



CASE FILE #0902

The Appeals Process for
EXPERIMENTAL/INVESTIGATIONAL DENIALS

A grayscale photograph of a hospital room, showing a patient bed, medical equipment, and a window. The image is semi-transparent and serves as a background for the title.

SUMMARY OF CASE

- Insurance company used subjective rejection to **deny** claim without medical basis.
- Appeal used objective facts and documented support to justify claim and overturn denial.
- Documentation, proof, clinical understanding of case provided success.
- **Appeal won and hospital received earned revenues!**

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CASE PROFILE #0902

- Service provided - chemotherapy treatment given in an outpatient clinic at the facility filing the claim.
- **CLAIM SUBMITTED** - BCBS
- **CLAIM DENIED** - zero payment to facility.
- **CLAIM DENIED** due to BCBS determination that the treatment given is considered to be experimental or investigational.
- Case referred to appeals expert for review.

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ERS CASE #0902

- Appeals expert verifies that the plan type was a self-insured plan, governed by ERISA.
- Expert verified basis for denial – initiated contact with BCBS to clarify denial; requests a copy of plan definition of experimental/investigational, but BCBS refused to provide because this is a self-insured plan, and the request must be made by the patient.

ERS CASE #0902 *cont...*



- Expert contacts patient to ask him/her to provide copies of the definitions from the Summary Plan Description. (SPD)
- Patient faxes in copy of SPD definition.

ERS CASE #0902 *cont...*

- Expert requests copies of the following documents from the hospital:
 - copy of patient's insurance card
 - copy of Assignment of benefits
 - copy of EOB
 - copy of the claim submitted
 - copies of the collection/billing notes, including the Verification of Benefits (VOB)



PROCESS OF SUCCESS



1. Expert reviews copies of the medical records to determine if any medical records are needed from MD office or other outside facility to support case.
2. Expert reviews copies of all correspondence from insurance carrier.
3. Expert researches the treatment of the patient's rare type of cancer.

PROCESS OF SUCCESS *cont...*

4. Expert contacts the physician at MD Anderson for peer-reviewed articles to support efficacy of treatment modality.
5. Appeal is drafted based upon all aspects of case and supporting proof claim is legitimate.
6. Appeal letter is completed with citation of the plan definition of experimental/investigational, with reasons outlined as to why this treatment does not meet plan definition.

PROCESS OF SUCCESS *cont...*

7. Appeal packet, including records, billing notes, and peer-reviewed articles forwarded by bonded courier to BCBS.
8. **Denial is overturned;** payment made to hospital.

