is there a formal review or appeal process? Conduct initial research and determine next steps for an appeal process.

10. Revisit the positive aspects of your situation (see 2 above). Recall these during the course of your self advocacy journey.

Prepare – Determine your method & timing

Prepare

Determine your method and timing. In general, more personal and less formal communication will be perceived as less threatening. Consider the benefits and drawbacks of initially discussing your situation in person, via phone, or in writing. Identify your preferred option.

If you intend to call or visit in person, remember to consider the most convenient time for your point of contact.

Practice

Draft a letter about your issue and the outcome you hope to see. Revisit it a day or two later. Make any necessary revisions. Be concise, clear and cordial. Rephrase any aggressive or disrespectful statements. Include complimentary or positive remarks. Show your revised letter to someone whose judgment you respect. Ask for their feedback.

Role play. Practice how you will state your points. Ask a friend to role play with you. Take a turn advocating your point of view. Switch roles. Listen to your partner advocate your point of view. Pretend you are on the phone, too. Discuss what you observed during the exercise.

Rehearse on your own. Deliver your main points in front of a mirror. Listen to your voice: maintain an easy pace and moderate volume. Watch your facial expressions; try to remain relaxed and open.

Take Action

- Review your work above.

- Schedule an appointment by placing a call or writing a letter to the front line of customer service who can address your circumstances.

- Take detailed notes during your discussion, including names, dates and contact information. Save them along with notes from future conversations, and file them in chronological order. Include any correspondence related to your issue, with the results of any research or other documentation.

- Establish next steps and mutual accountability. Agree upon a timeframe for next steps or issue resolution.

- Follow up. Provide any promised information or resources within the agreed upon timeframe. Renegotiate if you will be delayed, or if your point of contact fails

to respond. Offer to provide additional information or resources to resolve any questions. Restate your issue and the outcome you hope to see. Commit to a timeframe for issue resolution.

Write a thank you note if you achieve your desired outcome. This is not only polite, but documents your agreement.

Remember, you may need to follow up to ensure your desired outcome.

If you receive no response or an unsatisfactory response, consider how much additional effort you are prepared to invest. Often, an appeal to a higher level is possible. Research the options relevant to your particular situation. Consider what is at stake to determine whether or not to proceed.

If the situation involves family, broadening the discussion to include a trusted counselor or clergy member may be useful.