

reviewer. You must submit your request within four months of receiving the decision from Northwind Health.

To submit an external review request, you must provide a written explanation of why you disagree with Northwind Health's decision. You must also include any supporting documentation.

Level 3: Civil Action

If your external review is denied, you have the right to file a civil action in North Carolina state court. You must file this action within one year of receiving the external review decision.

Tips for Appealing a Decision

When appealing a decision from Northwind Health, it's important to provide as much detail as possible. This includes an explanation of why you believe the claim should be covered and any supporting documentation. It's also important to remember the deadlines for each level of appeal.

Be sure to keep copies of all documents and records related to your appeal. This includes any correspondence from Northwind Health, your appeal letter, and any supporting documentation. This will help ensure that your appeal is processed efficiently.

Finally, if you need assistance with your appeal, you can contact Contoso's Human Resources department for guidance. We are here to help you navigate the appeals process and ensure that your concerns are heard.

[How To Submit An Appeal](#)

COMPLAINTS AND APPEALS

How To Submit An Appeal

At Northwind Health, we understand that you may not agree with every decision made about your coverage or care. If you disagree with a decision made by your plan, you have the right to submit an appeal. Appealing a decision can help ensure that you get the care you need.

What Is An Appeal?

An appeal is a written request for your plan to reconsider a decision. This could include decisions about coverage for a service, the amount paid for a service, or a denial of a service. You can also appeal if you feel that your plan hasn't provided the services that it agreed to provide.

When Can I Submit An Appeal?