

Notice of Complaint and Appeal Procedures - TEXAS

Please read this notice carefully. Please also review your plan documents and Explanation of Benefits you receive with a benefit decision resulting from a claim or elective request for a pre-treatment estimate of benefits. This notice contains important information about how to file complaints or appeals.

I. Definitions

“Adverse Determination” means that benefits are not available based on a utilization review determination that services provided or proposed are not medically necessary or are experimental. All adverse determinations are made by licensed dentists. Adverse determinations are made in accordance with the Utilization Review Agent's (URA) Clinical Guidelines, which are based upon Current Dental Terminology nomenclature and definitions as well as professional clinical standards of care garnered through clinical experience and publications by organized dentistry.

“Complaint” means an oral or written expression of dissatisfaction concerning the URA’s process in conducting a utilization review. The term "complaint" does not include an expression of dissatisfaction constituting an appeal or a misunderstanding or misinformation that is resolved promptly by supplying the appropriate information or by clearing up the misunderstanding to the satisfaction of the complaining party

“Independent Review Organization” (“IRO”) means an entity authorized by the Texas Department of Insurance to provide an external review of an adverse determination.

“Prospective Review” means a benefits review prior to receiving a service. Prospective reviews are not required under this policy, but you or your provider may choose to request a pre-treatment estimate of benefits before a service is performed.

“Reasonable Opportunity” means at least one documented good faith attempt to contact the provider of record that provides an opportunity for the provider of record to discuss the services under review with us during normal business hours prior to issuing a prospective, concurrent, or retrospective utilization review adverse determination:

- (A) no less than one working day prior to issuing a prospective utilization review adverse determination;
- (B) no less than five working days prior to issuing a retrospective utilization review adverse determination; or
- (C) prior to issuing a concurrent or post-stabilization review adverse determination.

“Retrospective Utilization Review” means a form of utilization review for health care services that have been provided to a member. Retrospective utilization review does not include review of services for which prospective or concurrent utilization reviews were previously conducted or should have been previously conducted.

II. Our Benefit Notices

If we make an adverse determination as defined above, after giving the treating provider a reasonable opportunity for discussion, you, an individual acting on your behalf, and the provider will have access to our appeals process, even if the discussion does not occur. An Explanation of Benefits or Payment will also be included, that includes:

1. principal reason for the benefit decision, and
2. the clinical basis and description or source of screening criteria

For adverse determinations, you, an individual acting on your behalf, or the provider have a right to request a review by an IRO. You can request an immediate review by an IRO in cases of life threatening conditions. Please find attached the Independent Review request forms.

III. Designated Person Responsible For Complaints and Appeals Management

Name: Bruce Mieth
Senior Vice President – Group Operations
Address: P.O. Box 82657
Lincoln, NE 68501-2657
Web: <https://www.ameritas.com>
Phone: 877-897-4328 (Toll-Free)
Fax: 402-309-2579

IV. Levels of Review Available

A. Our Internal Review

The member or someone acting on the member's behalf and the provider of record have the right to appeal an adverse determination (denial) orally or in writing. A licensed dentist who has not previously reviewed the case will make the appeal decision. The appealing party must send us the appeal no later than 30 calendar days after the date of this letter.

- **Written Appeal:** To submit a written appeal, mail or fax the written appeal to the address or fax number listed above.
- **Oral Appeal:** To file an oral appeal, call the following toll-free number: 877-897-4328.

There are three types of appeals:

- **Standard Appeal:** An appeal that does not involve urgent care such as emergency care, life-threatening conditions, or continued hospitalization.
- **Expedited Appeal:** An expedited appeal is available for emergency care, life-threatening conditions, and hospitalized members. An expedited appeal is also available for denials of prescription drugs and intravenous infusions for which the member is currently receiving benefits.
- **Acquired Brain Injury Appeal (this type of appeal may not be applicable in your case):** An appeal of denied services concerning an acquired brain injury.

Appeal Acknowledgment: Within five working days of receipt of the appeal, we will send the appealing party a letter acknowledging the date that we received the appeal and a list of documents that we may need for the appeal. If the appeal is oral, we will send the appealing party a one-page appeal form. The appealing party does not have to return the appeal form but we encourage its return because the form will help us resolve the appeal.

Our deadlines to resolve the appeal and send a written decision to the member or someone acting on the member's behalf and the provider of record are:

- **Standard Appeal:** 30 calendar days of receipt of the appeal
- **Expedited Appeal:** One working day from the date we receive all information necessary to complete the appeal. We may provide the determination by telephone or electronic transmission, but will provide a written determination within three working days of the initial telephonic or electronic notification.
- **Retrospective (claim) Appeal:** 30 calendar days after receipt of appeal. However, we may extend this deadline once for a period not to exceed 15 days.
- **Acquired Brain Injury Appeal (this type of appeal may not be applicable in your case):** Not later than three business days after the date on which the individual submits the appeal. The notification of the determination must be provided through a direct telephone contact to the individual making the request. We will provide a written determination within 30 calendar days of receipt of the appeal.

Life-Threatening Conditions: If the patient has a life-threatening condition or receives a denial for prescription drugs or intravenous infusions for which they are currently receiving benefits, the patient, or someone acting on the patient's behalf, and the provider of record can request an immediate review by an independent review

organization (IRO) and is not required to follow our internal appeal procedures. See below for more information about the independent review.

After our internal review of your appeal, we will send a written decision, including:

- A statement of the specific medical, dental, or contractual reasons for the resolution;
- The clinical basis for the decision
- A description of or the source of the screening criteria that were utilized in making the determination
- The professional specialty of the provider who made the determination
- Notice of the appealing party's right to seek review of the adverse determination by an IRO under 28 TAC 19.1717
- A copy of a request for a review by an IRO form;
- Procedures for filing a complaint as described in 28 TAC 19.1705 (f).

Exhaustion of Internal Appeals: We will not require exhaustion of our internal appeals process if: (a) we fail to meet our internal appeal process timelines, or (b) the claimant with an urgent care situation files an external review before exhausting our internal appeal process, or (c) we decide to waive the appeal process requirements.

B. Independent Review

If we deny the appeal (continue to deny the services or treatment described above), the member or someone acting on the member's behalf and the provider of record have the right to request a review by an IRO. The IRO does not have an affiliation with your payor (insurance company or health plan), your health care providers, or the URA. To request the independent review, fill out the enclosed form and return it to the address or fax number listed in Section III above. The patient, parent, or the patient's legal guardian must sign the consent to release medical information to the IRO (included as part of the IRO form). We will notify the Texas Department of Insurance of the request for an Independent Review within one working day from the date the IRO request is received. The Texas Department of Insurance will randomly assign an IRO to review the matter. We will provide all required information to the IRO within three working days after the date we receive a request for IRO review. We will bear the costs of the Independent Review and will comply with their benefit decisions.

V. Complaint Procedures

The enrollee, an individual acting on behalf of the enrollee, or the provider of record may file an oral or a written complaint regarding our utilization review process or procedures by using the contact information listed above. We will respond to your complaint within 30 calendar days.

You always have the right to file a complaint with the Texas Department of Insurance

333 Guadalupe St.
P.O. Box 149104
Austin, TX 78714-9104
Web: <http://www.tdi.texas.gov>
Toll Free: 1-800- 252-3439
Fax: 512- 490-1007