

The Consumer Advocate's Voice



Rita Aitken: Got Health Insurance? Use it Effectively!

Most of us have access to healthcare coverage through an employer, Medicaid, or a private health plan purchased directly or through a state or federally facilitated Marketplace. However, having health coverage may not mean that you are getting the care you and your family need.

Knowing your health plan and your rights are crucial to using it well. Did you know that you have the right to appeal a health plan's decision to deny, cut back or stop a service? Most employer health plans, all Medicaid and Medicare health plans and most private health plans include the right of appeal. Usually, the instructions for making an appeal can be found in the denial letter or notice you got from your health plan. You can also get help with an appeal by calling your health plan member services representative, using your member hand book, or checking your health plan website.

When making an appeal,

- Stick to the timelines provided in your health plan's instructions
- Keep copies of all documents, letters and emails exchanged
- Jot down notes including the date, time, name of the person you talked with and a direct phone number or email address
- Agree on task completion deadlines, and follow-up when they are missed
- Send a brief email listing important points of a conversation to document the call.

The appeal process gives you a chance to:

- See the information your health plan used in reaching their decision
- Request additional documentation from providers
- Fill in any information gaps that may have contributed to the denial.

The Pacer Center, Family-to-Family Health Information Center provides general strategies for a successful appeal. (www.pacer.org)

Health plans are responsible for providing medically necessary services. Appeals are often enhanced with your provider's Letter of Medical Necessity. The Medical Home Portal (www.medicalhomeportal.org) offers a resource for families and providers for writing effective letters of medical necessity.

If you need health coverage start with your state Medicaid system, and if you aren't eligible, check out more options at www.healthcare.gov. If you or someone in your family has a disability or chronic health condition, use the Local Help zip code search to find a navigator who has training to help identify Marketplace plans that meet your needs.

Working with your health plan, knowing your rights and responsibilities, and following-up when necessary helps your family get the healthcare they need. It's your plan - make it work for you.

Rita Aitken's family began using genetic services in 1987 when her younger daughter was born. After 16 years she and her older sister were diagnosed with NAGS, a urea cycle disorder. Like her daughters, Rita also experiences high ammonia levels, but not as severely. They have been very fortunate to have incredible medical geneticists helping their family through good times and really tough times. Her daughters are adults now, pursuing their own dreams and Rita works to improve access to care for children with all kinds of chronic conditions. It's been a life changing wild ride and she wouldn't have missed it for the world!

