510 Hospital Drive, Ste. 490 Madison, TN 37115 (615) 370-0051 Fax (615) 373-4336

EOB APPEAL INFORMATION SHEET

WHERE DO I SEND MY APPEAL TO VERDGARD?

1. Until August 1, 2024, Members and Providers whose plans have transitioned to Verdegard (Formerly HMA) should send appeals in writing to:

Verdegard Attn: Medova Appeal PO Box 25620 Tempe, Arizona 85285 Fax: 480-800-5837

After August 1, 2024, appeals should be sent to RMI attention: Medova Appeal to the address listed above.

EOB APPEALS

- 2. If you disagree with an Explanation of Benefits ("EOB"), the member or provider should appeal it. Examples of disagreements with an EOB would include (but are not limited to):
 - A. whether a service is a non-covered good or service,
 - B. whether your coverage was in place at the time of the service,
 - C. was your co-pay, deductible, co-insurance or out of pocket maximum calculated correctly,
 - D. was the provider an in-network provider,

- E. does the cost of the service exceed the usual and customary charges?
- F. were required pre-approvals or certifications before receiving a service,
- G. did you receive the applicable discount for using an innetwork provider;
- H. whether a denial for pre-existing condition was correct;
- I. was there a mistake on the EOB;
- J. was your claim timely filed with the required paperwork; and/or
- K. was the service medically necessary.
- 3. You need to appeal the EOB following the procedures and timelines set forth in your Health Plan documents. Usually, Members receive a document called a "Summary Plan Document" or "Employee Benefit Booklet" when they sign up for the Plan. Generally, you can locate the appeals information by looking at the "Table of Contents.: If you do not have a copy of your Employee Benefit Booklet or Summary Health Plan documents and/or your applicable appeal's procedure, you should contact your employer and request a copy.
- 4. RMI cannot appeal on your behalf you must act yourself to preserve any appellate rights you may have. If your initial appeal is denied and you continue to disagree with the decision, you should again look at your Plan's appeal procedures to determine to process to seek reconsideration of the determination. In most situations, there are generally several internal appeal levels and then a separate right for an external review. The Affordable Care Act may also provide you with a court action legal remedy. You would need to consult an attorney regarding such matters.
- 5. Please remember the time frames within which you must file for the different level appeals and when the TPA must respond to the

appeal vary depending on the type of service (such as urgent, nonurgent or post service claim) you are appealing. Bottom line, you need to watch your timelines closely so you don't lose merely by not filing or responding in time.

CONFIRMING VERDEGARD HAS YOUR APPEAL

6. Members and Providers can call or write Verdegard (formerly HMA) to confirm their appeal has been received. The number to call is (480) 921-8944.

WEBSITE

7. See also <u>www.receivermgmt.com/medova</u> for additional information. Note section 38 "Appeals".

RMI IS NOT YOUR ATTORNEY

- 8. RMI does <u>NOT</u> represent individual members, patients, brokers, employers, or any other persons. If you believe you need to appeal a claim decision, appeal a decision made by Medova or HMA/Verdegard, or review who is legally responsible for any impacts on you or your company's health plan selection, <u>you need</u> to take your own individual steps with private counsel. There are time limits within which action must be taken so seek legal counsel quickly.
- 9. It is vital for you to understand that the actions of RMI do NOT serve as a substitute for your own actions when it involves individual appeal rights or the like (if any exist). You must take whatever action you deem appropriate to protect your own individual rights, including consulting with a private attorney and/or filing any appeals identified in this correspondence. Remember to carefully review your Health Plan documents to

ascertain your rights, remedies, liabilities, and obligations and carefully monitor time limits that may exist in asserting your rights. RMI employee's actions and/or statements do <u>NOT</u> constitute legal advice to you as an individual or any other person.

Updated May 9, 2024