

STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL
THE CAPITOL

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TIPS FOR CONSUMERS ON APPEALING HMO DENIALS OF CARE

- 1. Do not hesitate to appeal if you believe the decision is wrong. Only 1-2 percent of people who are denied care actually appeal, but 75 percent of those who do appeal win more care.**
- 2. Get a clear explanation in writing from your HMO of the reason your care was denied. You have a right to this explanation, so demand one if you don't get it because this will help you prepare your appeal.**
- 3. Enlist your doctor's assistance by writing a letter explaining why you need the care. If possible, have your doctor call the HMO's medical director on your behalf.**
- 4. Follow the time lines for submitting your appeal -- get it in on time, send it by certified mail and keep calling to find out about its status. Keep a paper trail of everything you send to the HMO and a record of every time you call the HMO and with whom you speak.**
- 5. Get help with your appeal. Call the Managed Care Consumer Assistance Program in your area (see attached list) or the Attorney General's Health Care Bureau at 1-800-771-7755/option 3.**

Managed Care Consumer Assistance Programs in New York State

Organization Name

Areas Served

**Legal Aid Society
Upstate New York
90 Church Street, 15th Floor
(Not NYC Metro Area)
New York, NY 10007
(212) 577-3386; Fax (212) 577-7999**

**Research and Education Project of LI
Long Island
90 Pennsylvania Avenue
(Nassau and Suffolk Counties)
Massapequa, NY 11758
(516) 541-1006; Fax (516) 541-2113**

**Public Policy and Education Fund of New York
(Southern Tier)
33 West Street
Binghamton, NY 13901
(607) 723-0110 fax (607) 723-0228**

**Binghamton Office, Citizen Action
(Broome and Tioga Counties, Syracuse, Utica and Cortland areas)
33 West State Street Binghamton, NY 13901
(607) 723-0110; Fax (607) 723-0228**

**Medicare Rights Center
Statewide
1460 Broadway
New York, NY 10036
(212) 869-3850; Fax (212) 768-2730**

**Monroe County Legal Assistance Corporation
Western New York
80 St. Paul Street, Suite 700
(19 counties from Rochester west)
Rochester, NY 14604
(585) 325-2520; Fax (585) 325-2559**