

Sample Letter #6

"Discussion" with the insurance company about residential placement when the insurance company suggests that the patient needs to fail at lower levels of care before being eligible for residential treatment. In a telephone conversation, the parents asked the insurance company to place a note in the patient file indicating the insurance company was willing to disregard the American Psychiatric Association guidelines and recommendations of the patient's treatment team and take responsibility for the patient's life. (SEND BY CERTIFIED MAIL!)

Outcome: Shortly thereafter, the parents received a letter authorizing the residential placement.

DATE To: [NAME OF CEO] INS. CO. NAME & ADDRESS (use the headquarters) From: YOUR NAME & ADDRESS Re: PATIENT'S NAME DOB (Date of Birth) Insurance ID# Case #

Dear [NAME OF INSURANCE COMPANY CEO]:

Residential placement services for eating disorder treatment have been denied for our [child/loved one] against the recommendations of a qualified team of experts consistent with the American Psychiatric Association's evidence-based clinical practice guidelines. Full documentation of our child's grave medical condition and history and our attempts to obtain coverage for that care is available from our case manager [name]. At this time, I would like you to put in writing to me and to my [child's/loved one's] case file that [INS. CO.] is taking complete responsibility for my [child's/loved one's] life.

Respectfully,

[YOUR NAME]

Cc: [CASE MANAGER, NATIONAL MEDICAL DIRECTOR (get the names for both the medical and behavioral health divisions), NATIONAL MEDICAL DIRECTOR – Behavioral Health]