

Questions to Ask Your **Health Insurer** About **Second-Opinion Coverage**

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Asking questions will help you take an active role in managing your (or your child's) care. If you do not understand any part of the information your representative gives you, ask him or her to explain it in another way.

1. Can I seek a second opinion without anyone's permission? If not, whose permission do I need?

2. What expenses associated with a second opinion will my health care plan pay for?

3. What expenses associated with a second opinion will my health care plan NOT pay for?

4. If I need my primary care doctor's permission to get a second opinion and she or he refuses, how can I appeal?

Notes

To print additional copies of this question guide, or to print copies of question guides on other topics, go to www.lls.org/whattoask. You may also request that copies be sent to you by contacting an Information Specialist at (800) 955-4572.