

# Strategy for Appealing Health Plan Decisions

If you choose to appeal a decision of your health insurance provider, it is important that you understand the appeal process and give the health insurance provider as much information as possible to support your claim.

## **Don't take 'no' for an answer**

Don't simply accept a 'no' on the phone. Always ask for the denial in writing.

## **Obtain a copy of the appeal process**

The appeal process for your insurance provider should be explained in your benefit plan. You may also contact your insurance provider and ask for a written copy of the appeal process.

## **Know your coverage and the health plan's position**

If you ask for the denial in writing, your insurance provider must send you a letter that explains why your request has been denied. Read the reasons carefully. Refer to your benefit plan contract to determine if those reasons comply with the plan and to find definitions of any terms used in the letter.

## **Write a letter**

In most cases, in order to start the appeal process you must submit the appeal in writing. Use these guidelines to organize your letter:

- Purpose: State your purpose for writing.
- Diagnosis: Explain your child's diagnosis and how it affects your child.
- Reasons: Give specific reasons why your child needs the service.
- Documentation: Mention the supporting documentation you are including.
- Action: Close by requesting a written reply.

## **Personalize your request**

Ask for letters of support from one or more doctors familiar with your child's case.

## **Keep records of phone conversations**

For all phone conversations, keep a written record of the following:

- the date and time of your call
- the name of the person you spoke with
- what you discussed in the call

## **Create a paper trail**

Create a paper trail by organizing the following:

- your insurance policy
- copies of denial letters
- copies of any correspondence with your health insurance provider
- detailed notes of conversations
- copies of any correspondence between your doctor and the insurance provider concerning your problem

## **Send copies**

Send copies of all correspondence with your plan to all interested persons. For example, you may send copies to your physician, your employer's benefits manager or human resources director, the commissioner responsible for regulating the Health Maintenance Organization (HMO) or insurance company, the head of the agency you are seeking services from (for example, the hospital administrator), and anyone else you have contacted regarding your situation. Indicate that you have sent copies by noting each name at the bottom of the letter under the notation "cc."