



SERVING THE SALISH REGION

KITSAP, JEFFERSON, AND CLALLAM COUNTIES

Insurance Denied

Medical bills can be alarming: Health insurance refusal to pay makes them more daunting. Learning to appeal, mediate or contest an insurance company's denial can impact a consumer's obligation to pay.

Option 1: Appeal a Denial

Before starting the appeal process, re-read the denial letter carefully. A processing error might have caused the denial, and a quick fix might be possible.

Gather evidence. Medical records, school documents and doctor's letters confirming medical necessity are important. Be sure to send copies and keep original documents. Ensure delivery by sending documents early and by certified mail.

Contact medical providers to let them know about the appeal. Work together to arrange a later due date or a workable payment plan during the appeal process.

Get it in writing! Clarifying questions can be asked by phone, but important business done by email or written letter creates a paper trail that can be crucial for later appeals.

Ask for a specific reason the original claim was rejected. For example:

- If the claim was denied because medical necessity wasn't proven, the provider can write a letter further describing medical necessity for the treatment.
- If the claim was denied because the treatment was provided out-of-network, further research may show that the medically necessary specialty treatment was unavailable or not available in a timely way within the network.

The Washington State Office of the Insurance Commissioner provides further detail about filing an appeal. Included is this advice: "Appeal letters should be to the point, timely and specific about the outcome you seek." Consumers can file a complaint directly through the agency's website. Also available are options to seek advice through an online chat feature, an email address and a toll-free number: 800-562-6900.

Some insurance companies allow a consumer to file multiple rounds of appeal. According to the state commissioner, a second or third try can pay off.

Upcoming Events

- Kitsap Substance Abuse Prevention Town Hall in Silverdale – Oct. 15
- Supporting individuals with Autism Spectrum Disorder in La Push – Oct. 18
- WSCC Parent & Caregiver Training Weekend in Yakima – Oct. 18-20
- PAVE Annual Dinner and Auction in Tacoma – Oct. 19
- Community Cafe in Forks – Oct. 21
- Kitsap County Parent Coalition Support Group in Poulsbo – Oct. 21
- Autism 101: An Overview in Poulsbo – Oct. 22
- Community Wellness Project Harvest Dinner & Auction in Chimacum – Oct. 24
- Salish FYSRT Monthly Meeting in Poulsbo – Oct. 28
- Understanding the Procedural Safeguard Notice in Bremerton – Oct. 30
- WA State Fathers Network Conference in Bellevue – Nov. 2
- Statewide FYSRT Meeting in Lacey – Nov. 19

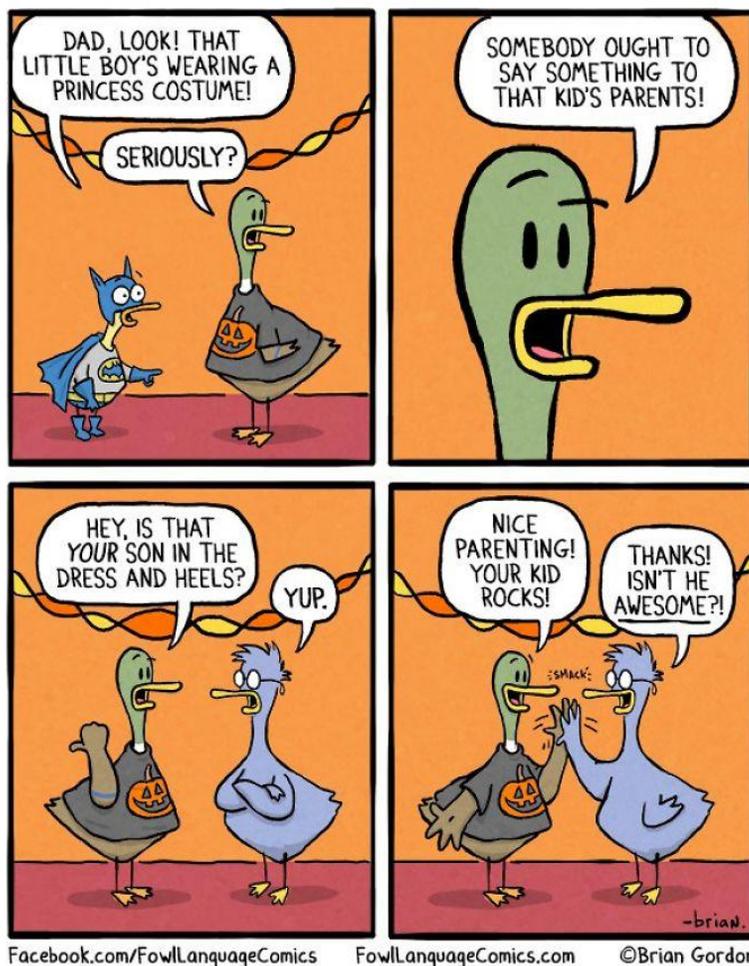
For details and more events visit www.salishfysprt.org/calendar

Option 2: Mediate with help from the Ombuds

If an appeal doesn't work, a third-party mediator might help resolve the dispute. Mediators are not legal experts. For claims related to behavioral healthcare (mental health, substance use disorder and other behavioral disabilities), mediators are provided through a state Ombuds program overseen by the Health Care Authority. Each county in the state is served by an Ombuds, and various agencies manage the programs. The Ombuds can help individuals and families seek providers and local resources and address disputes related to care access and payment. The Bridges Behavioral Health Ombuds for Clallam, Jefferson, and Kitsap Counties can be contacted at: 888-377-8174

Option 3: Contest a Claim with Legal Assistance

If appeal and mediation fail, a claim can be contested through a legal process. An attorney can provide advice about whether filing a lawsuit is a wise next step. State and national advocacy agencies employ attorneys who help in some circumstances: Disability Rights Washington; National Disability Rights Network; Washington Autism Alliance and Advocacy.



Halloween: More Than Just Costumes and Candy

Halloween can be a great time for youth to learn, not just to get a sugar high. Creating a costume with your kids can be a great bonding experience. Even if you have very little money to work with, you can brainstorm ideas with your child for some creative, inexpensive costumes. If your child is stuck on a costume, instead of a pirate or princess, recommend that they dress up as an inspiring public figure. If your child initially chooses a costume that reinforces stereotypes or insults others, you can teach them empathy by showing them how this might hurt their feelings, should the tables be turned.

Before going out trick-or-treating, ensure your child has had a healthy meal and lots of water. This will dissuade them from eating lots of candy before they get home. For autistic children, bringing along a blue pumpkin pail is becoming to signal that your child may be more withdrawn or prone to sensory overload than their peers. And be on the lookout for those teal pumpkins in front of food-allergy aware households. If you

usually have issues with your child pushing others out of the way for candy, make a deal with them: let them have extra candy that night, or some other reward, if they wait in line. If they mention that they like someone else's costume, encourage them to compliment the other person.