

Procedure for IHCAP applications

- Claim denial or pre-authorization denial is issued
- Patient or authorized representative files 1st appeal with the company within 180 days
- 1st appeal letter maintaining the denial is issued
- Patient or authorized representative files a request with the carrier for an External Review within 4 months from the date of the 1st appeal denial letter (not received date but letter date)

*****Consumers enrolled in Multi-State Plan (MSP) coverage are entitled to request an external review from Office Personnel Management (OPM). MPS enrollees may request an external review by calling (855) 318-0714, or emailing OPM at mspp@opm.gov.**

Additional information may be found on the OPM website:

<http://www.opm.gov/healthcare-insurance/multi-stateplan-program/external-review/>

- Company submits an email to: IURO@delaware.gov within 3 days of receipt of appeal indicating:
 - Patient name (and)
 - Identification number (and)
 - The plan information; plan type and funding status (and)
 - What the denial is for (or)
 - If exclusion requested, why the claim is denied and not eligible for appeal
- DOI will send specific emailed directions for carrier and IURO authorizing referral within 5 days of receipt per code (usually done same day)
 - If an exclusion is requested/approved, DOI will reply via email listing code authorizing exclusion and company will provide a copy of the member letter advising exclusion
- Carrier will gather all medical records and such used to make their determination and forward to the IURO vendor within 7 days to begin appeal
- IURO vendor will assign and send an acknowledgement letter within 5 days to all parties. IURO vendor will also contact the member or representative to confirm received and provide contact information if they had additional information to submit for the appeal
- IURO will select an independent medical provider to review the appeal. The decision will be the final decision and issued within 45 days for a Standard Appeal and 72 hours for an Expedited Appeal.
- IURO will fax a copy of the file to the DOI listing the findings, biography of the reviewer with their independent comments regarding the appeal.

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