

Insurance

December 2007

This monthly publication is designed to inform you of resources the NLLIC has to offer on a chosen topic. Please feel free to distribute to those who may find this useful. We also welcome your comments and topic suggestions! Contact us via e-mail at library@amputee-coalition.org.

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Resource Types:

Books
Articles
Web Sites / Organizations



Library OPAC

Find other related resources by searching the NLLIC OPAC. Note that this is just a sampling of items found in the OPAC.



Books:

Caregiving Sourcebook: Basic Consumer Health Information for Caregiving, Including a Profile of Caregivers .../ edited by Joyce Brennfleck Shannon. 1st ed. Detroit, MI: Omnigraphics, c2001. ISBN: 0-7808-0331-0. A compendium of information from various government agencies and organizations. An overall look at caregiving in America is given, including caregiving responsibilities and concerns, caregiving for specific conditions and diseases, care environments, legal and financial information, and insurance information. A directory of additional resources is included.

Health Insurance Resources: A Guide for People With a Chronic Disease or Disability/ Dorothy E. Northrop, Stephen Cooper. New York: Demos Medical Pub., c2003. ISBN 1-888799-69-2. This book contains information about a wide variety of options that will be of assistance to individuals who are uninsured, underinsured, or who have questions about insurance and don't know where to begin.

How to Get SSI & Social Security Disability: An Insider's Step by Step Guide/ Mike Davis. San Jose, CA: Writers Club Press, c2000. ISBN: 0-595-12574-3. From the cover: "In a simplified step by step guide Mike Davis gives disability applicants the crucial information they need to know and exactly what to do to make the best case the first time around. A former SSI and Social Security Disability Claims Examiner, the author has worked on over 4000 cases over a seven-year period. "

Insurance Solutions, Plan Well--Live Better: A Workbook for People With a Chronic Disease or Disability/ Laura D. Cooper. New York, N.Y.: Demos Medical Pub., c2002. ISBN: 1-888799-44-7. Readers will learn how to look at various insurance options including life, disability, health, and long-term care from a new perspective. Practical advice is offered on finding insurance, evaluating its coverage, and avoiding pitfalls.

Kids on Wheels: A Young Person's Guide to Wheelchair Lifestyle/ [edited by Jean Dobbs]. Horsham,

PA: No Limits Communications: Distributed by Leonard Media Group, c2004. ISBN 0-9712842-3-7. This book is written for kids and is about kids in wheelchairs living a full life. It provides encouragement and covers many topics, including insurance issues.

Mobility Device Use in the United States/ H. Stephen Kaye ... [et al.]. Washington, DC: U.S. Department of Education, National Institute on Disability and Rehabilitation Research, 2000. This report includes and interprets statistical information on mobility device use, such as population estimates and sociodemographic comparisons, health and disability statuses, health conditions and impairments associated with mobility device use, accessibility features and problems, and health insurance.

Nolo's Guide to Social Security Disability: Getting & Keeping Your Benefits/ by David A. Morton III. 3rd ed. Berkeley, CA: Nolo, 2006. ISBN: 1-4133-0410-9. From back cover: "Essential for anyone dealing with a long-term or permanent disability, as well as for social workers, caregivers and other professionals in the field. It will help you demystify the government's disability program. Find out: the difference between SSDI and SSI; what benefits are available to disabled children; how to match your condition to the government's list of disabilities; how to prove the severity of a disability; how age, education and work experience affect benefits; how to resume working and still receive benefits; how to appeal a denial of benefits; how to prepare a Continuing Disability Review, and more."

Paying the Bills: Tips for Families on Financing Health Care for Children With Special Needs/ prepared by Nora Wells ... [et al.]; edited by Susan G. Epstein, Alexa S. Halberg, Ann B. Taylor; in collaboration with New England SERVE Regional Task Force on Health Care Financing. 2nd ed. Boston: New England SERVE, 1999. This publication by the U.S. Department of Health and Human Services in cooperation with the New England SERVE and the Maternal and Child Health Bureau contains information on making public programs work, tackling medical bills, influencing decision-makers, changing decisions, finding other sources of funding, important terms to know when dealing with health care professionals and insurances, and connecting with other families.

▲ [Back to Top](#)

Articles

"Ask the Insurance Advocate: Simple Answers to Some Hard Questions"/ Gerald B. Kagan. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, May/June 2007. Lawyer and patient advocate answers some frequently asked questions about health insurance and disability insurance.

http://www.amputee-coalition.org/inmotion/may_jun_07/insurance_advocate.html

http://www.amputee-coalition.org/inmotion/may_jun_07/insurance_advocate.pdf

"Cosmesis is Much More than Appearance...It's Function"/ Mike Kaczowski and G. Edward Jeffries. Knoxville, TN: Amputee Coalition of America, 1999. Article from *inMotion*, May/June 1999. This article examines the important message that the ability to choose appearance is a right of the individual amputee and should not be determined by an insurance company, physician, prosthetist or anyone else. The opportunity to have and use an aesthetically pleasing cosmetic cover for a limb prosthesis is a valid, essential, functional element of the prosthetic restoration.

http://www.amputee-coalition.org/inmotion/may_jun_99/cosmesis.html

http://www.amputee-coalition.org/inmotion/may_jun_99/cosmesis.pdf

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_99/cosmesis.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_99/cosmesis.html

"Creating Change Can Be Fun"/ Jeffrey J. Cain. Knoxville, TN: Amputee Coalition of America, 2003. Article from *inMotion*, May/June 2003. Ensuring that amputees across the United States have access to

appropriate prosthetic devices is the number one goal of the Amputee Coalition of America. Two years ago in Colorado, a group of amputees and prosthetists were able to successfully enact legislation mandating that insurance companies pay for prosthetics. This article shares their format for success and the encouragement that you can make the same difference in your state.

http://www.amputee-coalition.org/inmotion/may_jun_03/change.html

“Dealing With Disability Insurance Companies: How to Advocate Successfully to Obtain Your Benefits”/ Gerald B. Kagan and Jeffrey J. Cain. Knoxville, TN: Amputee Coalition of America, 2005. Article from *inMotion*, May/June 2005. This article includes some basic things that you should know and a few suggestions about what to do and what to avoid when seeking disability insurance benefits.

http://www.amputee-coalition.org/inmotion/may_jun_05/disabilityinsurancecompanies.html

http://www.amputee-coalition.org/inmotion/may_jun_05/disabilityinsurancecompanies.pdf

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_05/disabilityinsurancecompanies.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_05/disabilityinsurancecompanies.pdf

“Dealing With Insurance Companies: Questions They Would Rather You Not Ask”/ Raymond Francis. Knoxville, TN: Amputee Coalition of America, 2006. Article from *inMotion*, Jul/Aug 2006. This article covers some questions you should ask when shopping for an insurance company to determine whether you will receive adequate coverage for orthotic and prosthetic care.

http://www.amputee-coalition.org/inmotion/jul_aug_06/dealing_with_insurance_co.html

http://www.amputee-coalition.org/inmotion/jul_aug_06/dealing_with_insurance_co.pdf

EZ Read: http://www.amputee-coalition.org/easyread/inmotion/jul_aug_06/dealing_with_insurance_co-ez.html

Spanish EZ Read: http://www.amputee-coalition.org/spanish/easyread/inmotion/jul_aug_06/dealing_with_insurance_co-ez.html

“Getting the Most Out of Your Prosthesis”/ Jason T. Kahle, CPO, and M. Jason Highsmith, DPT, CP. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Jul/Aug 2007. This article explains how to lower prosthesis costs for insurance reasons.

http://www.amputee-coalition.org/inmotion/jul_aug_07/getting_the_most_prosthesis.html

http://www.amputee-coalition.org/inmotion/jul_aug_07/getting_the_most_prosthesis.pdf

EZ Read: http://www.amputee-coalition.org/easyread/inmotion/jul_aug_07/getting_the_most_prosthesis-ez.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_07/getting_the_most_prosthesis.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_07/getting_the_most_prosthesis.pdf

“The Growing Trend of Medical Tourism: Number of Patients Going Overseas for Care Increasing”/ Scott McNutt. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Sep/Oct 2007. Learn about how some people are choosing to travel abroad for surgical procedures and prosthetic care to save costs.

http://www.amputee-coalition.org/inmotion/sep_oct_07/medical_tourism.html

http://www.amputee-coalition.org/inmotion/sep_oct_07/medical_tourism.pdf

“Have You Read Your Insurance Policy Lately?”/ Frank Stewart. Knoxville, TN: Amputee Coalition of America, 2003. Article from *inMotion*, May/June 2003. This article looks at basic terms you may see in insurance policies, the types of insurance plans there are and provides answers to some common insurance questions.

http://www.amputee-coalition.org/inmotion/may_jun_03/insurance.html

http://www.amputee-coalition.org/inmotion/may_jun_03/insurance.pdf

“How To Work With Your Insurance Company: Success Stories From Someone Who’s Been There,

Done That”/ Jeff Cain, MD. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, May/ Jun 2007. Jeff Cain is a bilateral below-knee amputee and has been through many insurance battles. Here are his tips for dealing with your insurance company.

http://www.amputee-coalition.org/inmotion/may_jun_07/work_w_insurance.html

http://www.amputee-coalition.org/inmotion/may_jun_07/work_w_insurance.pdf

“Insurance Roundtable” Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Sep/ Oct 2007. ACA, ACA Regional representatives and healthcare professionals discuss some of the most often asked questions about insurance and claims.

http://www.amputee-coalition.org/inmotion/sep_oct_07/ins_rndtable.html

http://www.amputee-coalition.org/inmotion/sep_oct_07/ins_rndtable.pdf

“Insurance Roundtable” Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Nov/ Dec 2007. ACA, ACA Regional representatives and healthcare professionals discuss some of the most often asked questions about insurance and claims.

http://www.amputee-coalition.org/inmotion/nov_dec_07/insurance_roundtable.html

http://www.amputee-coalition.org/inmotion/nov_dec_07/insurance_roundtable.pdf

“Medicare O & P Reimbursement: Part 1 of 3”/ Brad Rosenberger. Knoxville, TN: Amputee Coalition of America, 2000. Article from *inMotion*, volume 10 issue 3, May/June 2000. Reimbursement for Orthotic and Prosthetic (O & P) services from Medicare has become an ever-increasing challenge for both the professional caregiver and the recipient of the services. This is the first of a three part series that discusses the process.

http://www.amputee-coalition.org/inmotion/may_jun_00/medic.html

“Medicare O & P Reimbursement: Part 2 of 3 - Your Claim is Denied. What's Next?”/ Brad Rosenberger. Knoxville, TN: Amputee Coalition of America, 2000. Article from *inMotion*, Jul/Aug 2000. This article examines each of the five categories most denials fall under.

http://www.amputee-coalition.org/inmotion/jul_aug_00/medic.html

“Medicare O & P Reimbursement: Part 3 of 3 - Can I Have a Cadillac?”/ Brad Rosenberger. Knoxville, TN: Amputee Coalition of America, 2000. Article from *inMotion*, Jul/Aug 2000. Historically, Medicare has had no internal qualifying standards that relate which components or procedures would be appropriate for which levels of amputee, until recently. With the introduction of the K-modifiers, we now have functional level determinants to help organize components and the amputee's access to them. They range from K0-K4.

http://www.amputee-coalition.org/inmotion/sep_oct_00/medic.html

“Never Give In - Never Give Up”/ Marc Rohner. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Sep/Oct 2007. Marc Rohner details his lengthy appeal process for insurance coverage of a prosthesis.

http://www.amputee-coalition.org/inmotion/sep_oct_07/nevergiveup.html

http://www.amputee-coalition.org/inmotion/sep_oct_07/nevergiveup.pdf

“New Survey Finds Rising Numbers of Uninsured in Moderate- and Middle-Income American Families”/ Amputee Coalition of America. Knoxville, TN: Amputee Coalition of America, 2006. Article from *inMotion*, Jul/Aug 2006. This article reports on research that examines the consequences of the rising numbers of uninsured Americans. Nearly 60 percent of uninsured adults with chronic illness skip pills because of the cost of medication, and many end up in the hospital. Others are overwhelmed by medical debt and many face delays to getting care.

http://www.amputee-coalition.org/inmotion/jul_aug_06/rising_numbers_uninsured.html

http://www.amputee-coalition.org/inmotion/jul_aug_06/rising_numbers_uninsured.pdf

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_06/rising_numbers_uninsured.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_06/rising_numbers_uninsured.pdf

“NLLIC ACA Fact Sheet: How Do I Get Help From My Congressional Representatives?”/ by NLLIC staff. Revised 2004 ed. Knoxville, TN: Amputee Coalition of America, [200-]. Ideas for ways to seek help from your Congressional Representatives.

http://www.amputee-coalition.org/fact_sheets/congresshelp.html

http://www.amputee-coalition.org/fact_sheets/congresshelp.pdf

EZ Read: http://www.amputee-coalition.org/easyread/fact_sheets/congresshelp-ez.html

Spanish: http://www.amputee-coalition.org/spanish/fact_sheets/congresshelp.html

Spanish EZ Read: http://www.amputee-coalition.org/spanish/easyread/fact_sheets/congresshelp-ez.html

“Selecting the Appropriate Healthcare Insurance Plan”/Bill Dupes. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, Jul/Aug 2007. Choose the healthcare plan that is right for you, considering the points presented in this article.

http://www.amputee-coalition.org/inmotion/jul_aug_07/selecting_insurance.html

http://www.amputee-coalition.org/inmotion/jul_aug_07/selecting_insurance.pdf

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_07/selecting_insurance.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/jul_aug_07/selecting_insurance.pdf

“Selecting an Insurance Policy: What You Need to Know”/ David McGill, Esq. Knoxville, TN: Amputee Coalition of America, 2007. Article from *inMotion*, May/June 2007. Dave McGill demystifies insurance policies and insurance policy terminology.

http://www.amputee-coalition.org/inmotion/may_jun_07/selecting_insurance.html

http://www.amputee-coalition.org/inmotion/may_jun_07/selecting_insurance.pdf

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_07/selecting_insurance.html

Spanish: http://www.amputee-coalition.org/spanish/inmotion/may_jun_07/selecting_insurance.pdf

“‘Squeaky Wheel’ Gets Fully Funded Prosthesis”/ *inMotion* Editorial Staff. Knoxville, TN: Amputee Coalition of America, 1997. Article from *inMotion*, Oct/Nov 1997. After some active support from the ACA, concerned intervention from Limbs for Life, and more than a little applied pressure, a Kansas City amputee is now looking forward to a fully funded prosthetic limb.

http://www.amputee-coalition.org/inmotion/oct_nov_97/squeaky.html

http://www.amputee-coalition.org/inmotion/oct_nov_97/squeaky.pdf

“NLLIC ACA Fact Sheet: Steps to Effective Advocacy”/ by NLLIC Staff. Revised 2004 ed. Knoxville, TN: Amputee Coalition of America, 2002. These are steps the ACA recommends for effective insurance advocacy, whether acting on your own behalf or in the interest of a friend.

http://www.amputee-coalition.org/fact_sheets/effectadvocacy.html

http://www.amputee-coalition.org/fact_sheets/effectadvocacy.pdf

Spanish: http://www.amputee-coalition.org/spanish/fact_sheets/effectadvocacy.html

Spanish: http://www.amputee-coalition.org/spanish/fact_sheets/effectadvocacy.pdf

“Taking a Ride on the Insurance Roller Coaster”/ Jeremiah Pérez. Knoxville, TN: Amputee Coalition of America, 2006. Article from *inMotion*, July/August 2006. Jeremiah discusses his insurance woes, strategies and victories since having a below-knee amputation at the age of 17.

http://www.amputee-coalition.org/inmotion/jul_aug_06/insurance_rollercoaster.html

http://www.amputee-coalition.org/inmotion/jul_aug_06/insurance_rollercoaster.pdf

“When Your Insurance Claim Is Denied”/ David McGill. Knoxville, TN: Amputee Coalition of America,

2003. Article from *First Step: A Guide for Adapting to Limb Loss*, 2003. This article, written by an attorney, looks at some steps to go through if your insurance claim is denied, including filing an appeal.

http://www.amputee-coalition.org/first_step_2003/when-insurance-claim-is-denied.html

http://www.amputee-coalition.org/first_step_2003/when-insurance-claim-is-denied.pdf

▲ [Back to Top](#)

Web sites/ Organizations

ACA Advocacy Action Center. Knoxville, TN: Amputee Coalition of America, 2006-. The ACA defines prosthetic parity as insurance companies covering prosthetic care on par with other basic medical services. The Advocacy Center is an online action center and toolkit to help grassroots initiatives around the country fight for prosthetic parity.

<http://www.amputee-coalition.org/advocacy>

Amputee Coalition of America Parity Blog. Knoxville, TN: Amputee Coalition of America, 2006-. This Blog is intended to help groups organize at the grassroots level to support the state and federal campaigns for prosthetic parity.

<http://acaparity.blogspot.com/>

A Consumer Guide to Handling Disputes With Your Private or Employer Health Plan, 2005 update.

Yonkers, NY: Consumers Union, 2005. Anyone enrolled in a health plan should be familiar with their plan's internal review process and any external review program in their state in case problems later arise. This guide will help you navigate your employer or private health plan's internal review procedure, as well as any external review program your state may have.

<http://www.consumersunion.org/health/hmo-review/>

Consumer Guides for Getting and Keeping Health Insurance. Washington, DC: Georgetown University Health Policy Institute, 1998-. The Health Policy Institute has created comprehensive state-specific **health insurance guides**. <http://www.healthinsuranceinfo.net>

Families USA. Washington, DC: Families USA Foundation, [200]- Families USA is a national nonprofit, nonpartisan organization dedicated to the achievement of high-quality, affordable health and long-term care for all Americans.

<http://www.familiesusa.org/>

Insure Kids Now! A National Initiative to Linking Families to Low-Cost Insurance Programs. Rockville, MD: U.S. Department of Health & Human Services, Health Resources and Services Administration, [200]-. Information on state health insurance programs for infants, children and teens that provide free or low-cost coverage.

<http://www.insurekidsnow.gov>

Medicare Rights Center: Your Guide Through the Medicare Maze. New York, NY: Medical Rights Center, 1997-. The Medicare Rights Center is an independent source of Medicare information and assistance. They provide telephone hotline services to individuals who need answers to Medicare questions. They also have an education department that works to teach people with Medicare and those who counsel them about Medicare benefits and rights.

<http://www.medicarerights.org/>

Medicare.gov: The Official U.S. Government Site for People With Medicare. Baltimore, MD: Centers for

Medicare & Medicaid Services, [200-]-. Site devoted to information about Medicare.
<http://www.medicare.gov/>

NAIC : National Association of Insurance Commissioners. Kansas City, MO: National Association of Insurance Commissioners, 1994-. The National Association of Insurance Commissioners (NAIC) is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories.
<http://www.naic.org>

OandPcare.org: Orthotics & Prosthetics Standards and Credentials. Alexandria, VA: American Board for Certification in Orthotics and Prosthetics, 2004-. This site is for health insurance regulators, medical directors, and case managers. It is a source for finding information on certification and licensure regulations, and a way to locate ABC Certified Practitioners and Accredited Facilities.
<http://www.oandpcare.org/>

Patient Advocate Foundation: Ensuring Equal Access to Health Care for All Americans. Newport News, VA: Patient Advocate Foundation, [2001]-. Patient Advocate Foundation is a national nonprofit organization that serves as an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job discrimination and/or debt crisis matters relative to their diagnosis through case managers, doctors and attorneys.
<http://www.patientadvocate.org/>

 [Back to Top](#)

Last updated: 12/19/2007

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