SUPPORTING YOUR PATIENT IN APPEALING AN INSURANCE DENIAL
Blasdel, G. & Jaffe, J.M.

INTRODUCTION
Over the past decade shifts have occurred towards insurance coverage for gender affirming care of transgender, nonbinary, two-spirit, and gender expansive (T/GE) populations. Currently, 51% of the LGBT population in the US reside in states that explicitly cover services related to gender transition in state Medicaid coverage. With increasing inclusion of T/GE services in health plan policies, implementation has created substantial documentation burden for primary care providers, mental health clinicians, and surgeons assisting patients in accessing care. Differing interpretations of Standards of Care by insurance companies and the clinicians treating T/GE people, as well as a lack of awareness of state non-discrimination laws, can result in unnecessary (and often unlawful) denials of care for a population with pre-existing health disparities. Skill building is needed for the T/GE health professionals in the US to more effectively navigate and advocate for their clients in the appeal process. These skills have been utilized to successfully advocate for coverage of a large spectrum of gender affirming interventions, from packers as durable medical equipment to hairline restoration.

METHODS
We propose a three-step methodology to constructing effective appeal letters:

1. **Include patient-specific rationale**
   Scan for sample initial referral letter with baseline patient-specific details:

2. **Cite scientific literature and consensus statements**
   Scan for compiled T/GE literature and professional society statements:

3. **Include legal rationale supporting patient’s access to care**
   Scan for directory of state and nationally applicable legal rationale:

SPECIFIC AIM
To increase clinical provider skills in writing effective appeal letters for denials received by patients in their care.


CONCLUSION
Overturning an insurance denial of a gender affirming surgery can have far-reaching effects, creating access not only for that one patient, but also setting precedent for many others to be able to access that particular intervention. Anyone assisting with the insurance authorization process, including professionals in surgical, primary care, and behavioral health fields can benefit from increased awareness of appeals processes and effective tactics for writing appeal letters.