
Suggestions to Appeal Insurance Denial

Legally, your insurance company must let you know exactly why your claim was denied. They're also required to tell you that you can appeal their decision. And you should, by writing a health insurance appeal letter.

An appeal letter is a way to challenge a denial of coverage or authorization by your health insurance company or provider. It's your opportunity to disagree with whatever they've decided, and the company will then have to go through a review process to make sure everything was handled fairly and according to the law. You're essentially asking them to reconsider their decision. It should explain why you need the service or treatment, provide evidence to support your claim, and request a review of the decision.

Here are some steps to write an effective appeal letter:

- Review the denial letter and the appeal procedure of your insurance plan. You can ask for a copy of the letter and the procedure in writing from the company.
- Gather any documents that can help your case, such as medical records, prescriptions, referrals, letters from your provider, or research articles.
- Write a clear and concise letter that states the purpose of your appeal, the service or treatment you are requesting, the reasons why you need it, and the evidence that supports your claim.
- Include your name, address, phone number, insurance ID number, date of service, claim number, and provider's name and address.
- Attach copies of all the documents you have gathered and keep the originals for your records.
- Send the letter by certified mail with a return receipt requested to the address specified by your insurance plan. Keep a copy of the letter and the receipt for your records.
- Follow up with the insurance company or provider to check the status of your appeal. You may need to provide additional information or answer questions during the review process.
- If your appeal is denied, you may have the option to request an external review by an independent third party. Check your insurance plan for details on how to do this.
- If you need help with writing or submitting your appeal letter, you can contact a patient advocate, a consumer assistance program, or a legal aid organization in your state.