



FAQ for Medical Appeals:

How do I file an appeal?

- A request for an appeal must be in writing; state in clear and concise terms the reason or reasons for disputing the denial, and be accompanied by any pertinent documentary material not already furnished to the *plan*.

Where do I file my appeal?

- First & Second level appeals should be filed to:

WILLIS TOWERS WATSON OF COLORADO
ATTN: ELISA CORRELL
2000 S. COLORADO BLVD
SUITE 900
DENVER CO 80222

A printable appeal form may also be accessed at www.umar.com to attach to your request for appeal.

- Third level appeals should be filed to:

UMR, INC.
EXTERNAL REVIEW
APPEAL UNIT
PO BOX 8048
WAUSAU WI 54402-8048

How long do I have to file an appeal?

- Initial level of appeal (Internal Review), must be filed with the *plan administrator* within 180 days after receipt of the claim denial. If *your* request for review is not received within 180 days, *your* right to appeal the claim denial is forfeited.
- Second level of appeal (Internal Review), must be filed with the *plan administrator* for an appeal within 60 days after *your* receipt of an initial level appeal denial.
- Third level of appeal (Federal External Review), all requests for an independent review must be made within four (4) months of the date *you* receive the adverse benefit determination

What is a Federal External Review?

- The external review program offers an independent review process to review the denial of a requested service or procedure (other than a predetermination of benefits) or the denial of payment for a service or procedure.

What is the turnaround time on an appeal?

- First Level Appeals
 - For *urgent care* claims, within 72 hours or as soon as possible if *your* condition requires a shorter time frame (deference will be given to the medical provider as to what is *urgent*);
 - For *pre-service claims*, within 15 days or as soon as possible if *your* condition requires a shorter time frame; or
 - For *post-service claims*, within 30 days.
- Second Level Appeals
 - 30 days after receipt of the request for the appeal, unless special circumstances require an extension of time for processing.
- Third Level of Appeals
 - A decision will be made within 45 days of the receipt of the appeal.

COLORADO EMPLOYER BENEFIT TRUST

Trust Administrator • Willis of Colorado
2000 South Colorado Boulevard, Tower II • Suite 900 • Denver, Colorado 80222
(303) 773-1373 • (800) 332-1168 • Fax (303) 773-1685 • www.cebt.org