

**PHYSICIANS HEALTH PLAN OF NORTHERN INDIANA, INC.
PHP INSURANCE COMPANY OF INDIANA, INC.**

POLICY & PROCEDURE

Policy Title: Grievance Policy and Procedure for PHPNI and PHPIC Origination Date: July 31, 2013			
Policy No.:	GA0020	Effective Date:	Jan 11, 2019
Section:	Quality	Revision Date:	Jan 27, 2020
Approved By:	Gail Doran, COO & Director of Operations	Approval Date:	Jan 11, 2019
		Review Date:	Jan 31, 2027

Purpose

To ensure all reviews and grievance complaints are handled in a consistent manner in accordance with all appropriate state, federal and URAC standards for Indiana and Ohio.

Policy

It is the Policy of Physicians Health Plan of Northern Indiana, Inc. (PHPNI) and PHP Insurance Company (PHPIC) (collectively referred to as PHP), that the Review and Grievance process shall be in compliance with Department of Labor and State of Indiana guidelines, Department of Labor and State of Ohio guidelines, timeframes and regulations, and also with applicable URAC complaint standards.

DEFINITIONS

Indiana Grievance

Grievances are an administrative review required before an appeal by the state of Indiana.

A. Indiana Code IC 27-8-28-6 defines a grievance as any dissatisfaction expressed by or on behalf of a covered individual regarding:

1. A determination that a service or proposed service is not appropriate or medically necessary.
2. A determination that a service or proposed service is experimental or investigational.
3. The availability of a participating provider.
4. The handling or payment of claims for health care services.
5. Matters pertaining to the contractual relationship between:
 - a. A covered individual and an insurer; or
 - b. A group policyholder and an insurer; or
 - c. An insured's decision to rescind an accident and sickness insurance policy and for which the covered individual has a reasonable expectation that action will be taken to resolve or reconsider the matter that is the subject of dissatisfaction.

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- B. Per Indiana Code 27-8-28-16 (a) (1) and Indiana Code 27-13-10-7(a) (1), for each grievance received, PHP will send an acknowledgement letter of the grievance in writing, to the member or their designated representative within three (3) business days.

- C. Pre-service (lack of certification) grievance will be resolved in fifteen (15) days, and post-service grievances will be resolved in twenty (20) business days.

Designated Representative

An individual the member has appointed to assist or represent them with a grievance. This person may include, but not be limited to, physicians, other providers, attorneys, friends, or family members. They must identify their designated representative to us in writing, though, in order to prevent the disclosure of your medical information to unauthorized persons.

Filing Time Limit

All requests for consideration of an adverse benefit determination must be received within 180 days of the date of the adverse benefit determination.

TOLL-FREE ACCESS (IC-27-13-10-5)

PHP provides a toll-free telephone number (1-800-982-6257, Extension 361) for local or long-distance callers through which members may obtain information on their rights. PHP utilizes the AT&T Language Line which provides access to translation services staff who speak a number of different languages and who are available to assist the Grievance and Appeal Coordinator in speaking with members of non-English-speaking origin.

Procedure(s)

Grievances may be submitted to PHP verbally or in writing, either by the member or by a person the member has appointed in writing as his or her designated representative, including a health care provider. A grievance that is initiated by the Indiana Department of Insurance (IDOI) will follow the grievance process in accordance with IDOI requirements. PHP shall review this Policy & Procedure for any appropriate revisions on an annual basis.

This Policy & Procedure does not govern any issue governed or covered, in whole or in part, by the Indiana Medical Malpractice Act. All such claims must be brought in accordance with applicable Indiana law.

- A. Reviewers – All grievance considerations will be conducted by a review panel consisting of the following PHP panel:
 - 1. UR Nurse & Case Manager
 - 2. Director of Operations
 - 3. Director of Provider Implementation & Services

- B. As part of the grievance process, PHP's review panel shall:

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1. Provide the patient, provider, or facility rendering service the opportunity to submit written comments, document records, and other information relating to the case.
 2. Take into account all documentation, comments, records, and all other information related to the case that was submitted with the grievance by patients, provider, and/or facilities rendering service(s), without regard to whether such information was submitted or considered in the initial consideration of the case/request for certification
 3. Review that all PHP policies, procedures, and protocols were followed in the original review of the benefit determination.
- C. All grievances will be resolved as soon possible or within twenty (20) business days after the grievance is filed (whichever comes first). If the grievance cannot be resolved within the timeframe specified, PHP will notify the member or their designated representative, in writing, of the delay and the reason for the delay and request an extension. If an extension is necessary, the grievance must be resolved and a written decision issued within ten (10) business days.
- D. The Grievance and Appeal Coordinator will provide written notification of the determination of the grievance review within five (5) days of the decision. The notice will include the rationale for the determination process, the policies or procedures used in the decision and the process for seeking further review. Grievance notification letters will also include the contact information for PHP's Grievance and Appeal Coordinator.
- E. All grievances, including all correspondence, decisions, and reviewed records will be documented and maintained in the case file by the GRIEVANCE AND APPEAL COORDINATOR and tracked in the grievance/appeal log as required by IC-27-13-10-5.
- F. All grievances will be tracked on a quarterly basis by the Grievance and Appeal Coordinator, and analyzed for trending purposes by the COO and Medical Director. The analysis for trending purposes will be provided to the Quality Improvement Committee on a quarterly basis.

DEFINITIONS

Ohio Grievance

Grievances are an administrative review required before an appeal by the state of Ohio.

- D. A grievance is any dissatisfaction expressed by or on behalf of a covered individual regarding:
6. A determination that a service or proposed service is not appropriate or medically necessary.
 7. A determination that a service or proposed service is experimental or investigational.
 8. The availability of a participating provider.
 9. The handling or payment of claims for health care services.

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10. Matters pertaining to the contractual relationship between:

- d. A covered individual and an insurer; or
 - e. A group policyholder and an insurer; or
 - f. An insured's decision to rescind an accident and sickness insurance policy and for which the covered individual has a reasonable expectation that action will be taken to resolve or reconsider the matter that is the subject of dissatisfaction.
- E. Per ORC 1751.81(F)(2), an enrollee, an authorized person, the enrollee's provider, or the health care facility rendering health care service to an enrollee may proceed with a request for an internal review pursuant to ORC 1751.83 if PHP fails to make a determination and notification within the time frames set forth in Procedures A-D below.
- F. The enrollee may request a review without the approval of the provider or the health care facility rendering the health care service.
- G. The provider or health care facility may not request a review without the prior consent of the enrollee.
- H. PHP's failure to make a determination and notification within the time frames set forth in Procedures A-D below shall be deemed to be an adverse determination by PHP for the purpose of initiating an internal review. For each grievance received, PHP will send an acknowledgement letter of the grievance in writing, to the member or their authorized person within three (3) business days, as defined by PHP's requirements.
- I. Pre-service (lack of certification) grievance will be resolved in fifteen (7) days, and post-service grievances will be resolved in twenty (20) business days.

Authorized Person

An individual the member has appointed to assist or represent them with a grievance. This person may include, but not be limited to, physicians, other providers, attorneys, friends, or family members. They must identify their authorized person to us in writing, though, in order to prevent the disclosure of your medical information to unauthorized persons.

Filing Time Limit

All requests for consideration of an adverse benefit determination must be received within 180 days of the date of the adverse benefit determination per PHP's requirements.

TOLL-FREE ACCESS PHP provides a toll-free telephone number (1-800-982-6257, Extension 361) for local or long-distance callers through which members may obtain information on their rights. PHP utilizes the AT&T Language Line which provides access to translation services staff who speak a number of different languages and who are available to assist the Grievance and Appeal Coordinator in speaking with members of non-English-speaking origin.

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Grievance Procedure(s)

- A. Grievances may be submitted to PHP verbally or in writing, either by the member or by a person the member has appointed in writing as his or her authorized person, including a health care provider PHP shall review this Policy & Procedure for any appropriate revisions on an annual basis.

- F. Reviewers – All grievance considerations will be conducted by a review panel consisting of the following PHP panel:
 - 4. UR Nurse & Case Manager
 - 5. Director of Operations
 - 6. Director of Provider Implementation & Services

- G. As part of the grievance and internal review of adverse determination process, PHP's review panel shall:
 - a. Provide the patient, provider, or facility rendering service the opportunity to submit written comments, document records, and other information relating to the case.
 - b. Take into account all documentation, comments, records, and all other information related to the case that was submitted with the grievance by patients, provider, and/or facilities rendering service(s), without regard to whether such information was submitted or considered in the initial consideration of the case/request for certification.
 - c. Review that all PHP policies, procedures, and protocols were followed in the original review of the adverse benefit determination.

- H. All grievances will be resolved as soon possible or within thirty (30) business days after the grievance is filed (whichever comes first). The Grievance and Appeal Coordinator will provide written notification of the determination of the grievance review within thirty (30) days of the decision, except that if the seriousness of the enrollee's medical condition requires an expedited review, PHP shall provide the written response of the determination not later than seven (7) days after the receipt of the request or in accordance with applicable preemptive federal laws or regulations The notice will state the reason for PHP's decision, inform the enrollee of the right to pursue a further review, and explain the procedures for initiating the review, including the time frames within which the enrollee must request the review, as specified in ORC 3922.02. Grievance notification letters will also include the contact information for PHP's Grievance and Appeal Coordinator. If PHP has denied, reduced, or terminated coverage for a health care service on the grounds that the service is not a service covered under the terms of the enrollee's policy, contract, or agreement, the response shall inform the enrollee of the right to request a review by the superintendent of insurance under ORC 3922. If PHP has denied, reduced, or terminated coverage for a health care service on the grounds that the service is not medically necessary, the response shall inform the enrollee of the right to request an external review under ORC 3922.

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- a. If the grievance cannot be resolved within the timeframe specified, PHP will notify the member or their authorized person, in writing, of the delay and the reason for the delay and request an extension. If an extension is necessary, the grievance must be resolved and a written decision issued within ten (10) business days.
- I. The Grievance and Appeal Coordinator will provide written notification of the determination of the grievance review within five (5) days of the decision. The notice will include the rationale for the determination process, the policies or procedures used in the decision and the process for seeking further review. Grievance notification letters will also include the contact information for PHP's Grievance and Appeal Coordinator.
- J. All grievances, including all correspondence, decisions, and reviewed records will be documented and maintained in the case file by the GRIEVANCE AND APPEAL COORDINATOR. PHP shall make available to the superintendent for inspection copies of all documents in PHP's possession related to reviews conducted pursuant to this section, including medical records related to those reviews, and of responses, for three (3) years following completion of the internal review. All grievances will be tracked on a quarterly basis by the Grievance and Appeal Coordinator, and analyzed for trending purposes by the COO and Medical Director. The analysis for trending purposes will be provided to the Quality Improvement Committee on a quarterly basis.

References:

Grievance Process Guidelines & Work Charts
Grievance Acknowledgement Letter(s)
Grievance Decision Letters

Standard/Regulation #:

IC27-13-10
DOL TR2013-01
26 CFR Parts 54 and 602
ORC 1751.81
ORC 1751.83

Accreditation Standard:

2560.503-1(b) & (c)
URAC: Core 12, HUM 31, HUM 32, HUM 33, HUM 34, HUM 35, HUM 36, HUM 37, HUM 38, HUM 39

Reviewed By:

Chief Operating Officer
Manager of Utilization and Case Management
Director of Operations
Customer Service and Operations Specialist

YOUR CLAIM PAYMENT INFORMATION

IMPORTANT INFORMATION ABOUT YOUR GRIEVANCE AND APPEAL RIGHTS

Payment of this claim is based on your benefit plan provisions. If you do not agree with our benefit determination, you have the right to file an grievance/appeal within 180 days from the date on this member health statement (Explanation of Benefits). You may notify the Appeals Coordinator either orally or in writing at the address below. If our benefit determination relied upon an internal rule, guideline, standard or protocol we will provide that information to you upon request. Full details on your appeal rights are included in the enclosed **Important Information About Your Grievance/Appeal Rights**.

How do I get more information?

Contact the PHP Customer Service Department to obtain answers to your questions about benefits, claims payment, prior authorization or the participation status of providers. Diagnosis codes and descriptions can also be obtained by calling the PHP Customer Service Department.

PHP CUSTOMER SERVICE DEPARTMENT

PHONE: 260-432-6690, extension 11

TOLL FREE: 1-800-982-6257, extension 11

EMAIL: custsvc@phpni.com

How do I get more information if I speak another language?

We can interpret over 140 different languages. Our Customer Service Department will coordinate a translator to get prompt answers to your questions. Call the Customer Service Department for more information.

¿Como puedo obtener información si hablo otro idioma?

SPANISH

En nuestros esfuerzos por asegurar que todos nuestros miembros reciban la información necesaria para obtener atención médica de calidad, ofrecemos servicios de interpretación para más de 140 lenguajes diversos por medio de la Línea de Lenguajes de AT&T. Nuestro departamento de Servicios al Cliente coordinará con un traductor para conseguir respuestas inmediatas a sus preguntas. Llámenos o escríbanos para más información.

Wie erhalte ich Informationen, wenn ich eine andere Sprache spreche?

GERMAN

Wir können mit Ihnen in über 140 verschiedenen Sprachen kommunizieren. Unsere Kundendienstabteilung schaltet einen Übersetzer ein, um Ihre Fragen schnell zu beantworten. Rufen Sie uns an für weitere Informationen.



Physicians Health Plan
of Northern Indiana
PHP Management Systems, Inc.
PHP Insurance Company
of Indiana, Inc.

1700 Magnavox Way, Suite 20
Fort Wayne, IN 46804
260-432-6690 | 1-800-982-6257
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IMPORTANT INFORMATION ABOUT YOUR GRIEVANCE AND APPEAL RIGHTS

What if I need help understanding this denial?

Contact us if you need assistance understanding this notice or our decision to deny you a service or coverage.

What if I don't agree with this decision?

You have a right to appeal any decision not to provide or pay for an item or service (*in whole or in part*).

How do I file an appeal?

Complete the bottom of this page, make a copy, and send this document to PHP or also see the **Other resources to help you** section of this form for assistance filing a request for an appeal.

What if my situation is urgent?

If your situation meets the definition of urgent under the law, your review will generally be conducted within 72 hours. Generally, an urgent situation is one in which your health may be in serious jeopardy or, in the opinion of your physician, you may experience pain that cannot be adequately controlled while you wait for a decision on your appeal. If you believe your situation is urgent, you may request an expedited appeal by following the instructions above for filing an internal appeal and/or also request for simultaneous external review.

Who may file an appeal?

You or someone you name to act for you (your authorized representative) may file an appeal. Please indicate your representative below and we will send you a designated representative consent form.

Can I provide additional information about my claim?

Yes, you may supply additional information. We encourage you to submit any additional or appropriate records supporting your appeal.

Can I request copies of information relevant to my claim?

Yes, you may request copies (*free of charge*). If you think a coding error may have caused this claim to be denied, you have the right to have billing and diagnosis codes sent to you, as well. You can request copies of this information by contacting us.

What happens next?

If you appeal, we will review our decision and provide you with a written determination. If we continue to deny the payment, coverage, or service requested or you do not receive a timely decision, you may be able to request an external review of your claim by an independent third party, who will review the denial and issue a final decision.

Other resources to help you

For questions about your rights, this notice, or for assistance, you can contact: the *Employee Benefits Security Administration at 1-866-444-EBSA (3272)* if your coverage is group health plan coverage through your employer and/or if coverage is insured (group or individual) you may contact your State's Department of Insurance. *Indiana's Department of Insurance can be found at www.in.gov/idoi. Ohio's Department of Insurance can be found at www.insurance.ohio.gov.* Please refer to PHP's website for a full list of other states' agencies. Additionally, a consumer assistance program can help you file your appeal.

APPEAL FILING FORM

Name of Person Filing Appeal (required): _____

Member Number: _____ Check one: Covered person Patient Authorized Representative

Contact information of person filing appeal (*if different from patient*)

Address: _____

Daytime phone: _____ Email: _____

If person filing appeal is other than patient, patient must authorize by signing here: _____

Are you requesting an urgent appeal? Yes No

Briefly describe why you disagree with this decision (*you may attach additional information, such as a physician's letter, bills, medical records, or other documents to support your claim*): _____

Send this form and your denial notice to PHP Client Services at the mailing address at the top of the page. Be certain to keep copies of this form, your denial notice, and all documents and correspondence related to this claim.

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Policy Title: Appeal Policy and Procedure for PHPNI and PHPIC **Origination Date: 9/01/1997**

Policy No.: GA0013 **Effective Date: 1/11/2019**
Section: Quality - Appeals

Approved By: Gail Doran, COO **Revision Date: 6/16/2021**

Approved Date: 3/17/17 **Review Date: 1/13/2027**

Purpose

To ensure all appeals and Independent Review Organization (IRO) requests are handled in a consistent manner in accordance with all appropriate state and federal laws and in accordance with URAC standards for Indiana and Ohio.

Policy P-HUM 33.a,b (i)

It is the Policy of Physicians Health Plan of Northern Indiana, Inc. (PHPNI), PHP Insurance Company (PHPIC), and all other affiliated companies (collectively referred to as PHP) that the Appeal process shall be in compliance with Department of Labor and State of Indiana guidelines, timeframes and regulations, and also with applicable URAC standards. PHP will maintain a formal process to consider appeals for medical necessity decisions that resulted in a non-authorization of services including the availability of a standard appeal for non-urgent cases and expedited appeal for cases involving urgent care. Urgent and standard appeals are available upon request, to any patient, provider, or facility rendering service. P-HUM 33.b (iii)

The Appeal process shall be in compliance with Department of Labor and State of Ohio guidelines, timeframes, and regulations. PHP will maintain a formal process for a covered person to make a request for an internal and / or external review of an adverse benefit determination. An adverse benefit determination shall be eligible for internal appeal or external review, regardless of the cost of the requested health care service related to the adverse benefit determination. ORC 3922.02. Expedited appeals are available upon request.

Definitions Indiana

Indiana Appeal

a) A verbal or written request to PHP by a consumer, ordering physician, or prescriber to change its decision regarding an adverse benefit determination, or a request for appeal as outlined in the Member Certificate of Coverage regarding eligibility. Expedited appeals will be completed within 72 hours. Appeals will be resolved within 15 calendar days. P-HUM 33b (ii); P-HUM 39

b) Designated Representative

An individual the member has appointed to assist or represent them with an appeal, expedited appeal, or external appeal. This person may include, but not be limited to, physicians, other providers, attorneys, friends, or family members. They must identify their designated representative to us in writing, though, in order to prevent the disclosure of your medical information to unauthorized persons.

c) External Appeal (Sometimes identified as an Independent Review Organization)

An appeal process in which an IRO reviews certain appeal and expedited appeal decisions PHP made and determines whether to uphold or reverse them.

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d) Filing Time Limit P-HUM 33 b.(ii); P-HUM 38

All requests for reconsideration of an adverse benefit determination must be received within the following time frames once the adverse benefit determination has been made.

P-HUM 33 b.(ii); P-HUM 38

Level Requested	Group
Urgent Appeal	48 hours
Appeal	180 days
IRO(External appeal)	120 days

e) Final Internal Adverse Benefit Determination

The upholding of an adverse benefit determination at the conclusion of the internal appeals process or an adverse benefit determination internal appeals process has been deemed exhausted.

f) Independent Review Organization (or IRO)

An organization licensed by the Indiana Department of Insurance to conduct external appeals.

g) Urgent Care Appeals P-HUM 33.a; P-HUM 38

An expedited appeal process allows for an accelerated review by PHP of a medical necessity denial decision. It is available only when a reasonable lay person believes that life, health, or ability to reach and maintain maximum function would be seriously jeopardized due to a sickness, disease, condition, injury, or disability, or in the opinion of the member's physician would subject the member to severe pain that cannot be adequately managed. If these conditions are met, a decision will be rendered as soon as possible, but no later than 48 hours from the time of the service request.

TOLL-FREE ACCESS (IC-27-13-10-5)

PHP provides a toll-free telephone number (1-800-982-6257, Extension 361) for local or long-distance callers through which members may obtain information on their rights. PHP utilizes the AT&T Language Line which provides access to translation services staff who speak a number of different languages and who are available to assist the Grievance and Appeal Coordinator in speaking with members of non-English-speaking origin.

Procedure(s)

P-HUM 33 b.(i)

Appeals may be submitted to PHP verbally or in writing, either by the member or by a person the member has appointed in writing as his or her designated representative, including a health care provider. An appeal that is initiated by the Indiana Department of Insurance (IDOI) will follow the appeal process in accordance with IDOI requirements. PHP shall review this Policy & Procedure for any appropriate revisions on an annual basis.

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This Policy & Procedure does not govern any issue governed or covered, in whole or in part, by the Indiana Medical Malpractice Act. All such claims must be brought in accordance with applicable Indiana law.

P-HUM 33.b (ii) P-HUM 34.a

1. When a Lack of Certification notification letter is sent to the requesting providers and to the request originators including facilities rendering service(s) and patients, it will contain a statement allowing 180 days for a member to submit an appeal for reconsideration of the following:
 - Non-certification determination.
 - A statement sent to the patient, provider, and/or facility rendering service(s) that they may submit written comments, documents, records, and other information relating to the case.
 - Summation of the member's appeal rights.

P-HUM 33.b (ii)

2. When an appeal is received in response to a non-certification (pre-service) determination, the Grievance and Appeals Coordinator and the Medical Director will, within 1 calendar day, forward the appeal to a review panel. Within 3 business days an acknowledgment letter will be sent to the member and/or the member's designated representative. See Process Guideline Appeal Hearing Workflow. (See last page for appeals that can be conducted in person).
3. Independent Medical Reviewer – All appeal considerations will be conducted by Clinix or Federal Hearings and Appeal Services, a URAC accredited company, who shall assign appeal considerations to health professionals who:
 - Are clinical peers;
 - Hold an unrestricted, active license or certification to practice medicine or a health profession in a state or territory of the United States; P-HUM 35.a
 - Unless expressly allowed by state or federal law or regulation, are located in a state or territory of the United States when conducting an appeals consideration. P-HUM 35.b
 - Are Board-certified by a specialty Board approved by the American Board of Medical Specialties (Doctors of Medicine); or the Advisory Board of Osteopathic Specialists from the major areas of clinical services (for Doctors of Osteopathic Medicine); or
 - i. The Advisory Board of Osteopathic Specialist from the major areas of clinical services (doctors of osteopathic medicine); or
 - ii. The American Dental Association's (ADA) specialty boards or the American Board of General Dentistry (ABGD); or
 - iii. The American Board of Podiatric Surgery (ABPS) or the American Board of Podiatric Medicine (ABPM).P-HUM 35.e (i) (ii) (iii) (iv)
 - Are in the same profession and in similar specialty as typically manage the medical condition, procedure, or treatment as mutually deemed appropriate; P-HUM 35.c
 - Are neither the individual who made the original Lack of Certification decision, nor a subordinate of such an individual; and P-HUM 35.d
 - Who will follow the guidelines, as per this Policy.
4. As part of the Appeals process, PHP and the independent medical reviewer considering the Appeal shall:
 - Provide the patient, provider, or facility rendering service the opportunity to submit written comments, documents records, and other information relating to the case P-HUM 34.a
 - Take into account all documents, comments, records, and all other information related to the case that was submitted with the appeal by patients, providers, and/or facilities rendering service(s), without regard to whether such information was submitted or considered in the initial consideration of the case/request for certification. P-HUM 34.b

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5. For each appeal case they accept, the appeal reviewer will attest through written documentation that they have a scope of licensure or certification that typically manages the medical condition, procedure, treatment, or issue under review, and current, relevant experience and/or knowledge to render a determination for the case under review. P-HUM 37 a. and b.

6. If the person making the appeal is a provider of care or a physician, the Independent Medical Reviewer may choose to speak directly with that person or his/her representative.

P-HUM 33 b (ii); P-HUM 39

7. In the case of a standard appeal, the Independent Medical Reviewer will provide a decision within 14 calendar days of receipt of the request for appeal including written notification of the appeal decision to the patient and attending physician or other ordering provider or facility rendering service.

P-HUM 33 b (ii); P-HUM 38

8. In the case of the expedited appeal, the Chief Operating Officer ensures the Medical Director communicates the Independent Medical Reviewers decision to the originator of the appeal within 72 hours (3 calendar days) from the initiation of the Appeal to PHP. Written confirmation of the expedited appeal determination will be provided within three calendar days to the patient, and his or her designated representative, if applicable and the attending physician or other ordering provider or facility rendering service. Information may be conveyed orally and followed up with a written confirmation.

P-HUM 33 b (ii) P-HUM 40.a,b,and c

9. A medical necessity appeal must be conducted and resolved within 15 calendar days. The Grievance and Appeal Coordinator will provide a written appeal response within 5 business days of resolution which will include the following:

- The principal reason(s) for the determination to uphold the non-certification; P-HUM 40 a
- A statement that the clinical rationale used in making the appeal decision will be provided in writing, upon request; and P-HUM 40 b
- Information about additional appeal mechanisms, if available through the Plan sponsor for ASO. P-HUM 40 c
- In the instance of a first level appeal, PHP will implement the decision of the first level clinical appeal if it overturns the initial denial. P-HUM 34 c

P-HUM 33 b (ii)

10. **External Review (IRO):** In the event of continued denial the member may file a written request for an IRO (External Appeal) with PHP within 120 days after they receive the notice of the Appeal or Expedited Appeal decision. In accordance with Indiana law, IRO's will be assigned on a sequential basis through a list of certified review organizations maintained by the Indiana Department of Insurance. The assignment of IROs will be made by PHP from the approved list on the IDOI website. PHP will access and rely on appropriate clinical expertise in rendering independent review determinations. P-HUM 42.a

P-HUM 33 b (ii)

11. **Standard IRO:** Upon receipt of the IRO (External appeal), an acknowledgement letter will be sent to the member and/or member's designated representative within 3 business days. The person or organization appealing will be provided with written notification of the final determination and the notice will include the rationale for the final determination and the process for seeking further review, if available. The IRO must render a decision within 15 business days after appeal is filed. Notification of the decision will be sent to the member and/or the member's designated representative by the IRO and/or

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PHP within 72 hours of the decision. P-HUM 42.c
P-HUM 33 b (ii)

Urgent IRO: In determinations for cases involving urgent care, the IRO will notify and render the determination within 72 hours from the date the consumer initiated the independent review. The IRO will notify the member within 72 hours of the decision for urgent or expedited appeals. P-HUM 38; P-HUM 42.d

The IRO reviewer may not have been involved in the original determination under appeal. PHP is responsible for any additional costs of the IRO (External Appeal) for fully-insured and Indigo Individual members. The member is required to cooperate with the IRO by providing or authorizing the release of any necessary medical information that PHP hasn't already provided. At all times during the External Appeal process, the member is permitted to submit any relevant information to the IRO. The IRO will not have any direct financial interest in PHP or the outcome of the independent review. The determination of the IRO is binding on PHP. P-HUM 34.c; P-HUM 42.a, b, e

12. All Appeals will be recorded in the case file by the Grievance and Appeal Coordinator.

13. The Appeals record is contained in the applicable case file which contains, at minimum:

- The name of the patient, provider, and/or facility rendering service(s); P-HUM 41.a
- Copies of all correspondence from the patient, provider, and/or facility rendering service(s) and correspondence from the contracted Independent Medical Review service to the patient, provider, and/or facility rendering service(s) regarding the appeal; P-HUM 41.b
- Dates of all appeal reviews, documentation of actions taken, and final resolution or determinations; and P-HUM 41.c
- Minutes or transcripts of appeal proceeding. P-HUM 41.d
- Name and credentials of the clinical peer that meets the qualifications in standard P-HUM 35. P-HUM 41.e

14. All Appeals will be tracked on a quarterly basis by the Grievance and Appeal Coordinator, and analyzed for trending purposes by the COO, and Medical Director. The analysis of Appeals for trending purposes will be provided to the Quality Improvement Committee on a quarterly basis.

PHP utilizes Clinix and Federal Hearings and Appeal Services, a URAC Accredited Company, to have their Independent Medical Reviewers review all appeal cases unless requested in person. If an appeal is requested for an in person appeal, a panel is selected to review the case. Clinix or Federal Hearing and Appeal Services will make the medical determination and PHP is bound by their decision as set forth in the contract. Please note this statement only applies to appeals, all IRO's (External Appeals) will be assigned on a sequential basis through a list of certified review organizations maintained by the Indiana Department of Insurance.

When appeals are conducted in the office the member and/or the appointed authorized legal representative will be able to attend the appeal hearing. The member or designated representative will present information to the appeal panel and answer any questions. After the appeal panel's questions are completed the member or appointed

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designated representative will be asked to leave. The appeal panel will then make their determination.

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