

State of Idaho
DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
FAX # (208)334-4398

WILLIAM W. DEAL
Director

NEWS RELEASE

FOR IMMEDIATE RELEASE
February 19, 2013

CONTACT: Tricia Carney
208-334-4312
tricia.carney@doi.idaho.gov
cell 208-850-2342

IDAHOANS USING REVIEW PROCESS TO GET HEALTH CLAIMS PAID

BOISE ID (February 19, 2013) – Idaho consumers who have had claims for services or supplies denied by insurance companies are taking advantage of an external review process to get those decisions reconsidered. The Idaho Health Carrier External Review Act guarantees qualified requests will be given a second look.

“Since the External Review process went into effect on January 1, 2010, 32 denied claims for health care services or supplies have been reversed by the independent review organizations registered with our department,” says Idaho Department of Insurance Director Bill Deal. “As a result, more than \$430,000 in claims has been paid.”

Prior to filing a request, consumers should be aware of the following:

- Health insurance carriers will send informational notices about the review process to consumers who qualify.
- Only decisions regarding a disputed health care service or supply that do not involve a coverage issue are qualified for external review.
- All levels of internal appeals or grievances with health insurance carriers must have already been exhausted.
- Written requests must be received no later than four months from the date of the carrier’s first denial.
- Decisions of the review committee are final and binding.

Eileen Mundorff, Department Consumer Affairs Officer says, “This process goes beyond the routine complaints that we deal with on a daily basis and looks at those cases that may seem impossible to resolve. This is an additional level of customer service that the Department can provide consumers.”

Information about the external review process, including the application form and a list of frequently asked questions, can be found under the *Consumers* tab on the Department’s website, www.doi.idaho.gov.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

###