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Insurance Denial Call Script

Simple scripts and questions to ask when a medication is denied, not covered, or too expensive.

Use this when insurance says a medication is denied, not covered, too soon, needs prior authorization, or has a high cost.

Step 1: Write Down the Denial Message

What did the pharmacy or insurance say?

Medication name and strength:

Date I called:

Step 2: Call the Insurance Plan

Script: Hi, I am calling about a prescription that was not covered or had a high cost. Can you help me understand the exact reason and what options are available?

Questions to ask:

- Is this medication on my formulary?
- Does it require prior authorization?
- Is step therapy required?
- Is there a preferred alternative?
- Is there a lower-cost tier option?
- Is there a quantity limit?
- Can you give me the denial or rejection code?
- What should my provider send to help resolve this?

Step 3: Call the Provider

Script: My insurance is not covering this medication or the cost is too high. Can your office review the insurance requirement and consider a prior authorization, appeal, or lower-cost alternative if appropriate?

Information to give the provider:

- ☐ Medication name
- ☐ Insurance denial reason

- ☐ Preferred alternatives if insurance gave them
- ☐ Pharmacy name and phone number
- ☐ Any deadline or urgent need

Important: Education only. This resource does not provide medical care, diagnosis, treatment, prescription management, emergency support, or individualized medical advice. Always contact your healthcare provider, pharmacist, or emergency services for personal medical concerns.