

Have you been denied insurance coverage for a drug prescribed by your doctor?

A denial is not the end. You have the right to appeal.

Follow these steps to find the information you need to appeal an insurance denial.

Step 1: Talk to your doctor

After learning that the medicine your doctor initially prescribed is not covered by your health plan, the next step is to reach out to your doctor to discuss your options.



What to ask your doctor:

- Are there other medicines that are covered by my insurance?
- If there is not another covered medicine that would work for me, can you help me file an appeal?

Step 2: File an internal appeal

An internal appeal is an appeal submitted to your insurance company to request that they reconsider their denial and cover your medication. Often, your doctor can help you submit the forms and additional information required for an internal appeal.



Important resources:

- Explanation of Benefits (EOB) and Pharmacy Benefits
- Your medical records
- A letter from your doctor explaining the medical reasons why you need coverage for the denied medication

Step 3: If your internal appeal is denied, you can file an external appeal



Depending on your state of residence and insurance plan, you will file for an external review through either your state's Department of Insurance, the federal government's Department of Health and Human Services (HHS), or an independent review organization. Information about where to file for external review can be found on your EOB or the internal appeals denial letter from your insurer.

For additional help filing an external appeal, you can also contact your state's Consumer Assistance Program: <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/#statelisting>

The National Psoriasis Foundation's website has resources for you and your doctor to use when filing an appeal:

- Internal appeal template letters for you and your doctor to fill out
- Details about requesting an external review
- State specific template letters from our free Patient Navigation Center

To access these resources, visit www.psoriasis.org/access-care/insurance-center/appeal-a-claim

