Healthcare and Life Management Session:
Health Insurance and You

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Health Care Reform and Consumer Protections For Claim Denials and Rescissions

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Appeals Process Time line

- Provision under the Patient Protection and Affordable Care Act
- Mandates internal and external appeals processes for group and individual health plans.
- Applies to new health plans beginning on or after September 23, 2010.
- Standardizes both internal and external processes.
Consumer Rights

- Right to appeal decision through plan’s internal process
- Right to appeal to an outside independent decision maker regardless of type of plan or state residency.
- States will establish or update external appeals process
- Consumers not protected by state law will have access to Federal external review program
Internal Appeals Process

- Allows consumers to appeal, denied claims for a covered service or when coverage is rescinded by the health plan
- Health plan must provide consumer with detailed information about the reason for the denial or claims or coverage
- Plans must notify consumers about their right to appeal and instructions on how to begin the process
Internal Appeals Process

- Ensures a full and fair review of the denial
- Provides consumers with an expedited appeals process in urgent cases.
External Appeals Process

- If internal appeal is denied,
- Right to appeal all denied claims
- Independent reviewer not employed by the health plan.

References: 1.) Department of Health and Human Services [www.healthcare.gov](http://www.healthcare.gov)
2.) Kaiser Family Foundation [www.kff.org](http://www.kff.org)