



Dear Client:

Thank you for contacting the Rhode Island Parent Information Network (RIPIN) for help with your appeal. RIPIN provides free help to any Rhode Islander with any health insurance problem. We work closely with State government agencies, but we are not the government. We are not connected to any insurance company.

You called us for help because your insurance company will not pay for a service that it says is not medically necessary. You have the right to appeal. Many clients win their appeals. It's not difficult. Just follow these simple steps:

(1) Get a letter of support from your doctor with any supporting medical records.

This is the most important part of your appeal. We've enclosed a model of a doctor's letter that your doctor can use to write a letter supporting your appeal. We've enclosed a tip sheet to help your doctor write a good letter.

Remember that a successful appeal can get your doctor paid too, so your doctor should want to help. You can still appeal without a doctor's letter, but it will be harder to win.

(2) Write your letter of appeal.

Just fill in the enclosed form. It's simple.

(3) Make copies of everything. Keep your copies safe.

(4) Send your letter, the letter from your doctor, and any supporting medical records to your plan's address for appeals.

You can find the proper plan address (or fax number) in the insurance company's denial letter or explanation of benefits, or by calling your plan.

Act quickly because you only have a limited time to file your appeal. Keep a copy of anything you send to the plan and write down the date you sent it. Call us at 401-270-0101 if you have questions. Tell us if you've called before so that we can see all the information we have about your case.

Sincerely,
RIPIN Call Center Team