Appeal Process

Start

Request
You or your doctor submit a request or claim to your MCHIP.

MCHIP's Response
If the request or claim is denied by your MCHIP, you may appeal.

Was the denial based on **administrative/contractual** reasons or **medical necessity** reasons?

Administrative Contractual Denial
Call your MCHIP to try to resolve the matter. Document the person's name with whom you spoke, date, time of your call, and outcome.

Is the issue resolved?

Yes → **End**

No →

Medical Necessity Denial
Ask your treating provider to call your MCHIP to discuss your case over the phone.

Is the issue resolved?

No →

Yes →

End

Patient Appeal
Write a letter to your MCHIP appealing the denial. (See the checklist below for tips.)

Is the issue resolved?

Yes → **End**

No →

Appeal Letter
Did you remember to:
- ✓ *Include the patient's name, ID number, claim number, date of service, and provider's name?*
- ✓ *Address the specific reason(s) your MCHIP noted for denial?*
- ✓ *Specifically state the treatment you are requesting, giving specific instances where other treatment has failed?*
- ✓ *Provide your MCHIP with medical records to support your request, when available?*
- ✓ *Send your letter certified mail? If this is not possible, follow up with a phone call to ensure your MCHIP received your appeal.*

Did you receive forms with your MCHIP's final decision notifying you of the external appeals process administered by the Bureau of Insurance?

Yes →

External Appeals Option
Complete the forms and submit them to the Bureau of Insurance.

No →

File a Complaint – Consumer Services
If you believe your MCHIP acted against its contract with you or in non-compliance with Virginia law, you can file a complaint with the Bureau of Insurance, Consumer Services Section.

File a Complaint – Department of Health
If you believe your MCHIP used medical criteria in determining your case that were not compatible with established principles of health care, you may file a complaint with the Department of Health, Center for Quality Health Care Services and Consumer Protection.

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