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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