March 07, 2012

Member #:

Group #:

United Healthcare Member Inquiry/Appeals

PO Box 30575

Salt Lake City, UT 84130-0575

Subject: Second Level Pre-Service Appeal

Dear Appeals Coordinator:

I am requesting coverage from United Healthcare for midwifery services from an out-of-network provider,        , Certified Nurse Midwife (CNM) of          .  The single reason for my request for you to reconsider your decision is to enable me to have a home birth.

My attempts to find a practicing in-network midwife that provides home birth have been unsuccessful.  After countless phone calls to track down an in-network midwife through the help of your representatives, none of them provided the one serivice I was looking for: home birth.

             , my midwife of choice, will provide all of my prenatal care, part of which includes home visits, attendance at labor and delivery in my home, and finally, postpartum care for me and my newborn child. Please see attached Insurance Claim Codes for         for specific care codes and pricing for all of her services. I also encourage you to visit her website (             ) for her philosophy of care and outstanding credentials of over 30 years of midwifery services.

My first appeal for a gap exception to be granted for       , CNM was denied on the basis that United Healthcare has in-network physicians and facilities providing obstetric care (Service Reference Number           ).  However, none of them provide the service that I am requestingâ€”a home birth.  A home birth is not an unreasonable request on my part for many reasons:

* I am in the early weeks of a normal, healthy pregnancy with no complications and overall excellent health, which makes me a low risk pregnancy.
* A 2005 study in the North America British Medical Journal found that â€œplanned home births for low risk women in the United States are associated with similar safety and less medical intervention as low risk hospital births BMJ  2005;330:1416 (18 June) <http://bmj.bmjjournals.com/cgi/content/full/330/7505/1416?ehom>
* The average hospital birth costs thousands of dollars more than the $3,950 (per attached      Claim Codes) normal hospital/ birth center delivery charges allowed by United Healthcare.  According to your treatment cost estimator tool on your website, the estimated treatment cost for the delivery of an infant through the vaginal canal is $6,267-$7,129.

Please honor my request and reconsider your decision for allowing coverage of      , CNM and enabling me to have a home birth.  Please feel free to contact me at     @gmail.com or phone number.

For your reference,       contact information is as follows:

Address Here

Phone Number

* Email

Regards,

Attachments:

Initial denial letter (Service Reference Number           )

Insurance Claim Codes for ...................