

## How to Respond to Insurance Denials

### APPEALING A DENIAL

A 'denial of care' is when a health plan does not pay for services or refuses to agree to treatment. All health plans are required to contact you in writing about their decision to deny care. They must give you the reason for the decision and you have the right to appeal that decision. Denials may also include reimbursement decisions contrary to your plan. Keep the following points in mind to increase the success of your appeal:

- When you speak to the representative of your health plan tell them you are appealing their decision and want to know how to do this.
- Maintain a written record of all your contacts when you are appealing. Always write down the full name of the person you speak to, their role, the content of your conversation and the time and date of the call.
- Follow all time lines and procedures for pursuing your appeal.
- Submit your appeal in writing.
- Exhaust all levels of appeal. Do not become discouraged and stop. It may be the last level of appeal, outside the company, that reverses the original decision.

### FINDING MORE HELP

The following are a few of the resources that are available to you:

**Contact your state insurance office.** Most states have a Department of Insurance or a Department of Managed Care. These agencies oversee all insurance plans and can give you advice.

**Contact a family support group.** You are not alone. There are other families going through the same problems you are. Through local organizations you may be able to connect with local people who have struggled to meet a child's mental health needs.

For help finding a local support group contact:

- National Alliance on Mental Illness (NAMI): [www.nami.org](http://www.nami.org); 800.950.6264
- Mental Health America: [www.mentalhealthamerica.net](http://www.mentalhealthamerica.net); 800.969.6642
- National Federation of Families for Children's Mental Health (FFFCMH): [www.ffcmh.org](http://www.ffcmh.org); 240.403.1901
- Children and Adults with Attention-Deficit/Hyperactivity Disorder (CHADD): [www.chadd.org](http://www.chadd.org); 301.306.7070
- Autism Society: [www.autism-society.org](http://www.autism-society.org); 800.328.8476

**Contact your state and federal elected representatives.** Getting your child mental health care is also a political issue. If you are dissatisfied with the care available to your child you should write your state and federal legislators. While they may not be able to give you immediate assistance, they will be interested in your efforts to obtain health services for your child.