

Ways to Challenge an Insurance Denial

1. Denied? That's Just the Beginning

Getting a denial letter from your insurance company can be a big blow—but it's not the final word. In fact, it's often just the beginning of the process. While a denial seems like the end of the road, you have options—and you have rights.



2. Know Your Rights — Then Use Them

You're not a passive passenger in your own healthcare journey, and your employees aren't either. You've all got rights—and they're backed by law. Under the Affordable Care Act, you're entitled to a clear explanation of benefits (EOB), a chance to appeal any denied claim, and an external review by an independent third party if your appeal fails.



3. Documentation + Persistence = Leverage

Let's say your doctor orders a necessary procedure. You're sure it's covered. Your provider's sure it's covered. But your insurance company says no. Your best weapon? Paperwork. Then, file your appeal through the official process. Log everything: every call, every rep's name, every case number. It might feel excessive, but it gives you a paper trail—and power.



4. Beyond Appeals

If your internal appeal doesn't work, you're not out of options. You can request an external review, where an independent party reviews your case—and their decision is binding. This is crucial when big-dollar procedures or wildly expensive medications are on the line.



5. Helping Your Employees Deal with Denials

As a business owner or HR leader, you're not just offering benefits—you're guiding your team through them. When coverage is denied, their stress often becomes your responsibility. A comprehensive employee benefits package should include clear guidance on how to use the benefits and resolve any obstacles that arise.



6. You Don't Need a Law Degree to Win

Let's face it—insurance companies have a massive playbook. But you have something they don't: real motivation. You also have a roadmap: know your rights, document everything, follow the appeal steps. And if that's not enough? You've got options—from third-party reviews to state-level complaints.

