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## **ACAP Profile for Susan H. Loeb, JD**

### **Professional Background**

I am from Chicago, Illinois and for the last 12 years have been helping people nationwide maximize their medical, private disability and long-term care benefits. I am a licensed attorney and from 1981 until 1992 practiced law in Chicago representing employers in all aspects of employee benefits. I left private practice in 1993 to raise my family while working as a benefits counselor and manager at the University of Chicago. There I helped faculty, staff and retirees understand their benefits and resolve their problems related to them. In 2006, I founded Susan H. Loeb d/b/a Your Benefits Advocate because I know how complicated and hard it is to understand, access, manage and safeguard these benefits, especially during a difficult or transitional time.

### **What Qualifies me to be a CAP**

Although one does not need to be a lawyer to be a CAP, it is very helpful when appealing a claim denial or dealing with a difficult insurer or provider. I have the legal skills and experience to effectively appeal claim denials and advise clients, for example, how and when, to transition to Medicare, or how best to document their claim to avoid a long-term disability or long-term care claims denial. My understanding of medical insurance allows me to effectively negotiate medical bills, including out-of-network claims and when insurance refuses to cover a claim. I also like helping people, and nothing is more gratifying than solving a problem that is too technical, complex or time-consuming to handle without some expertise and perservance.

### **How Long Have Been a CAP** Since 2006

### **Services I provide**

Appeal denials of:

- medical claims
- individual and employer-sponsored long-term disability claims
- long-term care claims

Consult on Medicare, COBRA, all medical, long-term disability and long-term care plans

Resolve coordination of benefit issues under medical plans

Negotiate medical bills

Manage complex or voluminous medical paperwork

Connect people to the right resources

### **Service Location** – Nationwide

### **Pro-Bono Services** –on a limited basis