

Date

Plan name
Plan address
Plan address

Re: Reason for Claim Denial for Claim No. (INSERT CLAIM NUMBER):

To Whom It May Concern:

I am writing to request disclosure of the reason for the denial of (COVERAGE or REIMBURSEMENT) by (HEALTH PLAN NAME) for (SERVICE or TREATMENT) on (DATE).

The Mental Health Parity and Addiction Equity Act (Pub. L. 110-343) that went into effect October 3, 2009 established a new requirement under federal law that plan administrators or health insurance issuers of group health plans must make available the reasons for any denial of coverage or reimbursement of payment for services with respect to mental health or substance use disorder benefits to any participant or beneficiary upon request or as otherwise required.¹ The interim final rule² implementing this statute clarifies that group health plans governed by the Employee Retirement Security Act of 1974 (ERISA) must follow the claims procedure regulations for ERISA that require that such disclosures must be provided automatically and free of charge.³ Other non-ERISA plans are required to provide the reasons for a claim denial “within a reasonable time” and “in a reasonable manner”.⁴ The interim final rule specifies that if a plan follows the ERISA requirements, it will comply with these reasonable time and manner requirements.

As a (PARTICIPANT or BENEFICIARY) of (HEALTH PLAN NAME), (INSURANCE ID NUMBER), I would appreciate your timely response to my request for the reason for the denial of (COVERAGE or REIMBURSEMENT) for (SERVICE or TREATMENT) on (DATE), (CLAIM NUMBER).

Thank you.

Sincerely,

¹ See Employee Retirement Income Security Act of 1974 § 712(a)(4), 29 U.S.C. § 1185a(a)(4); Public Health Service Act § 2705(a)(4), 42 U.S.C. § 300gg-5(a)(4); Internal Revenue Code of 1986 § 9812(a)(4), 26 U.S.C. § 9812(a)(4).

² See Interim Final Rules Under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008; Final Rule, 75 Fed. Reg. 5410 at 5437 and 5444 (Feb. 2, 2010, effective April 5, 2010).

³ 29 C.F.R. 2560.503-1.

⁴ See 75 Fed. Reg. 5410 at 5437 and 5450 (Feb. 2, 2010, effective April 5, 2010).