



Appendix F: Insurance Toolkit

Gather Immediately

- ☐ Benefits booklet
- ☐ Policy number
- ☐ Benefit card
- ☐ HR contact
- ☐ Insurance advisor contact
- ☐ Claims forms
- ☐ Disability information
- ☐ EAP information
- ☐ Home care benefits
- ☐ Medical equipment coverage

Benefits Activation Checklist

Prescription Coverage

- ☐ Confirm drug coverage
- ☐ Confirm copay
- ☐ Confirm annual maximum
- ☐ Determine pre-authorization requirements

Rehabilitation Coverage

- ☐ Physiotherapy
- ☐ Occupational Therapy
- ☐ Speech Therapy
- ☐ Chiropractic
- ☐ Psychology
- ☐ Social Work

Home Care Coverage

- ☐ Nursing
- ☐ Personal Support Workers
- ☐ Respite Care
- ☐ Home Assessments

Medical Equipment

- ☐ Wheelchair
- ☐ Walker
- ☐ Hospital Bed
- ☐ Lift Equipment
- ☐ Bathroom Aids

Income Protection

- ☐ Short-Term Disability
- ☐ Long-Term Disability
- ☐ Caregiver Benefits
- ☐ Critical Illness Insurance
- ☐ Group Life Insurance

Insurance Call Script

General Coverage Verification

“Hello, my name is _____. I am supporting _____ and am authorized to discuss coverage on their behalf.

We need to confirm coverage for

_____.

Can you please tell me:

1. Is it covered?
2. What are the limits?
3. Is pre-authorization required?
4. What documentation is needed?
5. What is the expected approval timeline?

Please provide a reference number for this call.”

Power of Attorney Coverage Script

“I am the Power of Attorney for _____.

We need to confirm coverage for _____.

I have physician documentation available.

Can you advise the fastest approval pathway and identify any authorization requirements?”

Human Resources Benefits Script

“Can we review all available supports that may be relevant during a medical crisis, including:

- Disability benefits
- Caregiver supports
- EAP services

- Leave options
- Medical equipment coverage
- Home care benefits”

Coverage Verification Worksheet

Service Requested _____

Provider _____

Date Called _____

Representative _____

Reference Number _____

Coverage Confirmed?

☐ Yes ☐ No

☐ Partial

Maximum Coverage _____

Authorization Required?

☐ Yes ☐ No

Documentation Required _____

Follow-Up Date _____

Claims Tracking Sheet

Date Submitted	Claim Type	Amount	Status

Benefits Snapshot Worksheet

Insurance Carrier _____

Policy Number _____

Group Number _____

Advisor _____

HR Contact _____

Emergency Number _____

Key Benefits Available _____

Prescription Drugs _____

Rehabilitation _____

Mental Health _____

Home Care _____

Medical Equipment _____

Disability Coverage _____

Insurance Questions Every Advocate Should Ask

1. What coverage is available immediately?
2. What requires pre-authorization?
3. What annual maximums apply?
4. What documents will we need later?
5. Are there preferred providers?
6. Are there manufacturer assistance programs?
7. Are there government programs that coordinate with this benefit?
8. What happens if a claim is denied?

Advocate Reminder

Insurance is not just paperwork. Insurance is access.

The sooner coverage is understood, the sooner supports can be activated.