



FOR IMMEDIATE RELEASE

No. 18-032

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New External Review Process for Healthcare Claims Provides Additional Protection for Alaskans

October 22, 2018 ANCHORAGE – This month, the Alaska Division of Insurance rolled out an external review process for health insurance adverse benefit determinations. Alaskans who are covered by fully insured health or dental insurance plans now have a process by which to have a nationally accredited, independent review organization assess whether an insurer’s denial is justified.

“This effort illustrates the division’s goal to provide the greatest level of protection for Alaska healthcare insurance consumers and ensure that coverage determinations are correct and adequately supported from a clinical perspective,” said Lori Wing-Heier, director of the Division of Insurance.

Earlier this year, the division adopted regulations and received federal approval. Since then, the division registered ten nationally accredited independent review organizations to adjudicate external review requests and also developed procedures, forms, and guidance documents to facilitate external review requests. A federal grant provided one hundred percent of the funding to adopt the regulations and create the infrastructure to develop and implement the external review process.

An external review is available when a of a specific claim or requested service or treatment is denied on the basis that it does not meet the insurer’s requirements for medical necessity, appropriateness, health care setting, or level of care or treatment effectiveness. External review is also available when an insurer denies medical services or treatment considered to be experimental or investigational. The health insurance external review provisions apply to the individual and group markets; they do not apply to federally funded plans like Medicare and Medicaid or to employer self-funded health insurance plans (most self-funded plans provide external appeal rights administered by the employer). The process does not cover coverage determinations based on the insurance contract, such as network provider status, deductibles, and coinsurance issues.

To learn more about the program and to download resources such as the [Consumer Guide to External Review](#), visit ExternalReview.alaska.gov or contact the Consumer Services Section at (907)269-7900 or 1-800-INSURAK (in state, outside Anchorage).

The Division of Insurance is an agency housed within the Alaska Department of Commerce, Community, and Economic Development (DCCED) tasked with protecting insurance consumers in Alaska. For additional information about the division, visit www.commerce.alaska.gov/web/ins/. For information about DCCED and its other agencies, visit commerce.alaska.gov.

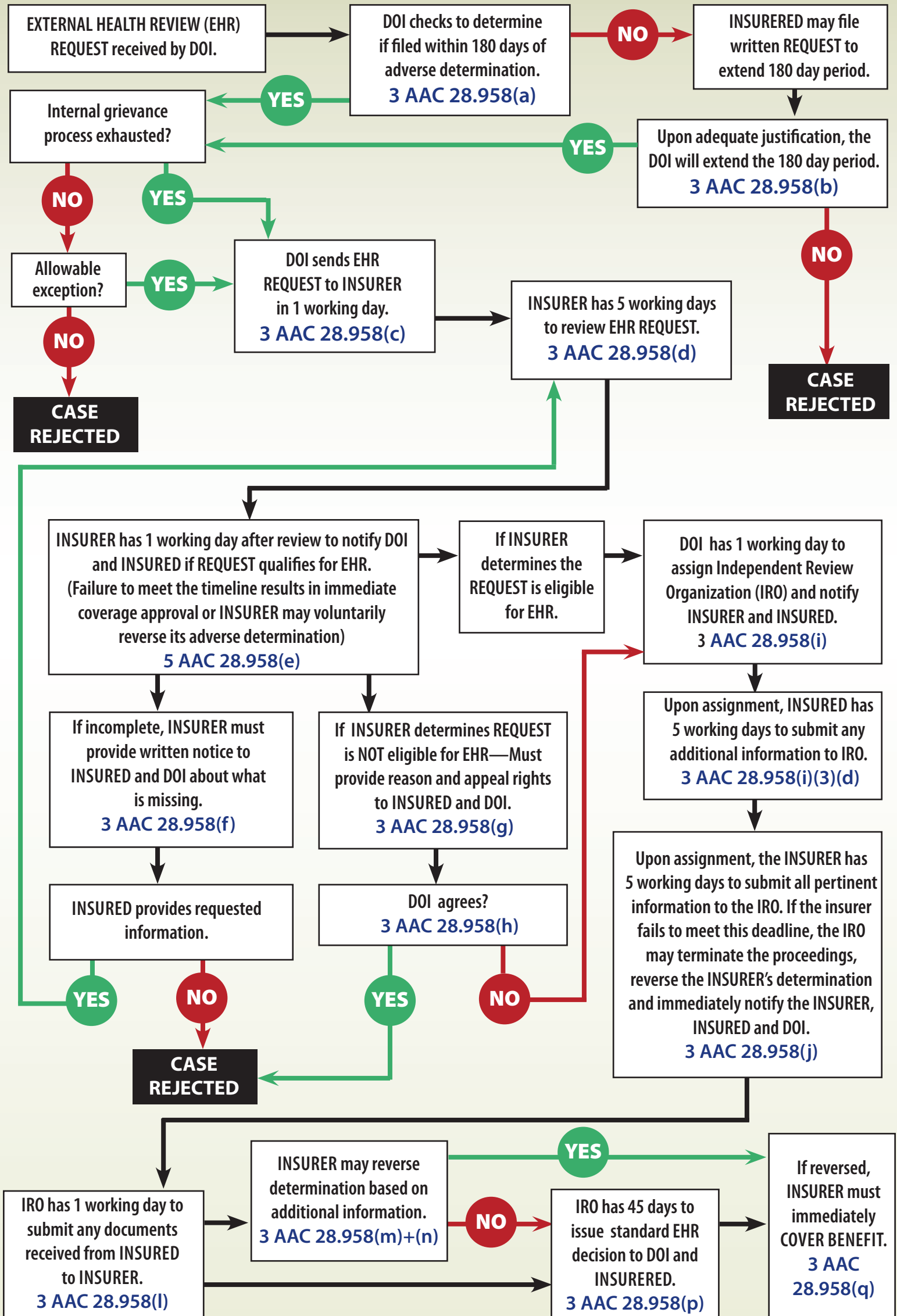
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ATTACHED: Standard External Review Process Flow Chart



State of ALASKA
DIVISION OF INSURANCE (DOI)

STANDARD EXTERNAL REVIEW



Note! This document is designed to provide a general understanding of the steps in the standard EHR process and is not a complete description of the regulatory requirements.