

Tips for Getting a Fairer Physician Medical Necessity Review

Internal and external physician reviews are the principal way in which requests for medically necessary services are denied. Insurers game the system by choosing unqualified and conflicted reviewers, but there are strategies for getting a fairer review including:

REPEATEDLY ASK FOR QUALIFIED REVIEWERS. Insurers will appoint reviewers who are qualified only to the extent required by state law or the plan documents. From the prior authorization to final review, providers and patients should be insisting in every communication for reviewers with experience treating the condition or using the device or drug in question. The failure to provide a qualified reviewer raises doubts about the review and insurer conflicts later in the review process.

ALWAYS DO A “PEER TO PEER”. Ask for “peer to peer” and other reviews in writing. Get the name of the reviewer, send them journal articles, favorable coverage policies from other insurers, etc. This way the reviewer is put on the spot as to whether they have reviewed the materials.

QUESTION DECISIONS MADE ON THE BASIS OF POLICY. Physician reviewers often base their decision on corporate policy rather than the patient’s condition. Ask the reviewer whether they understand their responsibility to make an independent decision based on their medical judgement and not just rubber stamp an insurer’s corporate policy.

BE SUSPECT OF REVIEW COMPANIES UNDER CONTRACT. Many states and plans allow insurers to contract with several review companies. Provide the supporting information for the appeal directly to the independent review company again insisting on an experienced physician reviewers.

KNOW WHEN AND HOW TO REQUEST AN INDEPENDENT REVIEW. Some states allow requests for an independent reviewer before finishing the internal review process. The advantage of completing the internal process is you can gather information on insurer bias, but it delays the care. If the plan is self-funded, enlist the company to ensure the independent reviewer is unbiased and experienced with treating the disease in question.

SCRUTINIZE INTERNAL AND EXTERNAL REVIEWS FOR BIAS AND CONTRADICTIONS. One external reviewer questioned a procedure that his hospital system does regularly. You can get these reviews pulled and redone by going directly to the outside review company. Always do a document request from the insurer and ask for the basis for any internal or external review. You can find a non-physician weighing in on the case or absolutely no written basis for the decision.

Patients Rising is a nonprofit that connects patients with professional advocates. Advocates can include former nurses, billing experts and even attorneys who are experts in navigating the healthcare system.

For more information or referral to an advocate send an email to AskUsAnythingpatientsrising.org or call us at (800) 625-2654.

