Eleven Point Checklist
for Writing an Effective Letter of Medical Necessity

Before you start writing

☐ 1. Understand the law relating to insurance coverage
   a. Beneficiary must prove a covered loss by submitting a claim
      i. The insurer will either pay or deny the claim
      ii. If the claim is denied, the insurer must prove loss is excluded from coverage

☐ 2. Understand the meaning of medical necessity
   a. Each insurer defines the term in a different manner
   b. Get the insurance company you are approaching to fax or email their definitions of medical necessity. Study it carefully and be sure to include it in your letter.
      i. It will be in the insurer’s benefits booklet
         a. You will find the definition of medical necessity in the “summary plan description”

☐ 3. Gear your letter to your audience
   a. Paint a picture of the beneficiary and create an understanding of the equipment
   b. Use terms that can be understood by an ordinary person who has never worked in health care or heard of the equipment

Starting your letter

☐ 4. State who you are in the opening sentence

☐ 5. Explain beneficiary’s condition
   a. Discuss the impact of the condition on the person’s life noting limitations without the adaptive equipment
   b. State the obvious: assume insurers haven’t experienced a person with the disabilities you are describing

☐ 6. Describe the equipment
   a. Explain how it will improve the beneficiary’s function
   b. Explain why alternatives won’t improve beneficiary’s function

☐ 7. Explain how the equipment can replace other expenses and is cost-effective
   a. This is critical for equipment that is new and/or more expensive than other accepted alternatives

☐ 8. Address insurer’s definition of medical necessity
   a. Don’t go overboard; simply state that the policy requires that the equipment meet certain criteria in order to be considered medically necessary
   b. Provide a one-sentence explanation of how each criterion is met

☐ 9. Make the beneficiary a real person facing a difficult adversity

☐ 10. Enclose a copy of the prescription

☐ 11. Download and print out pictures of the product (or send the enclosed picture, if you received this information by mail)
   a. Enclose pictures with your letter