

## Example letter to appeal denial of experimental treatment

Situation: Your insurer turned down coverage for a treatment, saying it's considered experimental.

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[Your name, address, and policy number]

[Date]

[Contact information for your health insurer's appeals department]

To whom it may concern:

I'm appealing your company's decision to deny payment for the surgery I had on [Month Date, Year], which was performed by one of your contracted surgeons, Dr. Eric Shah.

Upon receiving the explanation of benefits statement on April 19, 2013, I called your customer service number and spoke with Ruth C. who said the plan denied it because the only approved treatment for my diagnosis was open-hip surgery. But my doctor assured me the arthroscopic surgery is a safer and less-expensive treatment. He also said he's had no problem receiving payment for nine other patients insured by your company.

If you've paid for this less invasive and less expensive procedure nine other times, I would ask you to continue with this precedent and pay for mine as well.

Included in this appeal is:

- A letter from Dr. Shah explaining why he chose this treatment. He cites several publications establishing it as the current accepted procedure.
- A letter from my physical therapist explaining how my recovery time was significantly less than those of other patients who had open-hip surgery.
- A copy of my file with your company, where it appears you authorized the surgery Dr. Shah chose on March 16.

Please review this appeal and let me know if you need anything else to consider this request. I look forward to hearing from you directly as soon as possible.

Sincerely,

[Your name]

[Your address and phone number]