

Tips for Perfecting
Employee Retirement Income Security Act of 1974
“ERISA” Appeals

Long-Term and Short-Term Disability Claims:

- For long-term and short-term disability claims, give your doctor a copy of your job description and ask him to include in his records the specific job duties you cannot perform and why. Make sure he lists your specific physical restrictions and limitations. Always discuss with your doctors the fact that you are not working and why. Tell your doctor about any Activities of Daily Living you cannot perform and make sure he includes this information in his records.
- Do not rely on your doctor to provide medical records to the carrier. Obtain your complete records from your doctor yourself and mail them via certified mail to the adjuster, or scan and email them.
- Write to your employer to obtain the full policy/plan documents, not just the Booklet or the Summary Plan Description (use my sample letter). Read and understand your Policy. How is “disability” defined? How many appeal levels does it offer?
- If your claim is denied, request your complete claim file from the carrier (use sample letter).
- Contact an attorney *before* submitting your appeal.
- Be aware of time frames. They must be met or your claim could be dismissed for good.

Health Insurance Claim Denials:

- Request your complete claim file from the carrier (use sample letter).
- Review the Explanation of Benefits (“EOB”) received in the mail to understand the reason for denial. Information on how to submit your appeal is buried there.
- Read your policy. Compare its provisions to the reasons for denial listed on the EOB.
- Contact your medical provider’s billing office to let them know you are appealing the denial and ask them to hold off on turning the account over to collections for 90 days.
- Seek your medical provider’s assistance in getting the claim paid .

Provided by:

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