

# Common Reasons Care Is Denied - Why Your Health Plan May Say “No”

Denials often happen because of **rules**, not because care is unnecessary. Knowing the reason for the denial helps you know how to respond.

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## Common Denial Reasons (In Simple Terms)

### **Approval Was Not Requested**

The service or medication needed prior authorization however one was not submitted or may have been incomplete.

### **Not on the Drug Formulary or List of Covered Services**

The medicine or treatment is not on the plan’s approved list.

### **Not Enough Medical Details**

The plan says it needs more records or a clearer explanation from the doctor.

### **Out-of-Network Provider**

The doctor, hospital, or pharmacy is not contracted with your plan’s network.

### **Plan Says It’s “Not Medically Necessary”**

The plan does not understand why this care is needed for *your* condition.

### **Paperwork or Timing Issues**

Forms were late, missing, or filled out incorrectly.

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## Actions You Can Take to Minimize Your Risk of Denial

✓ Understand the **RULES** of your health plan and insure you and your providers are in compliance.

- When is a prior authorization required and what are the filing deadlines?
- Did you contact your provider’s office to ask if a prior authorization had been submitted?
- Is the medication or treatment you are scheduled to receive included in your plan’s summary of benefits?
- Did you review the plan’s provider network to see if the doctor, hospital or pharmacy is included in your plan’s network?
- Did you reach out to your health plan and ask them the questions above?



Remember – A denial is NOT the final answer – You CAN turn a NO into a YES!

Approximately 850 Million claims are denied a year, only 1% are appealed. Of that 1%, nearly three-quarters of appeals are approved!

- ✓ Your health plan is required to share with you the reason for your denial and to provide you with instructions on how to file an appeal.
  - ✓ The Appeals process provides you with the opportunity to provide the health plan with additional information justifying why they should grant your request.
  - ✓ Asking questions is the first step and gathering the supporting documentation you need is the first step.
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