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FOR YOUR INFORMATION

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HEALTH CARE New Idaho legislation can help when insurers say no

Patients can get independent reviews of some claims denied as unnecessary or unproven.

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If your health insurer decides it won't pay for a treatment, you may have one final appeal.

Idaho is one of the last states in the nation to put in place a law guaranteeing that people who go through an insurer's internal review process and still get denials have one more option.

Patients can now take their cases to a review board that is independent of the insurance company — for free.

The Idaho Health Carrier Exter-

nal Review Act took effect Jan. 1. The state Department of Insurance likely will see the first appeals that fit the requirements by March, after insurers' internal reviews are finished.

In 2009, the state Department of Insurance received 280 complaints about coverage, down from 332 in 2008.

Idaho's two largest insurers — Regence Blueshield of Idaho and Blue Cross of Idaho — said they already have in place appeals processes that end with independent reviews. The reviews are conducted by a committee familiar with the treatment or medical condition, but with no ties to the companies.

"We fully support it," Karen Far-ly, spokeswoman for Blue Cross of

DOES THE LAW HELP YOU?

Many people are confused about whether their employer has self-funded health coverage.

That information should be in the first page or two of your benefits handbook.

If you see the acronym ERISA, which stands for Employee Retirement Income Security Act, the state law does not apply to you. The feds regulate your coverage.

The appeal process is available for denied claims on policies written

or renewed on or after Jan. 1.

Consumers with questions about the provisions of the new law or the appeal process may call the department at 334-4250 in Boise or 800-721-3272 toll-free statewide.

The appeals are only for treatments denied because insurers deemed them medically unnecessary, or because insurers decided the treatments were not proven to be effective.

Source: Idaho Department of Insurance

Idaho said of the new law. "It's a process we actually have had in place for quite some time."

Many cases never make it to in-

dependent reviews because they are sorted out earlier in the process. That's what happened in a recent high profile case in which doc-

tors wanted to do a thymus transplant for a baby born in Boise with rare severe defects.

Blue Cross agreed to pay, pending the outcome of other tests and surgeries, but baby Lucca Dante died before he could have the transplant.

The new law doesn't apply to people who work for a large company that is self-insured, such as Micron Technology. The companies' insurance plans are regulated by federal law, not by state law.

But Blue Cross covers about 410,000 members, and most of them fall under state laws.

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