

How to Respond to Insurance Denials Based on IDSA Guidelines

by Lorraine Johnson, JD, MBA

Now that the Connecticut Attorney General has released his findings of the antitrust investigation into the IDSA guidelines, what should you do about insurance denials? If you are denied insurance coverage for Lyme disease based on the IDSA guidelines, you should:

- **Send your insurer a letter** objecting to the denial. Point out that the Connecticut Attorney General found the IDSA guidelines were seriously flawed and that the IDSA “allow[ed] individuals with financial interests—in drug companies, Lyme disease diagnostic tests, patents *and consulting arrangements with insurance companies*—to exclude divergent medical evidence and opinion,” specifically, evidence and opinions supporting the diagnosis and treatment of chronic Lyme disease. You may download the sample letter from the CALDA website, <http://www.lymedisease.org/resources/insurance.html>.
- **Attach a copy of the Attorney General’s press release to the letter.** This is also available on the CALDA website.

- **Send your State Attorney General a copy of your letter to your insurance company.** You can locate your state Attorney General’s address at http://www.naag.org/ag/full_ag_table.php

What do you do if your insurer does not respond to this request? Take it from Joanna Smith, a patient advocate who runs Healthcare Liaison Inc. in Berkeley. “I always say to people, ‘Appeal, appeal, appeal,’” she said. “And then, ‘Appeal again.’” Follow all of your internal and external rights of appeal and call your state Attorney General to complain about your insurer. Although this will not always work, Attorneys General are becoming more active and more concerned about health care denials. Your job is to let them know your health care insurer is denying you medical care based on flawed guidelines that are under attack.

Lorraine Johnson is Chief Executive Officer of the California Lyme Disease Association (CALDA).

Tell Your Healthcare Provider About ILADS

YOU CAN HELP increase membership in the International Lyme and Associated Diseases Society (ILADS) by making healthcare professionals aware of this important medical society. Physician members treat tens of thousands of patients with chronic Lyme disease.

Tell your doctors about the ILADS website – www.ILADS.org – and print out the diagnostic and treatment guidelines to share with them. Make sure your doctors know about the fully accredited annual ILADS (and LDA) medical and scientific conferences, as well as the CALDA grants to help defray their expenses for attending.

ILADS supports the sharing of clinical experience among doctors who treat tick-borne diseases. An online group open to all ILADS members facilitates discussion and distribution of information. ILADS has published peer-reviewed treatment for chronic Lyme disease and is designing a training course.

If your healthcare provider is interested in receiving information about ILADS or applying for membership, they may contact the executive director, Barbara Buchman, at lymedocs@aol.com or call 301-263-1080.