



TruAssure Insurance Company

Health Care Insurer Appeals Process Information Packet

Rhode Island

CARULLY READ THE INFORMATION IN THIS PACKET AND KEEP IT FOR FUTURE REFERENCE. IT HAS IMPORTANT INFORMATION ABOUT HOW TO APPEAL DECISIONS WE MAKE ABOUT YOUR HEALTH CARE.

Getting Information About the Health Care Appeals Process
Help in Filing an Appeal

We must send you a copy of this information packet when you first receive your policy. When your insurance coverage is renewed, we must also send you a separate statement to remind you that you can request another copy of this packet. We will also send a copy of this packet to you or your treating provider at any time upon request. Just call our customer/member services number at 888-559-0779 to ask. There is someone available to answer your call at least five days a week during normal business hours.

No employee or other individual employed by TruAssure Insurance Company receives any compensation, financial, or other incentives based on reduction of services or claims or the number of denials or certifications made on claims or appeals.

How to Know When You Can Appeal

When TruAssure Insurance Company does not authorize or approve a service or pay for a claim, we must notify you of your right to appeal that decision. Your notice may come directly from us, or through your treating provider.

Decisions You Can Appeal

You can appeal the following decisions:

1. We do not approve a service that you or your treating provider has requested.
2. We do not pay for a service that you have already received.
3. We do not authorize a service or pay for a claim because we say that it is not covered under your insurance policy, and you believe it is covered.
4. We do not notify you, within 10 business days of receiving your request, whether or not we will authorize a requested service.
5. We do not authorize a referral to a specialist.

Decisions You Cannot Appeal

You cannot appeal the following decisions:

1. You disagree with our decision as to the maximum plan allowance amount.
2. You disagree with how we are coordinating benefits when you have health insurance with more than one insurer.
3. You disagree with how we have applied your claims or services to your plan deductible.
4. You disagree with the amount of coinsurance or copayments that you paid.
5. You disagree with our decision to issue or not issue a policy to you.

6. You are dissatisfied with any rate increases you may receive under your insurance policy.

If you disagree with a decision that is not appealable according to this list, you may still file a complaint with TruAssure's Grievance Department.

Who Can File An Appeal?

Either you or your treating provider can file an appeal on your behalf. If you decide to appeal our decision to deny authorization for a service, you should tell your treating provider so the provider can help you with the information you need to present your case.

Description of the Appeals Process

There are two types of appeals: an expedited appeal for urgent matters, and a standard appeal. Each type of appeal has 1 level. The appeals operate in a similar fashion, except that expedited appeals are processed much faster because of the patient's condition.

Expedited Appeals

(for urgently needed services you have not yet received)

Expedited Dental Review
Expedited Appeal

Standard Appeals

(for non-urgent services or denied claims)

Appeal

EXPEDITED APPEAL PROCESS FOR URGENTLY NEEDED SERVICES NOT YET PROVIDED

Expedited Dental Review

Your request: You may obtain Expedited Dental Review of your denied request for a service that has not already been provided if:

- You have coverage with us,
- We denied your request for a covered service, and
- Your treating provider certifies in writing and provides supporting documentation that the time required to process your request through the Appeal process (about 60 days) is likely to cause a significant negative change in your medical condition. (At the end of this packet is a form that your provider may use for this purpose. Your provider could also send a letter or make up a form with similar information.) Your treating provider must send the certification and documentation to:

Appeals Department
TruAssure Insurance Company

111 Shuman Blvd
Naperville, IL 60563
888-559-0779
Fax 630-718-4982

Our decision: We have 1 business day after we receive the information from the treating provider to decide whether we should change our decision and authorize your requested service. Within that same business day, we must call and tell you and your treating provider, and mail you our decision in writing. The written decision must explain the reasons for our decision and tell you the documents on which we based our decision.

If we deny your request: You may immediately request an expedited appeal.

If we grant your request: We will authorize the service and the appeal is over.

Expedited Appeal

Your request: If we deny your request at Level 1, you may request an Expedited Appeal. After you receive our original denial, your treating provider ***must immediately*** send us a written request (to the same person and address listed above) to tell us you are requesting an Expedited Appeal. To help your appeal, your provider should also send us any more information (that the provider hasn't already sent us) to show why you need the requested service.

Our decision: We have 3 business days after we receive the request to make our decision.

If we deny your request: This appeal is final.

If we grant your request: We will authorize the service and the appeal is over.

STANDARD APPEAL PROCESS FOR NON-URGENT SERVICES AND DENIED CLAIMS

Appeal

Your request: You may obtain an Appeal of your denied request for a service or claim if:

- You have coverage with us,
- We denied your request for a covered service or claim,
- You do not qualify for an expedited appeal, and
- You or your treating provider asks for an Appeal within 180 days of the date we first deny the requested service or claim by calling, writing, or faxing your request to:

Appeals Department
TruAssure Insurance Company

111 Shuman Blvd
Naperville, IL 60563
888-559-0779
Fax 630-718-4982

Our decision: We have 30 days after the receipt date to decide whether we should change our decision and authorize your requested service [or pay your claim]. Within that same 30 days, we must send you and your treating provider our written decision. The written decision must explain the reasons for our decision and tell you the documents on which we based our decision.

If we deny your request: This appeal is final.

If we grant your request: The decision will authorize the service [or pay the claim] and the appeal is over.

Obtaining Dental Records

You may ask for a copy of your dental records. Your request must be in writing and must specify who you want to receive the records. The health care provider who has your records will provide you or the person you specified with a copy of your records.

Designated Decision-Maker: If you have a designated health care decision-maker, that person must send a written request for access to or copies of your dental records. The dental records must be provided to your health care decision-maker or a person designated in writing by your health care decision-maker unless you limit access to your dental records only to yourself or your health care decision-maker.

Confidentiality: Dental records remain confidential. TruAssure follows all state and federal laws regarding privacy of dental records. If you participate in the appeal process, the relevant portions of your dental records may be disclosed only to people authorized to participate in the review process for the dental condition under review. These people may not disclose your dental information to any other people.

Documentation for an Appeal

If you decide to file an appeal, you must give us any material justification or documentation for the appeal at the time the appeal is filed. If you gather new information during the course of your appeal, you should give it to us as soon as you get it. You must also give us the address and phone number where you can be contacted. If the appeal is already at Level 3, you should also send the information to the Department.

Discrimination is Against the Law

TruAssure complies with all applicable Federal and State civil rights laws. TruAssure does not discriminate, exclude people, or treat them differently on the basis of gender, sex (which includes discrimination on the basis of sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity or expression; and sex stereotypes), race, color, religious creed, national origin, citizenship, age, physical or intellectual disability, protected veteran status, marital status, genetic information, or any other characteristic protected by law.

TruAssure:

- Provides free auxiliary aids and services to individuals with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, braille, audio, accessible electronic formats, etc.)
 - Provides free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters for oral interpretation
 - Electronic and written translated documents in other languages
- If you need these services, contact our Civil Rights Coordinator. If you believe that TruAssure has failed to provide these services or discriminated in any way, you can file a grievance with:

Civil Rights Coordinator
TruAssure
111 Shuman Boulevard
Naperville IL 60563
Phone: 630-718-4995
Email: compliance@truassure.com

You can file a grievance in person or by mail, phone or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <https://hhs.gov/ocr/office/file/index.html>
This notice is available at TruAssure's website at

<https://www.truassure.com/nondiscrimination-notice.html>

العربية (Arabic)	تنبیه: إذا كنت تتحدث اللغة العربية المساعدة للخدمة وكلمات مناسبة لتوفر المعلومات بنسبتيك يمكن الوصول إليها مجانًا. اتصل على ال 1-888-559-0779 أو تحدث إلى مقدم الخدمة.
繁體中文 (Chinese)	注意：如果您說中文，我們可以為您提供免費語言協助服務。您也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-888-559-0779 或與您的提供者討論。
Français (French)	ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-888-559-0779 ou parlez à votre fournisseur.
Keydol Aisyen (French Creole)	ATANSYON: Si w pale Keydol Aisyen, gen sèvis ed aladispozisyon w gratis pou lang ou pale a. Ed ak sèvis siplemante apwopriye pou bay enfòmasyon nan foma aksesib yo disponib gratis tou. Rele nan 1-888-559-0779 oswa pale avèk founisè w la.
Deutsch (German)	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenten zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-888-559-0779 an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી (Gujarati)	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાસહાય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. વોચ્ય યી[ફ્રમ્]વરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-888-559-0779 પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी (Hindi)	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको नि:शुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुतम प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी नि:शुल्क उपलब्ध हैं। 1-888-559-0779 पर कॉल करें या अपने प्रदाता से बात करें।
Italiano (Italian)	ATTENZIONE: se parli italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama il 1-888-559-0779 o parla con il tuo fornitore.
日本語 (Japanese)	注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-888-559-0779 までお電話ください。または、ご利用の事業者にご相談ください。
한국어 (Korean)	주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-888-559-0779 번으로 전화하거나 서비스 제공업체에 문의하십시오.
Português (Portuguese)	ATENÇÃO: Se você fala português, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-888-559-0779 ou fale com seu provedor.
Русский (Russian)	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-888-559-0779 или обратитесь к своему поставщику услуг.
Español (Spanish)	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-888-559-0779 o hable con su proveedor.
Tagalog (Tagalog – Filipino)	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyon tulong sa wika. Magagamit din nang libre ang mga naangkop na auxilyaryo na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-888-559-0779 o makipag-usap sa iyong provider.
Tiếng Việt (Vietnamese)	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-888-559-0779 hoặc trao đổi với người cung cấp dịch vụ của bạn.