



# **Advocating for Patients: Obtaining an Override from Insurers & Employers**

Thursday, March 10

Presented by: Julie Baak, Nilsa Cruz, and Karen Ferguson

Moderated by: Madelaine Feldman, MD, FACR

# Step-by-Step Appeal Process:

- Educate the patient on the issue and request their help to advocate alongside your office to the insurer and their employer
  - Know your patient
- From the insurance card, you may be able to identify if the plan is self-funded or fully-insured
  - Fully-insured – card may say “Underwritten by”
  - Self-funded – card may say “Administered by”

# Step-by-Step Appeal Process (cont'd):

## Self-funded (“Administered by”)

- Request contact info for employer’s HR department from patient
  - If needed: look on company website or Google to find contact info
- Look online to find email and faxes for insurance company and PBM
- Use template letters from CSRO to request an override
- **Send final letter and attachments to employer HR, PBM, payer, Insurance Commission, and CSRO**

## Fully-insured (“Underwritten by”)

- Look online to find email and faxes for insurance company (listed after “Underwritten by”)
- Look online to find email and fax for PBM
- Request employer email and fax from patient
- Use template letters from CSRO to request an override
- **Send final letter and attachments to employer HR, PBM, payer, Insurance Commission, and CSRO**

# Tips from the Experts:

- Some practices simply do not accept white bag drugs
  - Rationale: Physician still has liability without control; administrative burden; costs are too high
  - Template on CSRO website to release physician from liability:  
<https://csro.info/advocacy/correspondence/template-correspondence>
- Some practices request pre-approval from patients to contact their employer and advocate on their behalf via a form at registration
- Recommend using expedited appeal process (not the payer's "reconsideration" process)

# Tools from CSRO:

- **Map Tool:** easily find laws to support your practice
- **Template Letters:** see successful appeal letters from others
- **Payer Issue Reporting Form:** report issues with payers to CSRO and request help with your override



**[www.csro.info](http://www.csro.info)**