

Overcoming Your Benefits Delay | Action Checklist

“I recently filed for my cancer claim, and I already have a white card.”

DO:

- 1** Call us to learn which benefits your U.S. DOL medical benefits white card covers, such as free homecare.
- 2** Keep all receipts for illness-related expenses during this delay. Medical treatments, equipment, and transportation costs may be covered. Upon approval, reimbursements will backdate to the initial claim file date.
- 3** Plan to pay out-of-pocket expenses including co-pay and deductibles up to maximum out-of-pocket for at least a year. You will be expected to use other insurance and/or Medicare while your claim is pending.
- 4** Read all U.S. Department of Labor (DOL) letters carefully. Complex claims may be addressed individually over time. **Example: Asbestosis approval/denial followed by lung cancer approval/denial the next year.**
- 5** Review and keep all medical Explanation of Benefits for every treatment. It is important to know which treatments are applied directly to the U.S. DOL, and which treatments are applied to insurance or Medicare.
- 6** Track any medical concerns that could be a consequence of the illness and treatments in your recent claim. Keep your doctor diagnoses notes and receipts. **Example: Diabetes caused by steroids prescribed for lung cancer is considered a consequential illness.**

DON'T:

- 7** Wait for treatment. Coverage begins on the initial claim filing date, not the approval date.
- 8** Discard any receipts or medical records during this delay, while your claim is pending.
- 9** Give up if you are initially denied. Claims can be reopened, and upon approval, all related expenses dating back to the original claim filing date will be reimbursed.

“I recently filed for my cancer claim, but I don't have a white card.”

DO:

- 1** Contact the U.S. Department of Labor to expedite your claim upon terminal diagnosis. Pending claims will be void upon death and families will be instructed to start a new survivor claim.
- 2** Keep receipts for all illness-related expenses during this delay. Medical treatments, equipment, and transportation costs may be covered. Upon approval, reimbursements will backdate to the initial claim file date.
- 3** Plan to pay out-of-pocket expenses including co-pay and deductibles up to maximum out-of-pocket for at least a year. You will be expected to use other insurance and/or Medicare while your claim is pending.
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“I haven’t filed for my cancer claim, and I already have a white card.”

DO:

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| 1 | Call us to learn which benefits your U.S. DOL medical benefits white card covers, such as free homecare. |
| 2 | Explore all claim options and include detailed cause with diagnosis. Example: For a lung cancer diagnosis, radiation claims are processed through the currently delayed NIOSH dose reconstruction process while asbestos claims are assessed through “Part E,” a different process operating normally. |
| 3 | File immediately. Effective coverage date is determined by the initial claim file date, not the approval date. Upon approval, reimbursements will backdate to the initial claim file date. |
| 4 | Get in line now even if more documentation is later required to support a claim or to overturn a denial. |
| 5 | Expect some wait, and wait time may vary. NIOSH has not accepted cases with their normal computer systems since May 2021. Cases not already in the system may request manual processing or special handling, but those are typically reserved for special circumstances only. |
| 6 | Remember the claims backlog has been growing weekly. Once the NIOSH computer systems upgrade is complete, claims will be processed in the order they were received. |

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“I haven’t filed for my cancer claim, but I don’t have a white card.”

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