

## **Example letter to appeal denial based on health care *setting***

Situation: You're trying to get your insurer to pay for home health care of a sick child. The insurer claims that the care isn't medically necessary, or that it already met the policy limits for care. Note: the [law cited below](#) doesn't apply to all plans.

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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 decision to deny my request for in-home health care of my child. Not only does her doctor believe this is the best treatment option for her but, more importantly, this treatment is also a right guaranteed to her by the Washington Administrative Code.

Included in this appeal you'll find:

- The written treatment plan from my daughter's attending physician
- A supporting letter from the same physician analyzing the costs of hospitalization vs. in-home health care; and
- A copy of WAC 284-96-500, the regulation requiring coverage for in-home health care.

Please review this appeal and let me know if you need any more information. I look forward to hearing from you.

Sincerely,

[Your name]

[Your address and phone number]