



La Esquina Legal

My Medical Insurance carrier denied my claim for my doctors visits and prescriptions. Who should I call?

Your insurance plan is required by law to have an appeal process. This gives you the right to request a review of the services or supplies which you received and for which benefits were totally or partially denied.

Prior to implementing an appeal request, review the services which are covered by your plan and the explanation of their appeal process. You can find this information in your member handbook or by calling customer service at your plan. If you disagree with the plan's decision, notify your plan in writing that you disagree. If this request is denied, you have only a limited amount of days in which to initiate an outside review. This outside review is conducted by a panel of health care experts and their decision is final. The external appeal process depends on which state you are living and the type of insurance plan which you have:

Medicare call 1-800- Medicare for information about the process
Medicaid call 1-800-Medicaid to request a Medicaid fair hearing

All other insurance plans: call the number of the state agency where you live:

New York **NY State Department of Insurance**
 1-800-400-8882
You have 45 days from the date of your insurance company's denial to submit an application for an external review of your case

New Jersey **NJ Department of Health and Senior Services**
 1-888-393-1062
You have 60 days from the date of your insurance company's denial to submit an application for an external review of your care

Connecticut **CT Insurance Department**
 1-800-203-3447
You have 60 days from the date of your insurance company's denial to submit an application for an external review of your care

"La Esquina Legal" is provided by Barton, Barton & Plotkin for informational purposes only and is not intended as legal advice. You should seek the counsel of a licensed attorney to assess your individual situation.

Please send your legal questions to fmiranda@hispanicfederation.org.

STARTING NEXT WEEK

"A POSSIBLE DREAM"



Financial Literacy & Homeownership Workshop Series

Wednesdays

October 24, 31 and November 7, 14
 6:30 PM

Las Americas Conference Center
 @ Hispanic Federation
 55 Exchange Place, 5th Floor

The Hispanic Federation will present "A Possible Dream," its successful workshop series on financial literacy and homeownership. This continuing series is made possible through the generous support of GMAC Mortgage and Freddy Mac. Participants will have the opportunity to work with the bilingual financial experts from GMAC Mortgage and learn the necessary steps to become homeowners.

This Holiday

Take Hispanic causes to heart

You can help the Federation build a stronger Latino community!

In the past year HF has granted more than one million dollars to its network of 96 member agencies. With your help we can continue to provide support to Latino non profits. Make your 100% tax deductible donation to the Federation today. Call our Development Department at 212.233.8955 or visit our website at www.hispanicfederation.org and log on to our "donate now" page. You can also send your gift to HF's new headquarters at 55 Exchange Place, NY, NY 10005.

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