

A Sample Insurance Letter

Your name
Your address
Your phone number

Your child's name
Your insurance ID number
Your group number
Your claim number for this specific claim
Today's date

Nasty Insurance Company
10 Denial Drive
Profit, IL 60000

To Whom It May Concern:

Start with a brief introduction, including your child's name, age, and primary diagnosis. Follow this with a brief description of the claim. Finally, briefly state why the insurance company is wrong in denying the claim:

I am writing this letter on behalf of my daughter, Always Denied, who is two years old and is diagnosed with cerebral palsy. This letter is in regards to claim 10000, denying XYZ Valves as not medically necessary. These devices are essential in preserving her health and significantly reduce her need to be hospitalized. Moreover, they significantly lower her health care costs by providing a way to feed her through her gut.

Give a brief description of your child's medical conditions and relevant equipment. List as many diagnoses as you can and use as many medical terms as possible (such as gastrostomy instead of G-tube):

Always Denied has a wide variety of medical problems, including cerebral palsy, seizures, hydrocephaly, gastroparesis, reflux, hearing impairment, and sensory processing disorder. She has a gastrostomy for feeding, a VP shunt, and requires an elemental formula. She vomits multiple times per day.

Explain why you need the item or procedure, making sure to show it clearly benefits the child:

Because Always Denied's stomach does not empty well due to gastroparesis, she vomits her formula as many as ten times per day, and is very bloated and in pain. The XYZ Valves allow her formula to slowly drip into her stomach as it empties, while simultaneously venting out the air. They reduce her pain and vomiting dramatically, often stopping it completely.

State what would happen if this item or procedure was not approved. Then show how that will lead to additional costs, such as more hospitalizations. Feel free to state that this will reduce costs, but do so tastefully:

Without the XYZ Valves, Always Denied will continue to vomit and will be at high risk to aspirate or develop aspiration pneumonia and other respiratory complications. She has been hospitalized three times for aspiration and other respiratory complications in the past two years. She also will likely struggle with esophageal damage, tears, and other damage due to daily vomiting; a recent endoscopy already showed damage to her esophagus. Reducing her vomiting will directly reduce the number of hospitalizations for aspiration pneumonia and other complications of frequent emesis such as dehydration, dramatically reducing her medical costs.

Reference your attached medical records in an easily understandable format:

Attached please find several medical documents, as well as information on the XYZ Valve. These include:

- Documentation of vomiting from a recent hospitalization
- Report from endoscopy showing esophageal damage from vomiting
- Report from chest CT showing aspiration damage to the lungs
- Discharge report from a recent hospitalization for aspiration pneumonia
- XYZ Valve brochure

Sum up your arguments, just in case they missed it the first time:

In order to preserve the health of Always Denied and prevent costly future hospitalizations, she needs to receive thirty XYZ Valves per month.

Thank them, even if you don't want to:

Thank you for attending to this matter.

Sincerely,
Sign here:
Concerned Mother