You have to be persistent and resilient.”
— Maria Binchet, has appealed 9 times

Paper trail Regardless of the type of insurance you have, you can do several things to strengthen your position even before you file an appeal.

For starters, get organized. You will need up-to-date medical records, as well as all correspondence with your doctor and your health plan and any other paperwork that might bolster your case.

“Don’t do anything over the phone. Do everything in writing. You need a paper trail,” says Maria Binchet, offering her wisdom from the trenches.

Binchet, a resident of Napa County in California, has a rarely diagnosed and disabling illness called myalgic encephalomyelitis/chronic fatigue syndrome. Because none of the doctors in her Medicare HMO network has expertise in the disease, she says, she has requested referrals to outside specialists on numerous occasions over the past 22 years, been turned down each time and appealed nine times. After one of those appeals, her health plan allowed her to make a single visit to a specialist — but he wasn’t taking new patients.

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