



Advocating for yourself: Appealing a denied insurance claim

Psoriasis patients have the right to appeal a denied claim from their insurance company. The National Psoriasis Foundation provides information to patients and physicians to help them navigate the appeal process.

Information on how to appeal is often included in the denial letter from the insurer. If the information is not included in the denial letter, the patient can write to the insurer and request the information (see page 3). It is best to appeal any denial by an insurer as soon as possible. Many insurance companies place limits on how long appeals may be filed following the denial of a claim.

Any time you contact your insurance company, record the time and date of your call and the name and job title of the person with whom you spoke. You should also keep a record of any contact with your doctor and conversations you have with your employer about your insurance.

The Psoriasis Foundation can provide you with a letter supporting your claim; however, it is very important to get your doctor involved. A sample letter your doctor can modify for his/her own use is included in this packet (see page 2). Having your doctor write a letter is also important because s/he can describe your condition, whether or not a certain treatment is medically necessary and the types of treatments you have already tried.

If your insurance company has denied your claim for treatment and you would like a request a letter of support from the Psoriasis Foundation please call 800.723.9166 and ask to speak with the advocacy department or e-mail advocacy@psoriasis.org and provide your name and address, the name of your insurance company, your patient ID number, the name and address of the insurance company's medical director/appeals department and a brief description of the situation. We cannot help until we have this information.

I tried appealing, but my insurance company is still denying my claim. What do I do now?

In addition to the internal review of appeals conducted by a health plan, many states also conduct "external reviews" or "independent reviews." Once an individual has exhausted his/her avenues for appeal within the health plan, most appeals are eligible for external review by the state, typically through the Department of Insurance. Specific information and instructions for applying to your state's review program can be found through the Kaiser Family Foundation (<http://www.kff.org/consumerguide/>) or the National Association of Insurance Commissioners (http://www.naic.org/state_web_map.htm). If you do not have internet access, you can also contact your state's Department of Insurance.

A template letter to send to the state insurance commission is included in this packet (see page 4).

Sample letters

The Psoriasis Foundation has prepared sample letters that you can edit and send to an insurance company or your state insurance commission. You may use these letters as a model. **Note: These letters are only examples.** Please edit each letter to suit your needs.

Sample letter to insurance company on behalf of patient

Month Date, Year

Name of Medical Director
Name of Insurance Company
Street Address
City, State ZIP code

Dear Medical Director:

I am contacting you on behalf of my patient, Name of Patient (Insurance ID #). Name of Insurance Company has denied his/her claim for name of therapy/drug for his/her psoriasis and/or psoriatic arthritis. Please consider this letter a formal, written appeal of your denial of this medically necessary therapy.

Psoriasis—and the psoriatic arthritis that accompanies it in 10 percent to 30 percent of cases—is an immune-mediated, genetic disease for which there is no cure. Although psoriasis and psoriatic arthritis reveal themselves on the skin and in the joints, there is also a significant negative effect on daily functioning associated with these diseases. Researchers have found that psoriasis causes as much disability as other major diseases, such as cancer, arthritis, hypertension, heart disease, diabetes and depression. Without proper treatment, psoriasis and psoriatic arthritis can be physically and emotionally devastating, preventing the carrying out of normal activities, affecting productivity at work and reducing quality of life.

In view of Name of Patient's signs, symptoms and history, I feel Name of Drug/Therapy is medically necessary....Explain the benefit/efficacy of the drug/therapy to specific patient and patient's history.

If you have any further questions regarding this patient, please do not hesitate to contact me.

Sincerely,
Physician Name
Physician Address
Phone #

Cc: Name of Patient
Name of State Insurance Commission
National Psoriasis Foundation

Sample letter appealing insurance company denial of a claim

Month Date, Year

Name of Medical Director
Name of Insurance Company
Street Address
City, State ZIP code

Dear Name of Medical Director,

Name of Insurance Company has denied my claim for Name of Therapy/Drug for my psoriasis and/or psoriatic arthritis. Psoriasis—and the psoriatic arthritis that accompanies it in 10 percent to 30 percent of cases—is an immune-mediated, genetic disease for which there is no cure. Although psoriasis and psoriatic arthritis reveal themselves on the skin and in the joints, there is also a significant negative effect on daily functioning associated with these diseases. Researchers have found that psoriasis causes as much disability as other major diseases, such as cancer, arthritis, hypertension, heart disease, diabetes and depression. Without proper treatment, psoriasis and psoriatic arthritis can be physically and emotionally devastating, preventing the carrying out of normal activities, affecting productivity at work and reducing quality of life.

My physician and I disagree with your ruling on my case. Please send me information detailing how I can appeal your denial of my physician-prescribed, medically necessary therapy.

Sincerely,

Patient Name
Patient Address and Phone #

Cc: Name of patient's physician
HR Director at patient's workplace
National Psoriasis Foundation, Advocacy Department

Sample letter to state insurance commission

Month Date, Year

Name of State Insurance Commission

Name of Insurance Company

Street Address

City, State ZIP code

Dear Insurance Commissioner:

I have filed the attached insurance claim with Name of Insurance Company on Date of Claim. My physician has deemed this therapy medically necessary for my psoriasis and/or psoriatic arthritis; however, in spite of this my insurance company has denied me access to Name of Treatment. Psoriasis—and the psoriatic arthritis that accompanies it in 10 percent to 30 percent of cases—is an immune-mediated, genetic disease for which there is no cure. Although psoriasis and psoriatic arthritis reveal themselves on the skin and in the joints, there is also a significant negative effect on daily functioning associated with these diseases. Researchers have found that psoriasis causes as much disability as other major diseases, such as cancer, arthritis, hypertension, heart disease, diabetes and depression. Without proper treatment, psoriasis and psoriatic arthritis can be physically and emotionally devastating, preventing the carrying out of normal activities, affecting productivity at work and reducing quality of life.

I have had the following specific problem(s) with this insurance company:

1. Example: Name of Insurance Co. has refused to cover my physician prescribed, medically necessary therapy.
2. Example: My claim has been neither paid nor denied.
3. Example: Name of Insurance Co. has not acknowledged my request for a copy of their policy regarding the therapy my physician has prescribed me.
4. Example: In violation of my policy, Name of Insurance Co. has denied my claim.

Please accept this letter as a formal written complaint against Name of Insurance Co.

Sincerely,

Patient Name

Patient Address and Phone #

Cc: HR Director at Patient's workplace, Name of patient's physician
National Psoriasis Foundation, Advocacy Department