

Tips for calling your health insurance company

Before you call:

- Write down all of your questions so you don't forget to ask something important
- Plan when you'll call so you'll have enough time to be on the phone. You'll most likely be put on hold for at least a few minutes, but sometimes it can take much longer. The best time to call is before 11 am. Avoid calling between 11 am and 3 pm because these are the busiest hours.
- Have your insurance card, recent bills, receipts and a copy of your health insurance policy in front of you

During your call:

- Write down the number you're calling, the date, the time and the name of the customer service agent you're talking to
- Speak clearly and calmly
- Write down the answers you get from the agent on the same paper as your questions
- If you don't understand an answer, ask the agent to explain the answer again. Or ask to talk to another agent or a manager.
- Ask when you can expect to hear back from the agent about your issue. If the agent is unsure, ask how long it normally takes, or ask to speak to a manager.

After your call:

- If you need to follow up on something, write the date on your calendar
- Put the notes from your call, plus any papers or emails from your insurance company, into a labeled file folder. Keep this folder somewhere you can access it easily.

Did you know...



Saturday mornings have the shortest wait time.

Don't forget...



If you don't understand something, **it's okay to ask the agent questions.**



COVER MISSOURI

My communication with the Marketplace and my insurance company

Following the example below, fill in this table each time you communicate with the Marketplace and your insurance company. This information may help you if you need to file an appeal. For more information about appeals, visit healthcare.gov/marketplace-appeals/what-you-can-appeal/.

Date	Reason for communication	Type of communication (phone, email, mail)	Name of person I talked with	Response or outcome of communication	Notes
11/25/17	Got a letter that I need to send proof of identity documents	Phone	John Smith	Need to log in to Marketplace account and upload the documents	File name can't include a special character, such as: / ? *

