

Customer Appeal Request



An appeal is a request to change a previous adverse decision made by Cigna. You or your representative (including a physician on your behalf) may appeal the adverse decision related to your coverage.

Step 1: Contact Cigna's Customer Service Department at the toll-free number listed on the back of your ID card to review any adverse coverage determinations/payment reductions. We may be able to resolve your issue quickly outside of the formal appeal process. If a Customer Service representative cannot change the initial coverage decision, he or she will advise you of your right to request an appeal.

Step 2: Complete and mail this form and/or appeal letter along with any supporting documentation to the address identified below. Complete and accurate preparation of your appeal will help us perform a timely and thorough review. In most cases your appeal should be submitted within 180 days, but your particular benefit plan may allow a longer period.

You will receive an appeal decision in writing.

Requests for an appeal should include:

1. If you submit a letter without a copy of the Customer Appeal form, please specify in your letter this is a "Customer Appeal". Please include all the information that is requested on this form.
2. A copy of the original claim and explanation of payment (EOP), explanation of benefit (EOB), or initial adverse decision letter, if applicable.
3. Any documentation supporting your appeal. For adverse decisions based upon lack of medical necessity, additional documentation may include a statement from your healthcare professional or facility describing the service or treatment and any applicable medical records.

Cigna Participant Name: _____ Participant ID#: _____

Employer Name: _____ Account Number (from Cigna ID card): _____

Patient Name: _____ Date of Birth: _____ State of Residence: _____

Healthcare Professional or facility Name: _____ Is Healthcare Professional Contracted?: Yes _____ No _____

Date of Service: _____ Procedure/Type of Service: _____

Claim Number /Document Control Number: _____

Appeal is being filed by:

Participant _____, Primary Care Physician _____, Specialist/Ancillary Physician _____, Healthcare Facility _____,
Other Representative (indicate relationship to participant) _____

Name of person filing out the form: _____

Signature: _____

Phone #: (Home) _____ (Business) _____ Date: _____

Have you already received services? (Yes / No) ____ If no, and these services require prior authorization, we will resolve your appeal request for coverage as quickly as possible, within 15 calendar days.

Is this a second appeal or external review request? Yes _____ No _____

Please check off the selection that best describes your appeal:

- Request for in-network coverage
- Coverage Exclusion or Limitation
- Maximum Reimbursable Amount
- Inpatient Facility Denial (Level of Care, Length of Stay)
- Mutually Exclusive, Incidental procedure code denials
- Additional reimbursement to your out of network healthcare professional for a procedure code modifier
- Experimental/Investigational Procedure
- Medical Necessity
- Timely Claim Filing (without proof)
- Benefits reduced due to re-pricing of billed procedures (Viant, Beech Street, Multiplan, etc.)

Reason why you believe the adverse coverage decision was incorrect and what you feel the expected outcome should be. As a reminder, please attach any supporting documentation (for medical necessity-related denials, include medical records documentation from your healthcare professional or facility).

