Old Website Challenges:

- Information was hard to find
- Poor accessibility
Old Website Challenges:

- Information was hard to find
- Poor accessibility
- Technical language - 12th grade reading level
New Website:

- Modern look and feel
- Mobile friendly
New Website:

- Step-by-step instructions
- More clear visually
- Links to forms are easy to find
- 7th grade reading level
Proactive Outreach:

DIFS Launches Updated Website to Help Consumers Appeal Health Insurer Denials

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(LENSING, MICH) The Michigan Department of Insurance and Financial Services (DIFS) is reminding consumers that they have the right to appeal a denial of a health insurance claim to DIFS after attempting resolution through the insurer’s appeal process. To assist Michiganders with these appeals, the state has launched a newly updated consumer website that offers more information and answers to frequently asked questions.

“Getting a denial from a health insurance company can be frustrating and, in some cases, harmful to a patient’s health and wellbeing, but Michiganders can file an appeal request with DIFS if they disagree with their health insurer’s final denial,” said DIFS Director Anita Fox. “DIFS is here and foremost a consumer protection agency and we are committed to ensuring that Michiganders are able to get the health care services to which they are entitled under their policies and the law.”

When a health insurer denies coverage for a healthcare service, the consumer has the right to appeal if they disagree with the decision. The appeal process consists of:

- **Internal Appeal**: If a claim is denied, consumers have the right to ask the insurance company to conduct a full and fair review of its decision, then:
  - **an external appeal with DIFS**: External appeals may be requested after the consumer has gone through the internal appeal process or if the insurer failed to provide a final decision within the required timeline.

- **External Appeal with DIFS**: When reviewing the insurer’s final denial, DIFS can request for an external appeal with DIFS and may authorize another person, such as a doctor or spouse, to represent them during this process.

- Consumers may request an expedited appeal when expediting their appeal if the normal appeal timeline could seriously jeopardize their life, health, or ability to regain maximum health.

- Health insurance claim denied? You have the right to appeal! 
  - DIFS at @MIDIFS - 5h
  - Health insurance claim denied? You have the right to appeal to DIFS after attempting resolution through the insurer’s appeal process. Our newly updated website offers more information and answers to frequently asked questions.
Next Steps:

- Continued social media outreach
- Sharing information with stakeholders
- PSA
- And more