DIFS to Prioritize Coronavirus-related Health Insurance Appeals

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(LANSING, MICH) The Michigan Department of Insurance and Financial Services (DIFS) announced that the department is prioritizing health insurance appeals related to a denial of coverage for Coronavirus Disease 2019 (COVID-19) testing or treatment.

“All consumers have the right to an independent external review if their health insurance claim is denied,” said DIFS Director Anita Fox. “Those claims with urgent health needs with COVID-19 treatment denials, are being given priority.”

When a consumer contacts DIFS regarding a health insurance claim denial, the department will review the claim to determine for eligibility for review under the Patient's Right to Independent Review Act (PRIRA). If the claim involves issues of medical necessity, the department will work with an independent review organization to evaluate whether the denial was appropriate. Consumers can file a request for external review by visiting the DIFS website. Consumers with questions about the PRIRA process should contact DIFS at 877-999-6442.

“Consumers with questions about a health insurance denial, loss of health coverage due to job loss, or other health insurance concerns, should contact DIFS,” added Fox. “The DIFS’ call center and analysts are available from 8 a.m. to 5 p.m., Monday through Friday, to assist Michiganders with their non-Medicaid health insurance questions.”

DIFS can also help consumers with other health insurance questions and complaints. The Michigan Health Insurance Consumer Assistance Program (HICAP) can provide shopping tips and help answer questions about health insurance, including Special Enrollment Periods for those experiencing job loss or an income reduction. Consumers should contact DIFS at 877-999-6442 or email their questions or concerns to DIFS-HICAP@michigan.gov.

Information around this outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

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