

# What to Do If Care Is Denied

(Step-by-step guide to filing an appeal)

## If Your Insurance Says “No” — Don’t Stop Here

Denials are common in rare disease care. **Many are overturned.** Follow these steps.

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### Step 1 Read the Denial Letter Carefully

- ✓ Look for the reason care was denied
  - ✓ Check if it says **more information is needed**
  - ✓ Note deadlines for appeals
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### Step 2 Call Your Health Plan

- ✓ Ask for a clear explanation
  - ✓ Write down the date, name, and reference number
  - ✓ Ask: “*What do you need to approve this?*”
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### Step 3 Talk to Your Doctor

- ✓ Ask for a **letter of medical necessity**
  - ✓ Make sure records clearly explain why this care is needed
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### Step 4 File an Appeal

- ✓ Follow the plan’s appeal steps
  - ✓ Send all documents before the deadline
  - ✓ Keep copies of everything
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### Step 5 Ask for Help

You may be able to get support from:

- A case manager or care coordinator at your health plan or at your provider's office
- A social worker or patient navigator
- A rare disease advocacy organization\*

\*The Hypersomnia Foundation has created some helpful factsheets and templates for you and your provider to use when filing an appeal or submitting a letter of medical necessity.

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### **Important Reminder**

A denial is **not** the final answer.

Appeals work — especially when you stay organized and ask for help.

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