

Navigating the US Health System and Allianz - a few hard-learned tips

You have been posted to the US and have become ill, now what? Your first thought may be “Will this affect my spouse’s career?” or “What will people think of me?” It is a bit off-putting because all of a sudden more people are “in the know” about your medical issues which wasn’t the case back in Canada. If your experience navigating the US health care system and Allianz was anything like mine you are likely frustrated, scared, overwhelmed, disappointed and confused. Number one thing to know is don’t worry. As frustrating as it is, we have CDLS(W) and MFS on our side to help, guide, and fight for us.

We were posted to Houston in June 2018 and within 3 months I started experiencing concerning symptoms that led me to seek medical attention. At every turn my insurance was turned away because the providers either never heard of them, said the Allianz agents wouldn’t confirm insurance, or didn’t want to wait on hold for lengthy period of time. I was turned away from 3 different specialists at the time of my appointment because of different issues dealing with our insurance. This would be frustrating for a healthy person. Now imagine being sick and scared, it compounds the emotions leading to a complete sense of helplessness. At one point I remember even thinking it would be easier just flying back to Canada and presenting to an Emergency Department there. Through the help of our MFS Outreach coordinator Tammy, a few knowledgeable agents at Allianz, CDLS Washington, and speaking to other families I got help. I was finally able to navigate the system easier, set up insurance, and get the medical attention I needed.

I have put together a few tips that hopefully can help someone else in the future.

1. Watch the medical brief from CDLSW. I certainly wished I had known about it before I started this journey through the medical system. It is full of excellent information directly the CDLS(W) medical administration team.
2. Contact your designated MFS staff member - they were able to provide me with an insurance card template where I could plot in our personal information. It just helps to be able to hand over a card to the provider.
3. Our insurance is “comprehensive” therefore the provider or yourself needs to ask for an agent trained in comprehensive otherwise they may get rerouted to the wrong department or an agent unfamiliar with our coverage.
4. Offer to call Allianz yourself while at the providers office because often we can get through to the agents via our route faster than the providers can. Then just hand them the phone once you have authorized the agent to speak to them.
5. Don’t take no for an answer or at least do your best to be firm and convince them that Allianz is willing to work with any provider in the US. The provider just needs the right information, your guidance on who to contact to set them up, and a little bit of patience.
6. I just learned from a friend that you can get a “Certificate of Coverage” from Allianz to take to your providers which basically outlines the coverage and how to set it up. I will likely get this in the future and look forward to trying it out.

7. Get detailed receipts from the providers for anything you are submitting yourself. Receipts must be itemized including CPT codes or they will be refused and result in payment delay.
8. Stay organized. I cannot emphasize this enough. You will have bills from the providers, receipts of payment, photocopied claims sheets, explanation of benefits from Allianz, mail from CDLS, and your own notes. I recommend getting a zippered binder large enough to hold file folders and have a separate folder for each stage of the billing. I have a file for "receipts not yet submitted", "claims sent to Allianz", "claims returned from Allianz", "R70's sent to CDLS(w) and "personal notes" which I keep all together in a zippered binder.
9. Shed a few tears. Its okay.
10. Reach out. Living OUTCAN is overwhelming and even when surrounding by amazing people and exciting opportunities, you can still feel isolated and alone. We are all in the same boat, if you are feeling it I guarantee someone else is as well.

Please feel free to contact me for anything. Contact Tammy our MFS outreach coordinator for my contact details. If you are moving to Houston contact me because I now have a list of various providers and labs that will take our insurance and direct bill.