



LETTERS OF MEDICAL NECESSITY

Tips for Doctors to Help Win Patients' Appeals

Nobody enjoys fighting with insurance companies, but a doctor's skillful support is often the deciding factor that gets a patient's needed treatment approved. And well-crafted appeals often win.

Four Tips for Writing an Effective Letter of Medical Necessity:

1. Use detail.

- Describe the patient's medical history under your care.
- Describe the patient's condition and recommended treatment clearly.
- If relevant, discuss unsuccessful attempts at treating the condition.
- Discuss alternative treatments considered and why they are inferior.

2. Describe why the treatment you recommend is medically necessary.

- A letter simply saying that the service is "medically necessary" without an explanation is often not enough. Letters are more effective when they back up that conclusion with clear reasons about why this treatment is necessary.
 - For example, a treatment can be medically necessary because it will prevent illness or disability; because it will ameliorate the effects of an illness; because it will allow the patient to maintain maximum functional capacity; or because standard treatments have failed.

3. If you can, back up the letter with references.

- Refer to published medical research indicating the treatment is safe, effective, and/or recommended for the patient's condition.
- Point to portions of the patient's medical records that document the condition and/or the positive effect of the treatment.
- Refer to any past personal success using this treatment for the condition.

4. Be persuasive!

RIPIN operates a free program that helps Rhode Islanders solve any health insurance problem. We work closely with government agencies, but we are not the government. We are not connected to any insurance company.