

Don't agree with a health insurance decision?

You may be able to file an appeal

The health insurance process can be overwhelming and frustrating. Sometimes it's hard to know if you should get help from the Marketplace or your insurance company. Here's the difference:

	Appeal to the Marketplace	Appeal to your health insurance company
What is it?	A request you make to the Marketplace to change its decision (also called a determination) about health coverage for you and your family	A request you make to your health insurance company to change its decision about your plan coverage
What decisions can I appeal?	<p>You should file an appeal when the Marketplace makes a decision you think is wrong, such as:</p> <ul style="list-style-type: none">■ Denying you eligibility for a Marketplace plan, Medicaid or CHIP (Children's Health Insurance Program) coverage for your child■ Denying a Special Enrollment Period that would let you enroll outside of the Open Enrollment period if you had a qualifying life event■ Denying an exemption that would allow you to not have health insurance and not pay the penalty■ You think they made a mistake calculating financial help (a tax credit or cost-sharing amount)	<p>If your health insurer makes a decision you think is wrong, call the company to make sure you understand their decision. You may be able to fix the issue by phone.</p> <p>If they don't fix the issue, file an appeal. Common decisions to appeal include:</p> <ul style="list-style-type: none">■ Denying a referral to see a specialist■ Denying payment for a service, especially if it's a service your Summary of Benefits and Coverage (SBC) says is covered■ Saying services aren't "medically necessary" even though your doctor says they are■ Wanting you to pay a bill with a mistake, such as a bill that doesn't show a co-pay you already paid■ Charging costs as if a doctor or facility is not in your plan network, even when they're listed as in-network■ Terminating (ending) your coverage



Tip:

You should file an appeal only if you believe the Marketplace or your insurance company made a mistake with your decision. You should not file an appeal just because you don't like the decision.



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Appeal to the Marketplace

How do I file the appeal?

1. Find your determination letter to see instructions and how long you have to file an appeal:
 - Log into your Marketplace account at **healthcare.gov** and click on “My Applications and Coverage”
 - If you applied by mail or phone, you should have gotten it in the mail. If you lost it, call the Marketplace at **1-800-318-2596** to get a copy.
2. Fill out an appeal form for Missouri:
 - Download and print the form at **healthcare.gov/marketplace-appeals/appeal-forms/**
 - Call the Marketplace to get a form
3. Mail your appeal form, a brief letter and copies of any supporting documents to the address shown on the form

Appeal to your health insurance company

- Find instructions for appeals on your insurer’s website. They may vary for different insurers, but usually you should:
- Find out how long you have to file an appeal
 - Read full details of your plan by getting a copy of the complete insurance policy. Get it by calling the insurance company or finding it on their website.
 - Mail a brief appeal letter, along with copies of any supporting documents, to your insurance company



Tip:

- Make your letter brief and polite, clearly stating why you think their decision is wrong
- Include copies of any documents that help prove your case, such as a copy of your paycheck to show your correct income or a letter from your doctor. Keep copies of all documents, and take notes when you talk to the Marketplace or insurance company.

What happens after I file?

The Marketplace will send you a letter letting you know they got your appeal and when you might get their decision

The insurance company will send you a letter with their decision. The letter will tell you how to ask for a 2nd review if the company didn’t change its decision.



Tip:

The Marketplace may offer you temporary health coverage while they’re considering your appeal. You can accept or deny temporary coverage. However, if you accept it and then lose your appeal, you may need to repay the Marketplace for the coverage.

Have questions?



Find free, in-person help

Find free in-person help from trained assisters near you. Visit **covermissouri.org** or call **1-800-466-3213** to set up an appointment to learn more or enroll.



Contact the Marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at **healthcare.gov**.



Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-855-Cuidado (855-284-3236)** o visitando **cuidadodesalud.gov**.



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