

REJECTION OF CARE BY INSURANCE COMPANIES

Dear Valued Patient:

There are many occasions in which we have ordered tests, injections, and/or surgery for you and the insurance company issues a rejection of care notice. Often, they say that they have relied upon "standard and accepted rules" but this is often not accurate or appropriate. Please understand that this is a methodical rejection of care that has been issued by the insurance company and it is not a reflection upon this clinic or you and your medical issues.

These measures are taken by companies to save money. While it is laudable to be economical with limited resources, there are substantial regulations and barriers to the implementation of healthcare that are adding unnecessary costs to the system.

In an effort to obtain medical care for yourself, the most powerful thing that you can do is to advocate for yourself through the Washington state "Office of the Insurance Commissioner". Fortunately, there is a website that shows the address and the contacts that are available to advocate for yourself. We have advocated for patients on many occasions through this venue, however we have been informed that complaints directly from the patient are the most powerful mechanism to activate the insurance commissioner into action on your behalf, and hopefully, "the system". They will require your insurance policy number, insurance group number, the rejection of care letter from the insurance company, clinical records from this office, any radiology reports that support your care, patience, and most importantly, persistence. Often, they have you scan these records into the system. You can also do this via mail too.

The website for the Washington State Insurance Commissioner is:
<https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>

Thank you for your attention to this matter.