



The Insurance Decoder:

How to Maximize Your Health Insurance Benefits, Minimize Out-of-Pocket Expenses, and Stay One Step Ahead of Your Insurance Company

Two-decade group health insurance medical billing pro and industry expert Lynne Lucio had written the definitive guide on understanding your group health insurance (GHI). The book was designed to help GHI policyholders maximize the benefits they were entitled to, while minimizing out-of-pocket expenses.

The back cover had to quickly have potential readers identify some of the very challenges they'd faced in understanding their GHI policy. The copy then had to establish the problem issues with most GHI policies, and show how those issues could hurt policyholders – again going for a “Yup-that’s-me” from readers.

Only then, would we get into a discussion of the book and the credentials of the author, culminating in a list of specific nuts-‘n-bolts benefits that would accrue to a reader. Here’s what we came up with...

Frustrated?

- Because your insurance claim was denied and you don't know why?
- Because you keep getting strange hard-to-understand forms to fill out?
- Because of endless going-nowhere phone calls to your insurance company?
- Because you don't have time to follow up on everything?
- Because your insurance company seems smarter than you?

Health insurance policies are often written in vague and confusing language. While that's not always intentional, the end result is the same: frustrated consumers (you, perhaps?) who give up and end up paying more out-of-pocket expenses than they have to. Or ones disappointed at denied coverage because they didn't understand their policy's limitations. And here's another eye-opener...

The "Unpaid-Claims" Shocker

An overwhelming majority of unpaid health insurance claims never arrived on the insurance company's desk – and for a whole host of reasons. And since most providers don't have staff to stay on top of claims, it becomes the consumer's responsibility. Because when a claim goes missing, it's usually gone.

In *The Insurance Decoder*, two-decade insurance industry pro Lynne Lucio "spills all" in an invaluable one-of-a-kind reference jam-packed with the priceless "insider insights" you need to:

- *Maximize the insurance benefits you're entitled to*
- *Minimize your out-of-pocket expenses*
- *Monitor your claim to ensure it's progressing properly*
- *Avoid/fix medical claim issues before they become "unfixable"*
- *Decipher health insurance industry lingo*
- *Help you understand the fine print in your policy*
- *Determine – before buying – which plan is best for you and your family*

This compact yet powerfully useful one-of-a-kind guide, written in user-friendly layman's terms, is a must-have reference for both medical billing professionals as well as consumers who want to grab the reins of their own insurance plan – not the other way around!

Lynne Lucio, a health insurance professional since 1990, was, for many years, the Plan Administrator and a Certified Procedural Coder (CPC) at United Healthcare of Utah. Over her 20 years in the field, she compiled a treasure-trove of industry rules, tips and strategies – originally to help her do her own job more effectively. She expanded the focus, and the result was *The Insurance Decoder*, an invaluable one-of-a-kind reference for both consumers and billing professionals alike. www.theinsurancedecoder.com

