

When Your Health Plan Won't Pay (Denies Coverage) for Services

Check with the plan to see if the denial was correct.

- Have your insurance card and summary plan description in front of you, and call the customer service line.
- *Remember— when you talk with the insurance company, always write down the date, name of the person you talked with, and information they gave you. Keep this in a notebook to use each time you call.*
- Sometimes insurance companies have nurse care managers for children with special needs. Tell the person you speak to that your child has special needs and ask if there is a care manager you can speak with.
- Ask why the service was not covered. If the answers do not make sense to you, you can tell the representative that you want to sort this out with a supervisor.
- If they still won't cover the service and you think they should, ask them to give you the denial in writing so that you can make a formal appeal of their decision.
- *Always keep copies of documents they give you.*

Appeal processes differ so you need to know your plan's rules. Keep in mind:

- Formal appeals must be in writing. If you need help with appeals related to autism therapies, contact [WAAA](http://www.waaa.org) at 425-894-7231 for assistance with filing your appeal.
- You may have to file your appeal within a specified period of time for the insurance plan to consider it. In some cases the plan may have a special procedure for urgent cases.
- Your plan may have an Appeals Form that they require you to use.
- You'll need basic information like
 - Copies of your Explanation of Benefits (EOB) forms
 - Healthcare provider's name and billing information
 - Description of the service or procedure you want covered
 - Information supporting why the service should be covered
- *Keep a copy of your appeal!*



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Look into other resources:

Sometimes children are eligible for medical assistance, even when they have other health insurance. Income limits for Medical Assistance for children in Washington are higher than many people think they are, so:

- Check to see if your child may be eligible for [Washington Apple Health for Kids](#)
- Call [Kitsap Public Health](#) at 360-728-2235 or [Peninsula Community Health Services](#) at 360-377-3776 and ask for help finding out if your child is eligible for medical assistance.

Talk to people to get ideas for other resources. Some private foundations offer assistance. A few websites to check:

- <http://www.uhccf.org/apply.html>
- http://www.needymeds.org/copay_branch.taf
- <http://sisuchildrensfund.org/>

For information on Washington State insurance regulations call the Insurance Consumer Hotline at 1-800-562-6900.