

# Health Care for Iowans: Getting the Health Care Services You Need



Has your insurance company, Medicare or Medicaid denied you help? You don't have to take no for an answer.

## How can I fight for myself?

Sometimes you have to fight to get the right health care. Speak up for yourself and your family if you need health care. Find helpful tips on how to advocate for yourself on the Iowa Legal Aid Website.\*

## Can I get free legal help to address a health care problem?

You may get free legal help with a medical denial from Iowa Legal Aid. We help with health insurance appeals with Medicaid, Medicare and private insurance. To find out if you can get help call 1-800-532-1275 (voice or TTY) or visit Iowa Legal Aid on the web [www.iowalegalaid.org](http://www.iowalegalaid.org).

## What do I need to know if I'm denied help with a medical problem?

By knowing the rules, you can help yourself and your family when you are denied help with a medical problem. Read the information here for the type of coverage you have.

### Medicaid

- You have 30 days to appeal a decision made by Medicaid. In some cases you may have 90 days to appeal. Send a letter or an Appeal and Request for Hearing form to Medicaid to ask for an appeal. You can get this form from your worker or by calling (515) 281-3094. The state must decide your appeal in 90 days of getting it.
- Are you now getting the service that was denied or cut back? If so, the service will continue while you appeal, if you call or send in your appeal right away. You must appeal within 10 days of getting the denial.
- You have the right to see any documents in your case file or any documents that Medicaid will use at your hearing. You have a right to bring witnesses and to have someone represent you. If you lose the case, you have the right to appeal the decision.

Find out more about Medicaid on the Iowa Legal Aid Website.\*

### Medicare

If you disagree with a decision about your Medicare services, you can ask for an appeal.

If you are on Original Medicare:

You have 120 days from the date on the denial to appeal a decision about a Medicare service. Send a copy of your Medicare Summary Notice to the address on the back with a note asking Medicare to review your claim.



### **If you are in a Medicare managed care plan:**

You have 60 days from the date on the denial notice to appeal a decision about a Medicare services. If you think your health could suffer if you wait for your appeal, ask the plan for an urgent appeal. The plan has to answer urgent appeals in 72 hours. If you lose your case, an independent organization that works for Medicare, not for the plan, reviews the appeal.

### **If you are in the hospital:**

You should appeal right away if you think a Medicare hospital is making you leave too soon. Read *An Important Message from Medicare* that the hospital should give you to find out how to appeal and to read about your rights.

Find out more about Medicare on the Iowa Legal Aid Website.\*

### **Private Insurance**

- You have the right to file a grievance on a denial from a private insurance company. Your policy will tell you how to do this. You can also call your insurance company and ask them about your appeal or grievance rights. You can also go to court, but you should have a lawyer.
- If you lose your case, you can ask the Iowa Insurance Commission to review the denial. The independent reviewer can decide whether the denial was right. You have to pay \$25.00 for this review.

## **Where do I go with a complaint about a health care provider?**

The Iowa Department of Health can tell you how to file a complaint. Call (515) 281-7689.

## **Where do I go with a complaint about a nursing home?**

You can file a complaint with the Iowa Department of Inspections and Appeals. Call (515) 281-4115.

## **Is there more help for seniors who have health questions?**

The Senior Health Insurance Information Program can answer your questions about Medicare, Medicare supplement insurance, long term care insurance and other health insurance. Call 1-800-351-4664 (TTY 1-800-735-2942).

## **\* Get more information on the Iowa Legal Aid Website**

Go to [www.iowalegalaid.org](http://www.iowalegalaid.org) and click on the first blue box on the left for “Legal Information and Other Resources for Iowans.” Then click on the topic “Health” and go to any of the subtopics for more information.