

DENIALS AND APPEALS

If a requested service/medication/DME is denied or partially approved, you have options:

GRIEVANCE

A **complaint** that you communicate to your health insurer or plan over the coverage decision

APPEAL

A request for your health insurance company to **review a decision that denies a benefit or payment. There are multiple appeal levels.**

INDEPENDENT REVIEW ORGANIZATION (IRO)

IROs are entities that conduct **independent external reviews** of adverse determinations/denials involving appropriateness of care, medical necessity criteria, level of care, and effectiveness of a requested service

FAIR HEARING

A proceeding before an administrative law judge/hearing officer **when you don't agree with a change or denial of Medicaid service(s)**

This typically pertains to Medicaid, however, some commercial plans do a **fair hearing** as part of your appeal process

PEER TO PEER

A call that takes place **between your prescribing physician and a reviewing physician** at your payer



NAVIGATING INSURANCE

Denials and Appeals



EXPLANATION OF BENEFITS (EOB)

A **written explanation of how a claim has been processed**


It does not always mean something has been approved or paid. **An EOB is not a bill** and what you see listed as what was billed from your provider is not necessarily the amount that will be paid as there are usually **contracted pricing agreements**. Also, what you see listed as patient payment may be what they believe is going to be what you owe, but that is not always going to be the case.



LOOKING AHEAD AT COVERAGE FOR NEW THERAPIES

- The government and private payors are currently working to build **access plans for all patients** who could potentially benefit from new therapies such as gene therapy
- Industry starts working with payers ahead of approvals as much as possible to **work out payments** to ensure that there is not a delay in getting the therapies to patients

CONNECT WITH RESOURCES TO HELP GUIDE YOU THROUGH THIS JOURNEY

 <https://www.healthcare.gov>
1-833-PTC-HOPE (1-833-782-4673)

In Spanish
1-833-PTC-VIDA (1-833-782-8432)

 patientengagement@ptcbio.com