



# Idaho Insurance News

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Comments regarding contents of *Idaho Insurance News* are always welcome

[Calendar of Events](#)

## Health Carrier External Review *Eileen Mundorff*



Idaho's Health Carrier External Review Act (Title 41, Chapter 59, Idaho Code) took effect on January 1, 2010. This act gives an insured the right to have a health claim denial reviewed by an independent reviewer if the denial is based on the health carrier's decision that a service or supply is not medically necessary or is investigational. The insured must first exhaust the carrier's internal appeal process, then the insured can request an external review through the Department of Insurance. Information on how to file an external review request is on the department's website: <http://www.doi.idaho.gov/consumer/ExtReview/welcome.aspx>.

Five independent review organizations are registered with the department. A reviewer is selected at random for each eligible request. Since the law took effect, 11 external review requests have been filed with the department. Three of the requests were not eligible for an external review, and one request is currently in review. For the remaining seven requests, the reviewers upheld the denials in five cases and overturned two.

Idaho's Health Carrier External Review Act is based on the NAIC model act for external review. The department will be working with HHS to determine any legislative changes needed in 2011 to comply with federal external review requirements for national healthcare reform. If you have questions about external review in Idaho, please contact Eileen Mundorff at 334-4326, [eileen.mundorff@doi.idaho.gov](mailto:eileen.mundorff@doi.idaho.gov).

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