

Long-Term Care Independent Review Organizations

If you are unhappy with the denial you received from your long-term care insurance company, you may have the option to request an independent review. An independent review allows an organization, separate from your insurance company, to review your appeal.

Your insurance company is required to provide you with information on how to request an independent review.

If you have any questions or concerns with your insurance company throughout this process, you may contact the Division of Insurance for further assistance.

As of January 2023 – List of IROs for LTC companies to use for LTC independent reviews.

Name	Address	email
C2C Innovative Solutions, Inc	301 West Bay St, 6 th Floor Jacksonville, FL 32202	IRO@c2cinc.com
Christopher Place Healthcare Review	2209 Forest Hills Drive Suite 19 Harrisburg, PA 17112-1095	submission@cphcr.org
Federal Hearings and Appeals Services, Inc	117 W Main St Plymouth, PA 18651	alaskairo@fhas.com
Managed Medical Review Organization (MMRO)	44090 West 12 Mile Rd Novi, MI 48377	healthcarereview@mmroinc.com
Physicians Review	1306 Abbot Rd, Suite 100 East Lansing, MI 48823	Padmin@@physiciansreview.org
ProPeer Resources, LLC	5600 Schertz Parkway #200 Schertz, TX 78154	cases@propeer.com
Roffe Enterprises	438 N Frederick Ave, Ste 200 A Gaithersburg, MD 20877	mrp@hcggroup.com