

# Tips for Out-of-Network Requests

Going out-of-network can result in significant costs for the enrollee but is often necessary to ensure the best outcome. Here are some tips to deal with out-of-network requests:

**REVIEW THE PLAN AND APPLY FOR OUT-OF-NETWORK EXCEPTIONS.** Check the plan for any exception process for out-of-network services. These are sometimes called “gap exceptions.” Even if there isn’t a formal process, apply for exceptions beforehand to get in-network rates.

**START WITH THE ARGUMENT.** In the letter of medical necessity document the limited access to qualified providers. Talk about the need for special training and any research that the requesting provider has done with supports their expert status.

**LOOK FOR EVIDENCE** Provide other examples of where enrollees have had bad outcomes in-network. Cite any insurer advertising about network size and provider choice. Be clear that a choice between limited in-network providers is not an adequate choice.

**KNOW THE RULES.** Many states have rules regarding network adequacy and the failure to grant in-network rates can be a basis for a state review or external review by a self-funded plan. Don’t hesitate to involve employers if the poorer outcomes result in higher costs long-term.

**CHALLENGE NETWORK ADEQUACY.** Insurers may recommend unqualified in-network providers. Investigate these provider’s websites, bio and training. Look for any publicly reported outcomes data. Sometimes just contacting the recommended in-network provider and confirming they don’t provide the services needed is sufficient. Sometimes the enrollee has to see the provider and also question them on their approach and outcomes.

**CHALLENGE INSURER POLICY.** Submit documentation from disease related experts attesting to the lack of qualified providers. Ask the insurer to answer whether they have done the basic diligence of asking the in-network provider how many procedures they are done and the results. The insurer might call this process a “network adequacy review”, but they likely have no formal process. Ask for a copy of their process in writing.

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

