



How To Appeal A Health Insurance Denial

By Ben Popken on July 15, 2011

Getting your health insurance claim denied can feel like insult added to injury, but if you take these steps you can get your claim “rehabbed,” and get your money. The NY Times Bucks blog interviewed **Martin Rosen**, whose business, **Health Advocate, Inc.**, helps employees negotiate the tricky waters of their employer insurance. He offered these tips:

Double-check all the rules of your insurer’s appeals process, especially deadlines.

Get all your documents ready and organized.

Call HR if you get insurance through your employer. They might become your advocate.

Ask your doc to write a “letter of medical necessity” and send it to the insurance company.

Make a log of all your calls when you contact the insurance company, including dates, times, whom you spoke to, what you talked about, and the length of the conversation.

Write down and refine your logical argument for why your claim should go through and refer to it when necessary throughout the process.

Keep checking on the status of your claim with the insurance company.

Have you ever had to dispute a health insurance denial? What methods did you use?

From “7 Steps in Appealing a Health Insurance Denial” [[bucks.blogs.nytimes](http://bucks.blogs.nytimes.com)]