

Insurance Appeals

Cynthia Kizer, BSN, RN



THE UNIVERSITY OF TEXAS

MD Anderson
Cancer Center

Making Cancer History[®]



"WHY DID WE DENY YOUR CLAIM?
I'LL HAVE TO CHECK OUR RECORDS, SIR."

Insurance Coverage

- **Fully funded:** premiums are paid to insurance company who assumes the risk for coverage. Appeal to insurance company.
- **Self funded:** Employer provides money to pay medical claims, employer assumes the risk and controls the policy. Insurance company is the 3rd party administrator and can not deviate from the policy the employer has chosen. Contact HR department to request exception for coverage and appeals.
- Medical benefit covers IV drugs.
- Pharmacy benefit covers oral drugs.

Affordable Care Act

Prohibits health insurance from:

- Denying participation in clinical trials;
- Denying or limiting coverage of routine patient costs, subject to the plan's out-of-network coverage policy; and/or
- Discriminating against the individual on the basis of participation in a trial.

Appeals

- Complete appropriate appeal letter
- Fax to Expedited Appeals Unit (pharmacy & medical coverage) Instructions will be included in the denial letter
- If initial appeal upheld, request expedited review by independent outside medical doctor that treats the condition you have
- Follow up with phone call daily, remind them the appeal requested expedited review
- **Document name of person you are speaking with, date, time, and call reference number**
- Contact drug manufacturer to inquire about assistance program

What to include in your appeal

- Appeal letter with brief history of your illness and what treatment you have received
- Published articles and papers on the treatment you are requesting
- Picture of you with your family

URGENT EXPEDITED APPEAL

For medical management review team,

This appeal is requesting authorization of ANAKINRA for diagnosis of Erdheim-Chester disease. Erdheim–Chester disease is a rare disease characterized by the abnormal multiplication of histiocytes affecting multiple organs systems in middle age adults.

Name is a -year-old with a history of Erdheim-Chester disease diagnosed in date. Brief history of symptoms and treatment received.

I am an otherwise healthy and would like an opportunity to receive this cutting edge technology that is promising great results. I am asking for coverage of the treatment option that offers hope for battling this rare disease. Anakinra is designed to block interleulin-1, Anakinra is involved in pathways that cause histiocytes to grow, multiply, and form growths and cause inflammation.

Journal of American Society of Hematology, November 18. 2010 Vol. 116 no. 20 4070-4076, Achille Aouba, Sophie Georjin-Lavialle, Christian Pagnoux, Rational of efficacy of interleuking-q targeting in Erdheim-Chester disease. Trial results show support for the use of Anakinra to treat ECD.