

Staying Organized Through A Health Crisis

Paper chaos is one of the most frustrating aspects daily lives, whether healthy or not. With the complication of a health crisis and doctor bills and insurance statements get thrown into the mix and your stress level goes up. Keeping paperwork organized will keep you calm and in control.

First and foremost, if you are the patient, work with someone you trust to help with the daily mail, bill paying and insurance. If you are a family member or the caretaker, understand what the patient requires in each of these areas.

Daily mail is normally cast aside in piles in many households. With doctor and insurance bills, timing is of great importance. In order to stay on top of the mail, take action every day. There are basically three things you can do with it – think of the acronym **FAT** – You can **F**ile, **A**ct on or **T**oss any piece of mail that you receive.

- Create separate folders or bins for household mail according to the FAT theory.
- Create separate folders (if possible, different colors) for the health-related bills
- Sort daily mail into the appropriate bin

When working with the bills, sometimes reconciling them with the insurance statements can be difficult, if not just downright impossible. Check with the medical and insurance offices to see what their procedures include. For instance, some insurance companies will just pay everything they receive from the doctors and no reconciliation would be necessary. Others may require Medicare payments to be paid first, and then the secondary insurance will kick in. So know what you have to work with. If you do need to reconcile, use colored highlighters for coding each insurance company – that way you'll be able to recognize immediately which insurance company is covering what. (To keep it clear in your mind, set up a 'cheat sheet' with the companies and color codes on the cover of a file folder and be sure to highlight the name of the insurance company with the appropriate color as they come in.)

For regular home bills, consider setting up automatic withdrawal with your bank. If possible, pay the household bills in advance six months or so. If

neither of these suggestions are possible, keep track of what needs to be paid by putting all of the bills in a “to pay” folder as they arrive. Also, do not remove the bills from the envelope – that just creates more paper clutter. Instead, open the envelope and note the amount due along with the due date and write it on the outside of the envelope. When it’s time to pay the bills, all you have to do is look at the outside of the envelope for the amount. Be sure to give yourself a good six days of mailing time.

Whenever you have to talk to a doctor or insurance representative about anything – always record the conversation on in a notebook (see the e-mail Cancer and The Notebook for details) – date of call, name of person you visited with, question you had and response of contact person. This will give you a trail for future follow up if necessary.

Legal papers

Whether we are ill or not, it’s imperative to keep our legal papers updated. If you do not have your legal affairs in order, contact a lawyer and arrange to do so. Here are some things to have in place:

- a will (with an administrator or executor named)
- advance health directive (stating your wishes for health care in case you are unable to speak for yourself)
- durable power of attorney
- list of financial institutions and account numbers where you have assets
- list of on-line accounts and how to access them
- list of contact persons or places important to your estate:
 - bank(s)
 - investor(s)
 - lawyer(s)
 - insurance(s)
 - insurance agents or agencies

Being prepared is not just a boy scout motto, it’s an important tool to keep us ready for anything.

