

Team up with your doctor and appeal a denial

You were prescribed medicine for a reason, so talk with your doctor about how you can help with the appeal.

Find out why treatment was denied

Your health plan will send you a denial letter, which will give you a reason for denying coverage. If you know why they denied it, you will be better prepared to appeal it!

Talk with your doctor

When your doctor prescribes a medicine, the last thing you expect is for your health plan to deny coverage. While there are many reasons your health plan may not cover the cost of treatment, there are also many things you can do to appeal their decision.

Here are a few questions to go over with your doctor:

- Why was my prescription denied?
- Where can I find the denial reason if I didn't see or receive it?
- How can I help support the appeal?
For example, could we call together?
Should I write a letter?
- What additional information do you need from me?
- Do you know of any advocacy groups or patient-focused organizations that can help with the appeal?
- Can I contact my insurance company directly?
- Why did you prescribe this medicine for me?

Remember, by law you have the right to appeal a health plan decision. Work with your doctor to make the strongest case possible so that you can get the medicine you were prescribed. You can also look for support from advocacy groups and patient-focused organizations that may be able to help with your appeal.

The summary above represents typical information that insurance carriers require in order to render a coverage decision. Insurance carriers could require more or less information than what is included in this outline. Following these suggestions does not guarantee insurance coverage for you. The summary above is provided as a reference only; your appeal should align with your clinical records and your personal treatment history and medical needs.



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