## Patients Get New Rights to **Appeal Insurance Decisions**

BY MARY ELLEN SCHNEIDER

ew federal regulations mandated by the Affordable Care Act will give patients new rights to appeal claims denials made by their health plans.

The rules will allow consumers in new health plans to appeal decisions both through their insurer's internal process and to an outside, independent entity. While most health plans already provide for an internal appeals process, not all offer an external review of plan decisions, according to the U.S. Department of Health and Human Services. The types of appeals processes often depend on individual state laws.

HHS officials estimate that in 2011 there will be about 31 million people in new employer plans and another 10 million people in new individual market plans who will be able to take advantage of these new appeals opportunities. By 2013, that number is expected to grow to 88 million people. The rules do not apply to grandfathered health plans.

Under the new rules, health plans that begin on or after Sept. 23, 2010, must have an internal appeals process that allows consumers to appeal whenever the plan denies a claim for a covered service or rescinds coverage. The internal appeals process must also offer consumers detailed information about the grounds for their denial and information on how to file an appeal. The new rules aim to make internal appeals more objective by ensuring that the person considering the appeal does not have a conflict of interest. For example, the health plan is not allowed to offer financial incentives to employees based on the number of claims that are denied. Health plans will also have to provide an expedited appeals process.

The new federal appeals regulations also standardize rules for external appeals.

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Currently, 44 states require health plans to have some type of external appeal but those processes vary greatly, according to HHS. Under the federal rules, health plans must provide clear information about external appeals and expedited access to the process. The decisions made through external appeals are binding under the new federal rules.

## $\mathbf{YAZ}^{\mathbb{R}}($ drospirenone and ethinyl estradiol) Tablets 6700401BS Brief Summary of Prescribing Information, RX only PATENTS SHOULD BE COUNSELED THAT THIS PRODUCT DOES NOT PROTECT AGAINST HIV INFECTION (AIDS) AND OTHER SEXUALLY TRANSMITTED DISEASES

INDICATIONS AND USAGE 1. YA2 is indicated for the prevention of pregnancy in women who elect to use an oral contraceptive. 2. YA2 is also indicated for the treatment of symptoms of premenstruid dysphoric disorder (PMDD) in women who choose to use an oral contraceptive. as the method of contraception. The effectiveness of YA2 for PMDD when used for more than three menstruid cycles has not been evaluated. YA2 has not been evaluated for the treatment of premenstruid syndhome (PMB). 3. YA2 is indicated for the treatment of moderate ance values of the treatment of acre only if the patient desires an oral contraceptive for birth control. CONTRAINDIGATIONS YA2 should not be used in rome the treatment of acre only if the patient desires an oral contraceptive for birth control. CONTRAINDIGATIONS YA2 should not be used in invome at least instant of deep-vein thromboehticies or thromboehticle disorders - Cerebral-assolar or coronary-artery disease (curret or history) - Valuate instant disease, using the control or head to deve hover house contract insubherem + Head cale weeken with house or head or head on their disease current or history) - Valuate instant disease, using the control or head to deve hover house one control or head or head to be unreduced as the contraceptive set of the part disease (curret or history) - Valuate the dited by the the testing the test of the test symptoms • Major surgery with prolonged immobilization (nown or suspected estronen-dependent neoplace • Ladi uspective usurugen uegenuerin neoptasia • Unnagnosed abnormal gental bleeding • e • Known or suspected pregnancy • Liver tumor (benign or malignant) or active liver e 35 • Hypersensitivity to any component of this product

ARMINGS (Giparetic smoking increases the risk of serious cardiovascular side effects from oral contraceptive use. This risk increases with age and with heavy smoking (15 or more cigareties per day) and is quite marked in women over 35 years of age. Women who use oral contraceptives should be stromok advised not to smoke

Inotation be strongly advised not to smoke. VAZ contains 3 mg of the progesting drogpirenone that has antiminerslocorticnid activity, including the potential for hyperkater patients comparable to a 25 mg dose of spirondactore. YAZ should not be used in patients with conditions that provide (i.e. renal insufficiency, hepatic dystanction and adrenal insufficiency). Women receiving daily, long-term treatment for chrom biseases with medications that may increase serum potassium should have their serum potassium level checked during the cycle. Medications that may increase serum potassium include ACE inhibitors, majdelensin – Il receiptor antagontists, and NAUS. The use of ond contraceptives is associated with mo-potassium supprementation, hepatin, addosterone antagontists, and NAUS. The use of ond contraceptives is associated with mo-etiputor etipidemias, ouesto s. The information contained in use mulations of extrogens and progestogens remains mulations of both estrogens and progestogens remains mulations of both estrogens and progestogens remains mulations of both estrogens and progestogens mulations of both estrogens and progestogens mulations of both estrogens and progestogens mulations of a second second second mulation second second mulations of a second second mulation second second second mulation second second second mulation second

se: retrospective or case control studies and prospective or cohort studies. Case control sase, namely, a ratio of the incidence of a disease among ond contraceptive users to that and ormation on the actual clinical occurrence of a disease. Cohort studies provide a measure dence of disease between or al contraceptive users and nonuesers. The attributable risk do disease in the population. For further information, the reader is referred to a text on epidemio JOHEN VSC2UME APROBLENS. A Moverantial information An increase its of movies and in srikk s primarily in smokers or women with other underlying risk factors for coronary-artery ridio doesily, and diabetes. The relative risk of heart diatack for current or al contraceptive users under the age of 30. Smoking in combination with oral contraceptive users has been shown to cructors in women in theri mid-thrities or older with smoking accounting for the majority of ces ase have been shown to increase substantially in smokers over the age of 35 and nonsmok traceptives. One contraceptives may be been shown to increase HOL cholesterol and cause gluco erisulnism. Oral contraceptives may may hin increases 416 stor discustor and the relative factors have been associated with an increased risk of theard disease. Oral contraceptives smot ass risk storts. **B. Tomohoenboliston** An increases 416 stor disense and and thromototic lestabilished. Case control studies have found the relative risk to be somewrital tower, and ing hospital/action. The risk of thromobenotic disease due to on clorateceptives since associated uniting hospital/action. The risk of thromobenotic lestabilished. Case control studies have found the relative risk to be somewrital tower, and ing hospital/action. The risk of thromobenotic disease due to on clorateceptives and and the observation. The risk of thromobenotic disease due to on clorateceptives and and the nombolis disease. Cohort studies have hown the relative risk to be somewrital tower, and ing hospital/action. The risk of th

ombosis, 4 to 11 for deep vein thrombosis or pulmorary emuousni, and to so to ac-omboembolic disease, Cahort studies have shown thre relative risk to be somewhat lower, abou-juring hospitalization. The risk of thromboembolic disease due to rail contraceptives is not relate popel. A two- to four-fold increase in the relative risk to forst-operative thromboembolic comp intraceptives. The relative risk of venous thrombosis in women who have predisposing condition also associated with an increase in risk of thromboembolism, and holiowing protoged immo-bio associated with an increase in risk of thromboembolism, combined or al east four veeks prior to a sociated with an increase in risk of thromboembolism, and ulring and following protoged immobile also associated with an increase in risk of thromboembolism, combined or al contraceptives should livery and at that time only in women who elect not to breast feed. Several studies have invest mousing adfirent drospirence-containing COC fryamin, which contains 0.033 mg of ethinyl e ose in women using COCs containing other progestins. Two prospective cohort studies, but onvost thromboembolism and death in 'Asimi users to be comparable to that of other oral contri-se selecta based on their having similar characteristics to those being prostender Vasimi. Two adi-udy (van Hylckama Vileg et al.<sup>3</sup>) and one retrospective cohort study. (Lidegaard et al.,<sup>4</sup>) sugre so mating in Xasimi users was higher than that or users of levonorgestrie containing COCs and lo-nutaning COCs. (so-called tird generation COC), In the case- control study, howver, the numt ses) making the risk estimates unreliable. The relative risk for 'Xasimu users in the retrospective cohort study, howver, the numt aming levonorgestrer. bed Yasmin. Two addition aard et al. 4) suggeste aining COCs and lower

with all methods of birth control is below that associated with childbirth. In threaghive users is based on data gathered in the 1970s—but not regi-wer estrogen dose formulations combined with careful restriction of oral cor-finis labeling. Because of these changes in practice and, also, because of se with the use of oral contraceptives may now be less than previously, was asked to review the topic in 1930s. The Committee concluded that all was asked to review the topic in 1930s. The Committee concluded that all was used as the region of the newsel.

raceptive use ame type. sociated with pregnancy in older women ensars of contraception, <u>There were</u> it have access to effective and acceptable means of contraception, <u>There were</u> use by health moreomodily and women or 40 may outweigh the possible risks. Of course, women to were, he lowest possible does formulation that is effective. <u>3.</u> <u>CARCINIOMA OF THE EPROPOLICTIVE PREAMS</u> all studies have been performed on the incidence of breast, endometrial, vortain and cervical cancer in women risk of having breast cancer diagnosed may be slightly increased among current and recent users of co is excess risk decreases over time after combination or al contraceptive discontinuation and by 10 years a <u>the rower increase</u> with duration of use and no consistent relationships have been fund with r <u>the rower increase</u> by the single the trainily breast cancer history. The trainily breast cancer history. The trainily breast cancer history. The <u>the rower increases over times</u> <u>the rower history on the frainily breast cancer history. The trainily breast cancer history. The <u>there</u> age 20, but because breast</u>

Se ueau and contraceptive sers in oral contraceptive retinal vascular lesions. Appropriate diagnostic and unexpected inserted in <u>BEFORE OR DURING EARLY PREGNANCY</u> Extensive epidemiological studies have re-used oral contraceptives prior to pregnancy. Studies also do not suggest a terator to adhered to the prescribed dosing schedule, the possibil ceptive use should be discontinued if pregnancy is confin lative risk of gallbladder surgery in users of oral contracep veloping gallbladder disease among oral contraceptive us

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> may be related to the use of oral contraceptive formulations containing lower hormonal doses of estrogen <u>AND LIPID METABOLIC EFFECTS</u> Oral contraceptives have been shown to cause glucose intoleran Oral contraceptives containing greater than 75 micrograms of estrogens cause hyperinsulinism, while low infolerance. Progestogens increase insulin secretion and create insulin resistance, this effect varying with in the nondiabetic woman, oral contraceptives appear to have no effect on fasting blood glucose. Because and diabetic women should be carefully observed while taking oral contraceptives. A small proportion of eridemia while on the Pill.As discussed earlier (see WARNINGS 1a, and 1d.), changes in serum trobserded and while of the Fin. As discussed ballet (see whith the al contraceptive users. 3. <u>ELEVATED BLOOD PRESSURE</u> CONTRAINDICATIONS). An increase in blood pressure has oral contraceptive users and with continued use. Data for in that the incidence of hypertension increases with incr

dation may solve the problem. In the event of amenorrhez gomenorrhez, especially when such a confilion was pre-a not protect against HIV infection (ADS) and other sexua anal and family medical history and complete physical ava-hysical examination, however, may be deferred until after linician. The physical examination should include special orgy and relevant Idoorstory tests, I case of undiagnosed ucted to rule out malignancy. Women with a strong far nt. PRECAUTIONS 1

tion and use an alternate method of co

Should stop the medication and use all attribute memory or commanyon C. COMTACI LENESS Contact-less waters who develop visual changes S. DEUG INTERACTIONS Effects of Other Drugs on Combined Hormon, progestims (cq., controllar changes during the control of the control of the Development of the control of the control of the control of the control provide the control of the control

concentrations of DNor when, tudies (see Metabolism scion of the tult purchase 2006, but had an inhibitory influence on the turnover or introv-the most sensitive enzyme. The potential effect of DRSP on CVP2 as a marker substrate, in the study with 24 postmenopausal worr 2 women with heterozygous CVP2C19 gencytope] the daily oral arrance of the CVP3A4 product oneprazole subfore was found. The vocaditional diread drug-drug interaction studies using simular the ability of the CVP3A4 product oneprazole subfore was found. The weathy postmenopausal women. The results of these studies definistrat "weathy postmenopausal women. The results of these studies definistrat "weathy no increase in server" vitro and in vivo vivo. Two additio

WITH LAB <u>'TESTS</u> Certain endocrine- and liver-function test tors VII, VIII, IX and X; decreased antithrombin 3; binding globulin (TBG) le ting globulins are i reased and result in Triglycerides may b

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