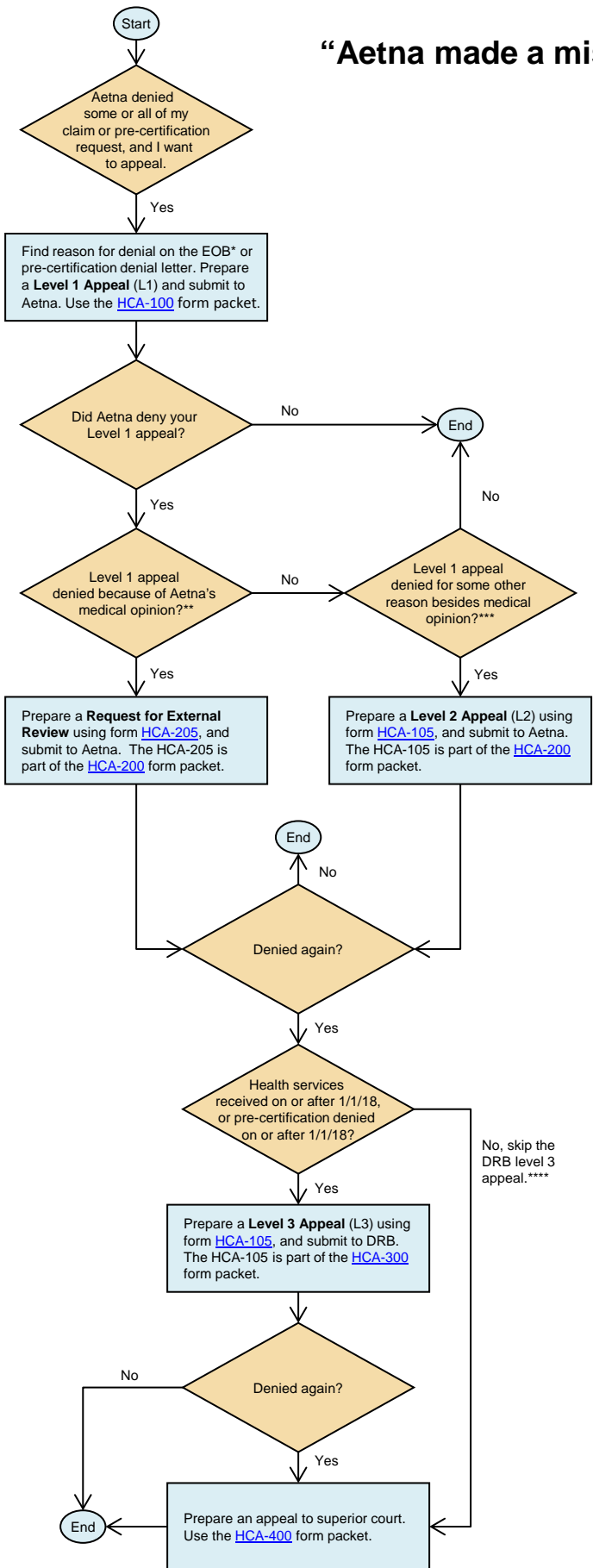


“Aetna made a mistake, and I want to appeal.”



Is this an URGENT L1 or L2 appeal?

If your doctor or provider tells Aetna that a delay in the appeal process could harm your health, Aetna is required to reach a decision about your appeal within 72 hours after they received your L1 or L2 appeal.

*What is an EOB?

EOB stands for Explanation of Benefits. It is a statement explaining what Aetna did with your claim (covered, denied, etc.). You can usually find EOB's online. There are instructions for finding these in the HCA-100 form packet. If you need help, email the court system's healthcare advocates. If denied, look for the teeny tiny "remark code" on the EOB to find the denial reason.

L1 Appeal Filing Deadline

Must be received by Aetna within 180 calendar days of the date that the EOB or pre-certification letter was issued. Use this tool for an easy date calculator: <http://cgi.cs.duke.edu/~des/datecalc/datecalc.cgi>. There are more instructions in the HCA-100 form packet.

**Examples of Denials Based on Aetna's Medical Opinion

Common examples of denials based on medical opinion include:

- Aetna says the procedure is not medically necessary
- Aetna says the procedure is experimental or investigational

These involve Aetna's "medical opinion," as opposed to things that are denied because, for example, they are not covered by the Plan.

***Common examples of other (non-medical opinion) reasons include:

- Doctor's charge is above the "recognized charge"
- Insufficient information from provider
- Plan does not cover the procedure

Filing Deadline to Request External Review

You must file a request for external review no later than 4 months after you receive the L1 denial letter.

L2 Appeal Filing Deadline

Must be received by Aetna within 180 calendar days of the date that the L1 decision letter was issued. Use this tool for an easy date calculator: <http://cgi.cs.duke.edu/~des/datecalc/datecalc.cgi>.

Where to Submit Your Appeal

Each level of appeal has its own court form packet with the address and fax number for submitting the appeal. Each level of appeal also has its own deadline. Send your appeal in such a way that you can prove you sent it. If you send by mail, ask for delivery confirmation. If you send by fax, print and keep a fax confirmation.

Remember: whenever you talk to an Aetna employee, ask for the CONTACT EVENT NUMBER for that particular call. If they say there is none, then ask for their first name and employee ID number. Also remember that everybody has a boss and do not hesitate to ask for a supervisor if you need better help.

L3 Appeal Filing Deadline

****L3 is new and not available for appeals of services or pre-cert denials from before 1/1/18. L3 appeals must be received by DRB within 60 calendar days of the external review or L2 decision. Use this tool to find the date: <http://cgi.cs.duke.edu/~des/datecalc/datecalc.cgi>.

Deadline for Appealing to Superior Court

You may appeal to superior court within 30 days after the date the decision you are appealing is mailed or otherwise distributed to you.