

- You will receive a letter in the mail within 30 days of the date Northwind Health Plus received your appeal.

We understand that appealing a decision can be a confusing and time-consuming process. If you have any questions about submitting an appeal, please contact Northwind Health Plus for more information.

Once The IRO Decides

COMPLAINTS AND APPEALS: Once The IRO Decides

Once the Internal Review Officer (IRO) has made a decision on a complaint or appeal, the decision is final and binding. However, there are exceptions to this rule that employees should be aware of.

An exception to the IRO decision being final and binding may occur if an employee can prove that the decision was made in error. In this case, the employee may be eligible to file a grievance with the insurance company. The grievance must be filed within 180 days of the IRO's decision. The grievance must be in writing and should include supporting documentation that proves the decision was made incorrectly.

If the grievance is approved, the employee may be eligible to receive a refund of any premiums paid or benefit payments received in error. The employee should also be aware that an approved grievance may also result in changes to their coverage or benefits.

Another exception to the IRO decision being final and binding may occur if an employee can prove that the decision was based on incomplete or inaccurate information. In this case, the employee may be eligible to file an appeal with the insurance company. The appeal must be filed within 60 days of the IRO's decision. The appeal must be in writing and should include supporting documentation that proves the decision was based on incomplete or inaccurate information.

If the appeal is approved, the employee may be eligible to receive a refund of any premiums paid or benefit payments received in error. The employee should also be aware that an approved appeal may also result in changes to their coverage or benefits.

In addition to exceptions to the IRO decision being final and binding, employees should also be aware of tips to help ensure that the IRO decision is accurate. Employees should be sure to provide any and all supporting documentation when filing a complaint or appeal. This documentation should include medical records, prescriptions, bills, and any other relevant information. Employees should also be sure to provide contact information for any other providers involved in the complaint or appeal.

Employees should also be sure to provide a clear and concise explanation of their complaint or appeal. This explanation should include the dates of service, the providers involved, and the reason for the complaint or appeal. Employees should also be sure to provide any and all supporting documentation when filing a complaint or appeal.