

Since 1983, the AIDS

Legal Referral Panel (ALRP)

of the San Francisco Bay Area

has handled over 50,000 legal

matters for people living

with HIV/AIDS.

Our panel of over 700 ALRP

attorneys is ready to provide

comprehensive legal services

to help you resolve your

legal problems.

How To Volunteer/Donate

ALRP relies on the legal community's tradition of pro bono service and the generosity of many individuals and organizations to meet the legal needs of people with HIV/AIDS.

ALRP needs volunteers to donate their time in a multitude of ways. To volunteer, please contact our Volunteer Coordinator at (415) 701-1100 ext. 303.

To donate, please mail your tax-deductible gift to:
ALRP, 1663 Mission Street, Suite 500
San Francisco, CA 94103.

Your contribution, large or small,
is greatly appreciated.

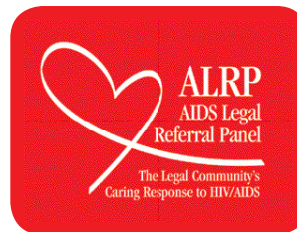
Attorneys Helping You

If you have a legal problem, please call:

(415) 701-1100

(510) 451-5353

(HIV Services or CRS 800.735.2929,
dial 415.701.1100)



1663 Mission Street, Suite 500
San Francisco, CA 94103
www.alrp.org

Se habla español

A State Bar of California Certified Lawyer Referral Service #0070

It's not just about people's rights,
it's about people's lives.

H I V / A I D S
I N S U R A N C E
P R O T E C T I O N
P R O J E C T

**MY HEALTH
INSURANCE**

This brochure provides general
information about health
insurance claim denials.

For Bay Area residents
living with HIV/AIDS



I worry about my health insurance.

One of the most stressful things we all deal with is our health insurance. It seems that no one really understands how it works, and many of us assume we'll have to fight to get the care we need. Although it might seem daunting, you can assert your rights against your health insurance provider. If your doctor has told you that you should have a certain treatment, and your health plan refuses to cover it, you have rights to pursue a review of your health plan's decision.

My claim was denied!

If you have been told that your health insurance provider refuses to cover treatment recommended by your doctor, you can fight back and ALRP may be able to assist you. ALRP launched the HIV/AIDS Insurance Protection Project (HIPP) to assist people living with HIV/AIDS retain and/or gain access to medical and disability insurance, prescription drug coverage, and the benefits such coverage promises. We define insurance broadly, so it includes both private plans and employer or publicly provided insurance.

How do I appeal a denial?

It is important to act quickly if you are denied. You have the right, and the responsibility, to file your initial complaint directly with your health plan. You can make this complaint by telephone, mail and sometimes online. If you need your treatment urgently, your health plan must expedite its review and make a decision within three days. In all other cases, the health plan must respond in 30 days.

Before making your complaint, you should follow these steps:

1. Review a copy of your health plan policy. If you don't have one, it may be available online or you can call your insurance provider to request a copy. As a general rule, keep notes of all conversations you have with the insurance provider, including the date and time of any calls.
2. Tell your doctor about the denial and seek his or her support. You may need a letter from your doctor as you pursue your rights.
3. Request an explanation of the denial in writing. This will help you determine what to include in your complaint.

Your complaint should state the reasons you believe your claim should be covered. Your health plan will notify you

of its decision within either 3 days or 30 days if the treatment is not urgent. If you remain dissatisfied with your health plan's response, or if you don't receive a timely response, you can file a complaint with the California Department of Managed Health Care. It will be important that you have all of your notes and documents organized if this becomes necessary.

For assistance and guidance with this process, please contact the HIPP attorney.

We are here to help you.

ALRP provides legal services for people with HIV/AIDS in the San Francisco Bay Area. Our mission is to help people with HIV/AIDS maintain or improve their health by resolving their legal issues. Our HIPP program is the only program of its kind that assists those living with HIV/AIDS with their insurance-related legal issues.

If you need legal assistance, please call (415) 701-1100. Leave a message on our intake line with your name, contact information and a brief description of your issue. We will return your call promptly.

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