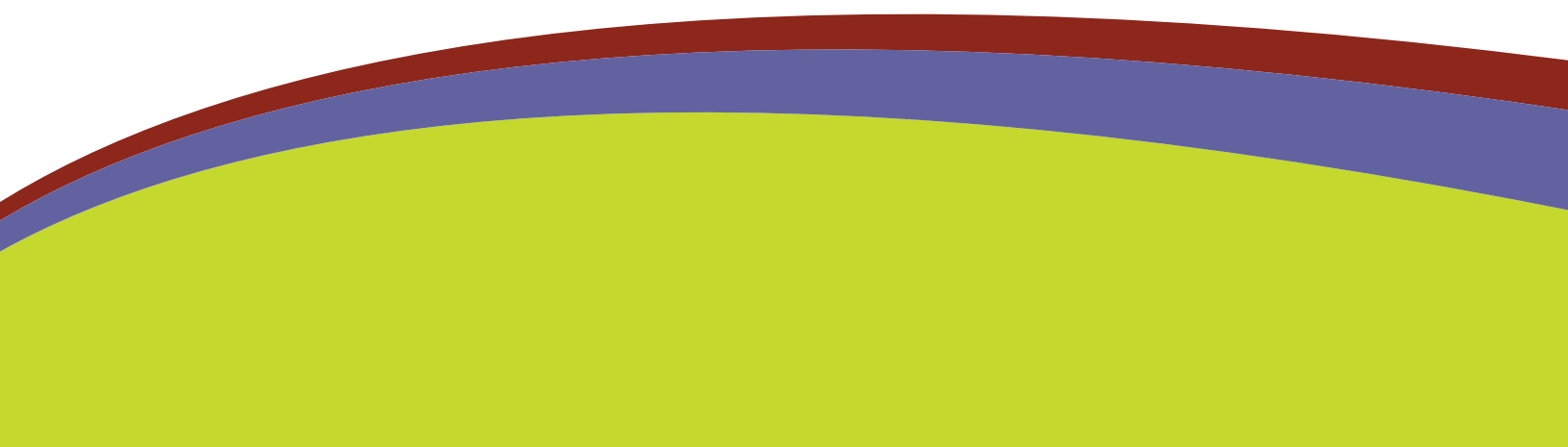




INSURANCE NAVIGATION TOOLKIT

Structured templates to help you track, manage,
and coordinate your insurance with confidence



6. Deductible Planning Worksheet

Purpose: Strategically plan care timing.

Annual Deductible: \$

Amount Met: \$

High-cost services planned:

Optimal timing strategy:

Early-year utilization

Post-deductible scheduling

7. Formulary Exception Request Template

Purpose: Request non-covered medications.

Medication Requested:

Reason Not Covered:

Clinical Rationale:

Why alternatives are not appropriate:

Expected benefit:

Prescribing Provider Statement & Signature:

8. Care Coordination Plan

Purpose: Align providers, treatments, and insurance.

Care Team

Primary Care:

Specialist(s):

Pharmacy:

Treatment Plan Overview:

Insurance Considerations:

Required authorizations:

Referral dependencies:

Coverage limitations:

9. Utilization Review Preparation Sheet

Purpose: Prepare for insurer review processes.

Treatment Under Review:

Review Date:

Supporting Documentation

- Clinical notes
- Lab results
- Imaging
- Provider justification

Key Talking Points:

- Medical necessity
 - Treatment effectiveness
 - Risk of discontinuation
-

10. Legal & Patient Rights Checklist

Purpose: Ensure compliance and protection.

- Right to appeal denied claims
- Right to external review
- Access to policy documents
- Non-discrimination protections
- Timely decision requirements

Important Contacts:

Insurance Ombudsman:

State Insurance Department:

11. Coverage Document Organizer

Purpose: Keep critical documents centralized.

- Insurance Policy
- Summary of Benefits & Coverage
- EOBs
- Authorization Letters
- Appeal Correspondence

Storage Method: Digital Physical

12. Pre-existing Condition Coverage Guide

Purpose: Clarify protections and disclosures.

Condition: PSC

Key Considerations:

Coverage eligibility:

Waiting periods (if applicable):

Employer vs. individual plan differences:

Action Steps:

- Confirm ACA protections

- Review plan exclusions

- Document continuous coverage

Important: This template is educational and operational in nature. For legal enforceability, review and complete it using your state-specific requirements.