

# What Do I Ask My Insurer?

So let's break this down: If you're using insurance, you should call your health insurer ahead of time and ask the following questions. They will generally honor what they told you on the phone if you can prove it, so make sure to write this down! Check out the FAQ on the blog post [here](#) to see the definitions of the bolded words.

1. Is lactation support covered? (virtual and/or in person)

2. Is this provider covered? FYI - If they aren't then they are **out-of network** and will often still cover it.

3. Do I need a **pre-authorization**?

4. Is there a **copay/coinsurance**?

5. Does my **deductible** apply?

6. What is the process for reimbursement?

7. Is there a filing deadline for sending in the reimbursement?

Tip: make sure to ask for the right/most direct call number and write it down so you can refer back to it if you need to appeal.