When you applied for voluntary insurance coverage through your workplace, you probably never really imagined using it. But here you are in the hospital, with flowers and get-well cards scattered across the room’s flat surfaces.

Now that the unthinkable has happened, what comes next? If you’re like most people, you’re going to start thinking about finances. How will you come up with the money for your co-payments and deductibles? How much paid time off do you have? What if your banked sick days run out before the doctor clears you to work? How will you pay your household bills?

Suddenly, you remember: You applied for insurance at work that was supposed to help in situations just like this one.

Voluntary insurance – including disability, accident, life, dental, critical illness and hospitalization insurance – is made for these moments because it helps pay expenses that may not be covered by major medical insurance. But before money goes into your pocket, you have to file a claim. Some companies process claims in an average of four days or less, but only if you provide all of the necessary information and paperwork.

Get money in your pocket fast
7 tips for getting your insurance claim paid quickly

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Check out these seven tips to help ensure your claim is processed quickly:

1. **Keep your policy where it’s easily accessible or know how to access it online.** If you need to use its benefits, you’ll want to know exactly what’s covered and what isn’t.

2. **Remember that electronic and faxed claims are paid more quickly than mailed-in, paper versions.** After all, the sooner your insurer has the information it needs to act upon your claim, the sooner your money will be en route to you.

3. **Be sure to read through the claims form and gather all of the information needed to complete it.** Depending upon the type of claim, this may include:
   - Your policy number.
   - Copies of related medical bills, including itemized billing information if you were hospitalized and the operative report if you had surgery.
   - Referring physician information, including name, address and phone number.
   - Dates and locations of treatment and diagnosis.
   - Diagnosis codes, which you can obtain from your doctor.
   - A police report if the claim is the result of a motor vehicle accident.
   - Your banking information if your insurer pays claims by direct deposit.

4. **Make sure any additional forms required by your insurer are completed.** These can usually be found at your insurer’s website and may include:
   - The Health Care Financing Administration form, or HCFA 1500, which is the standard form used by doctors and other providers when submitting bills or claims for reimbursement.
   - The Uniform Billing form, or UB-04, a uniform-billing claims form used by hospitals, clinics, ambulatory surgery centers and rehabilitation centers.
   - An authorization form that expedites the claims process by allowing your insurer to contact your medical providers.

5. **Call your insurance agent or your insurer’s claims department with any questions you might have.** The representatives will help you understand your benefits and guide you through the claims process.

6. **Carefully review your claims document before hitting send or dropping it into the mail.** Make sure it includes your signature and, when required, the signature of your doctor or employer. Be certain that all sections are complete and that you’ve included the supporting paperwork.

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7. Keep track of your claim online, because many insurers allow you to monitor its status on their websites. If you’ve forgotten something or documentation is missing, you’ll know right away and can take action.

No one likes to file an insurance claim, but let’s face it: Knowing you have voluntary coverage that provides financial help when it’s needed is a big relief. Being smart about filing your claim helps avoid payment delays that can be frustrating at best and frightening at worst.

By following these seven tips for getting your claim paid quickly, you can turn your focus from finances to feeling better. And isn’t that the reason you applied for voluntary insurance coverage in the first place?

This article is for informational purposes only and is not intended to be a solicitation.