

From: [Terry Tryan](#)
To: [E-OHPSCA2719amend.EBSA](#)
Subject: Amendment of Claims and Appeals
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In regards to External Claims and Appeals, I am going on 20 years of being a claims liaison for a large insurance carrier and now through an Agency. I would like to see subscribers able to appeal their claims and understand the denials. The language within an insurance company sometimes carries over in the subscribers realm and they have no clue of what the carrier is saying. When I send claims to the State Insurance Commissioner's office I sometimes wait close to a year to receive a response regarding the final appeal. With the economy and cut back of state workers I am finding the appeal process outside of the insurance carrier to be far more cumbersome. They must be properly staffed or the appeal process, language and everything else doesn't mean much. I currently have a claim I appealed on 10/7/10 but have had no response on the decision despite calls to the Insurance Commissioner on 11/3/10, 11/29/10, 12/15/10, 1/24/11, 4/28/11, and 6/23/11. Improvements are needed. Thank you.

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