

## THE INSURANCE COMPANY DENIED MY LEGITIMATE CLAIM!



By: Julie Brousseau

**T**here are rare times when you go to a doctor and the insurance company sends you notification that your claim has been denied. This is usually accompanied by a bunch of unrecognizable codes. **DO NOT ASSUME THAT YOU HAVE TO PAY THE CLAIM!** Often it is simply a matter of some staff person's typographical error or misunderstanding. Call your agent and ask them to help you. That is what we get paid for, to intervene when things go awry.

The agents and staff at Hourglass Insurance Services spend considerable time 'fixing' errors and doing appeals on behalf of our clients. So the first

assumption that I always make is that there is a simple error that needs to be corrected. In 95% of the cases this is the issue. When necessary we help clients write an appeal on a denied claim that was not due to an error during submission. We are willing to "go to war" with the insurance company to make sure that every legitimate claim is processed as quickly as possible. The insurance companies have Appeal Boards who carefully look at every appeal presented to them to determine if there is a valid point made to be able to reverse the original decision to deny. In defense of the "Big Bad Insurance Company" they can be inundated with illegitimate claims, unfortunately some people fraudulently try to get coverage for something they are not entitled to receive.

Working with a knowledgeable insurance broker who deals with multiple insurance companies means that you have someone who is YOUR representative first. The insurance world is huge and confusing. Let an insurance agent/broker work on your behalf; that is our area of expertise.

I and my staff would be happy to be

your resource for your insurance needs, give us a call today at 860-464-0121 or 800-696-2998.

### Testimonials

"I just wanted to give my testimonial of the work Julie has done for me. When I had a major medical claim that had to be submitted, she was very helpful. She made a lot of phone calls for me, and I was able to save time and energy because Julie advocated for me. I was able to focus on getting better after my surgery. I was very pleased with the result of Julie's efforts." Barbara H. (Mystic)

**JULIE M. BROUSSEAU, FSS, CLU, LUTCF**  
Born and raised in Seattle, Washington-Julie moved to Gales Ferry, CT in January 1991. She has been involved in the insurance industry since 1985. A background in accounting has been a great asset in dealing with a multitude of client situations. A desire to educate others to enable them to make informed decisions is well received by her clients, while she continues her own further education to provide better service.

Licensed to do business in CT, RI, NY, FL, WA,

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joy a healthier, happier lifestyle. These products are delivered directly to you at wholesale prices without the added advertising costs associated with comparable grocery store brands. If you are interested in this opportunity, please go to my web site: [www.mysuccesstree.net/llmd667](http://www.mysuccesstree.net/llmd667)

I would be happy to discuss your potential with you.

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