

**ARIZONA APPEALS INFORMATION PACKET
ACCIDENT EXPENSE PLANS
GOLDEN RULE INSURANCE COMPANY**

Please read this notice carefully. It contains important information regarding how to appeal decisions made by us and our review agent. These procedures only apply to covered persons while they reside in Arizona.

**Getting Information About the Health Care Appeals Process
Help in Filing an Appeal: Standardized Forms and Consumer Assistance From
the Department of Insurance and Financial Institutions**

We must send you a copy of this information packet when you first receive your plan and provide access to a copy of the information packet on our website. We have also included with your policy/certificate an Arizona Appeals Information Packet provision in the Arizona Endorsement to remind you that you can request another copy of this packet. We will also send a copy of this packet to you or your treating provider at any time upon request. Just call our Client Services Department at (800) 657-8205 to ask.

Enclosed with this packet, you will find forms you can use for your appeal. The Arizona Department of Insurance and Financial Institutions (“the Department”) developed these forms to help people who want to file a health care appeal. You are not required to use them. We cannot reject your appeal if you do not use them. If you need help in filing an appeal, or you have questions about the appeals process, you may call the Department’s Consumer Services Section at (602) 364-2499 or (800) 325-2548, or call us at the number listed above.

How to Know When You Can Appeal

When we or our review agent do not pay a claim, we must notify you of your right to appeal that decision. Your notice may come directly from us or through your treating provider.

Decisions You Can Appeal

You can appeal the following decisions:

- A. We do not pay for a service that you have already received.
- B. We or our review agent do not pay a claim because we say that it is not “medically necessary”.
- C. We or our review agent do not pay a claim because we or our review agent say that it is not covered under your insurance policy, and you believe it is covered.

Decisions You Cannot Appeal

You cannot appeal the following decisions:

- A. You disagree with our decision as to the amount of “reasonable and customary” charges.
- B. You disagree with how we are coordinating benefits when you have health insurance with more than one insurer.
- C. You disagree with our decision to issue or not issue coverage to you.
- D. You are dissatisfied with any rate increases you may receive under your insurance plan.
- E. You believe we have violated any other parts of the Arizona Insurance Code.

If you disagree with a decision that is not appealable according to this list, you may still file a complaint with the Arizona Department of Insurance and Financial Institutions, Consumer Services Section, 100 N. 15th Avenue, Suite 261, Phoenix, AZ 85007. You can also file a complaint via our website: www.difi.az.gov.

Who Can File An Appeal?

Either you or your treating provider can file an appeal on your behalf. Enclosed with this packet is a form that you may use for filing your appeal. You are not required to use this form, and you may send us a letter with the same

information. If you decide to appeal our decision, you should tell your treating provider so the provider can help you with the information you need to present your case.

Description of the Appeals Process

There are two (2) appeal levels available to you.

- Level 1 – Formal Appeal
- Level 2 – External Independent Medical Review

We or our review agent make the decision at Level 1. An outside reviewer, who is completely independent from us or our review agent, makes Level 2 decisions. You are not responsible to pay the costs of the external review if you choose to appeal to Level 2.

APPEAL PROCESS FOR DENIED CLAIMS

Level 1 – Formal Appeal

Your request: You may request Formal Appeal if you have an unpaid claim.

You have two (2) years from the date we first deny a claim to request Formal Appeal. To help us make a decision on your appeal, you or your provider should also send us any more information (that you have not already sent us) to show why we should pay the claim. Send your appeal request and information to:

Grievance Administrator
PO Box 31371
Salt Lake City, UT 84131-0371
Phone: (800) 657-8205
Fax: (801) 478-5463

Our acknowledgment: We have five (5) business days after we receive your request for Formal Appeal (“the receipt date”) to send you and your treating provider a notice that we received your request.

Our decision: For denied claims, we have sixty (60) days to decide whether we should change our decision and pay your claim. We will send you and your treating provider our decision in writing. The written decision must explain the reasons for our decision and tell you the documents on which we based our decision.

- If we deny your request:** You have sixty (60) days to appeal to Level 2.
- If we grant your request:** We will pay the claim and the appeal is over.
- If we refer your case to Level 2:** We may decide to skip Level 1 and send your case straight to an independent reviewer at Level 2.

Level 2 – External Independent Review

Your request: You may appeal to Level 2 only after you have appealed through Level 1. You have four (4) months after you receive our Level 1 decision to send us your written request for External Independent Review. Send your request and any more supporting information to:

Grievance Administrator
PO Box 31371
Salt Lake City, UT 84131-0371
Phone: (800) 657-8205
Fax: (801) 478-5463

Neither you nor your treating provider is responsible for the cost of any external independent review.

The process: There are two types of Level 2 appeals, depending on the issues in your case:

A. **Medical Necessity**

These are cases where we have decided to deny a claim because we think the services are not medically necessary to treat your problem. For medical necessity cases, the independent reviewer is a provider retained by an outside independent review organization (“IRO”) that is procured by the Arizona Department of Insurance and Financial Institutions and not connected with our company. For medical necessity cases, the reviewer must be a provider who typically manages the condition under review.

B. Contract Coverage

These are cases where we have denied coverage because we believe the claim is not covered under your insurance plan. For contract coverage cases, the Arizona Department is the independent reviewer.

Medical Necessity Cases

Within five (5) business days of receiving your request, we must:

- A. Send a written acknowledgment of the request to the Director of the Department of Insurance and Financial Institutions (“Director”), you, and your treating provider.
- B. Send the Director: the request for review; a copy of your insurance contract, evidence of coverage or similar document; all medical records and supporting documentation used to render our decision; a summary of the applicable issues including a statement of our decision; the criteria used and clinical reasons for our decision; and the relevant portions of our review agent’s utilization review guidelines. We must also include the name and credentials of the health care provider who reviewed and upheld the denial at the earlier appeal levels.

Within five (5) days of receiving our information, the Director must send all the submitted information to an external independent review organization (“IRO”).

Within twenty-one (21) days of receiving the information, the IRO must make a decision and send the decision to the Director.

Within five (5) business days of receiving the IRO’s decision, the Director must send a notice of the decision to us, you, and your treating provider.

The decision (medical necessity): If the IRO decides that we should pay the claim, we must pay the claim. If the IRO agrees with our decision to deny payment, the appeal is over. Your only further option is to pursue your claim in Superior Court.

Contract Coverage Cases

Within five (5) business days of receiving your request, we must:

- A. Send a written acknowledgment of your request to the Director, you, and your treating provider.
- B. Send the Director: the request for review; a copy of your insurance contract, evidence of coverage or similar document; all medical records and supporting documentation used to render our decision; a summary of the applicable issues including a statement of our decision; and the criteria used and any clinical reasons for our decision.

Within fifteen (15) business days of receiving this information, the Director must determine if the claim is covered, issue a decision, and send a notice to us, you, and your treating provider. If the Director decides that we should pay the claim, we must do so.

Referral to the IRO for Contract Coverage Cases:

The Director is sometimes unable to determine issues of coverage. If this occurs, the Director will forward your case to an IRO. The IRO will have twenty-one (21) days to make a decision and send it to the Director. The Director will have five (5) business days after receiving the IRO’s decision to send the decision to us, you, and your treating provider.

The decision (contract coverage): If you disagree with the Director's final decision on a coverage issue, you may request a hearing with the Office of Administrative Hearings ("OAH"). If we disagree with the Director's determination of coverage issues, we may also request a hearing at OAH. Hearings must be requested within thirty (30) days of receiving the coverage issue determination. OAH has rules that govern the conduct of their hearing proceedings.

Obtaining Medical Records

Arizona law (A.R.S. §12-2293) permits you to ask for a copy of your medical records. Your request must be in writing and must specify who you want to receive the records. The health care provider who has your records will provide you or the person you specified with a copy of your records.

Designated Decision Maker: If you have a designated health care decision maker, that person must send a written request for access to or copies of your medical records. The medical records must be provided to your health care decision maker or a person designated in writing by your health care decision maker unless you limit access to your medical records only to yourself or your health care decision maker.

Confidentiality: Medical records disclosed under [A.R.S. §12-2293] remain confidential. If you participate in the appeal process, the relevant portions of your medical records may be disclosed only to people authorized to participate in the review process for the medical condition under review. These people may not disclose your medical information to any other people.

Documentation for an Appeal

If you decide to file an appeal, you must give us any material justification or documentation for the appeal at the time the appeal is filed. If you gather new information during the course of your appeal, you should give it to us as soon as you get it. You must also give us the address and phone number where you can be contacted. If the appeal is already at Level 2, you should also send the information to the Department.

The Role of the Department of Insurance and Financial Institutions

Arizona law (A.R.S. §20-2533(F)) requires "any member who files a complaint with the Department relating to an adverse decision to pursue the review process prescribed" by law. This means that, for appealable decisions, you must pursue the health care appeals process before the Director can investigate a complaint you may have against our company based on the decision at issue in the appeal.

The appeal process requires the Director to:

- A. Oversee the appeals process.
- B. Maintain copies of each utilization review plan submitted by insurers.
- C. Receive, process, and act on requests from an insurer for External Independent Review.
- D. Enforce the decisions of insurers.
- E. Review decisions of insurers.
- F. Send, when necessary, a record of the proceedings of an appeal to Superior Court or to the Office of Administrative Hearings (OAH).
- G. Issue a final administrative decision on coverage issues, including the notice of the right to request a hearing at OAH.

Receipt of Documents

Any written notice, acknowledgment, request, decision or other written document that is sent by mail is deemed received by the person to whom the document is properly addressed on the fifth business day after mailing. "Properly addressed" means your last known mailing address.



A UnitedHealthcare Company

For information on how or where to send this form, please refer to the Arizona Appeal Information Packet.

HEALTH CARE APPEAL REQUEST FORM

You may use this form to tell your insurer you want to appeal a denial decision.

Insured Member's Name _____ Member ID # _____
Name of representative pursuing appeal, if different from above _____
Mailing Address _____ Phone # _____
City _____ State _____ Zip Code _____

Type of Denial: Denied Claim Denied Service Not Yet Received

Name of Insurer that denied the claim/service: _____

If you are appealing your insurer's decision to deny a service you have not yet received, will a 30 to 60 day delay in receiving the service likely cause a significant negative change in your health? If your answer is "Yes," you may be entitled to an expedited appeal. Your treating provider must sign and send a certification and documentation supporting the need for an expedited appeal.

What decision are you appealing? _____

(Explain what you want your insurer to authorize or pay for.)

Explain why you believe the claim or service should be covered:

(Attach additional sheets of paper, if needed.)

If you have questions about the appeals process or need help to prepare your appeal, you may call the Department of Insurance Consumer Assistance number (602) 364-2499 or (800) 325-2548, or Golden Rule Insurance Company at (800) 657-8205.

Make sure to attach everything that shows why you believe your insurer should cover your claim or authorize a service, including: Medical records Supporting documentation (letter from your doctor, brochures, notes, receipts, etc.). ****Also attach the certification from your treating provider if you are seeking expedited review.**

Signature of insured or authorized representative

Date



A UnitedHealthcare Company

For information on how or where to send this form, please refer to the Arizona Appeal Information Packet.

PROVIDER CERTIFICATION FORM FOR EXPEDITED MEDICAL REVIEWS

(You and your provider may use this form when requesting an expedited appeal.)

A patient who is denied authorization for a covered service is entitled to an expedited appeal if the treating provider certifies and provides supporting documentation that the time period for the standard appeal process (about 60 days) "is likely to cause a significant negative change in the [patient's] medical condition at issue."

PROVIDER INFORMATION

Treating Physician/Provider _____
Phone # _____ FAX # _____
Address _____
City _____ State _____ Zip Code _____

PATIENT INFORMATION

Patient's Name _____ Member ID # _____
Phone # _____
Address _____
City _____ State _____ Zip Code _____

INSURER INFORMATION

Insurer Name _____
Phone # _____ FAX # _____
Address _____
City _____ State _____ Zip Code _____

- Is the appeal for a service that the patient has already received? Yes No
If "Yes," the patient must pursue the standard appeals process and cannot use the expedited appeals process. If "No," continue with this form.
- What service denial is the patient appealing? _____

- Explain why you believe the patient needs the requested service and why the time for the standard appeal process will harm the patient. _____

Attach additional sheets if needed, and include: Medical records Supporting documentation.

If you have questions about the appeals process or need help regarding this certification, you may call the Department of Insurance Consumer Assistance number (602) 364-2499 or (800) 325-2548. You may also call Golden Rule Insurance Company at (800) 657-8205.

I certify, as the patient's treating provider, that delaying the patient's care for the time period needed for the informal reconsideration and formal appeal processes (about 60 days) is likely to cause a significant negative change in the patient's medical condition at issue.

Provider's Signature _____ Date _____