



**THERE ARE TIMES WHEN YOU  
NEED A HELPING HAND.  
LIKE A WHOLE TEAM OF THEM.**

# Appeal Refresher & Live Training Dates

## Appeals & Live Training

- Who, How and Where to send your appeal
- Timeline and steps for appeals
- Best Practices
- Live Training 2018
- Questions

## Where to Submit an Appeal

Before you decide to fill out an appeal form, it's always beneficial and time saving to make sure you are appealing to the correct entity.

### Your Health Idaho

Marketplace Eligibility

Open Enrollment & Special Enrollment Periods (SEPs)

Effective & Termination Dates

Failure of Marketplace to issue a timely determination

### Department of Health & Welfare

Medicaid/ CHIP

Tax Credits (APTC)

Cost Share Reduction (CSR)

### Individual Carriers

Reinstatement

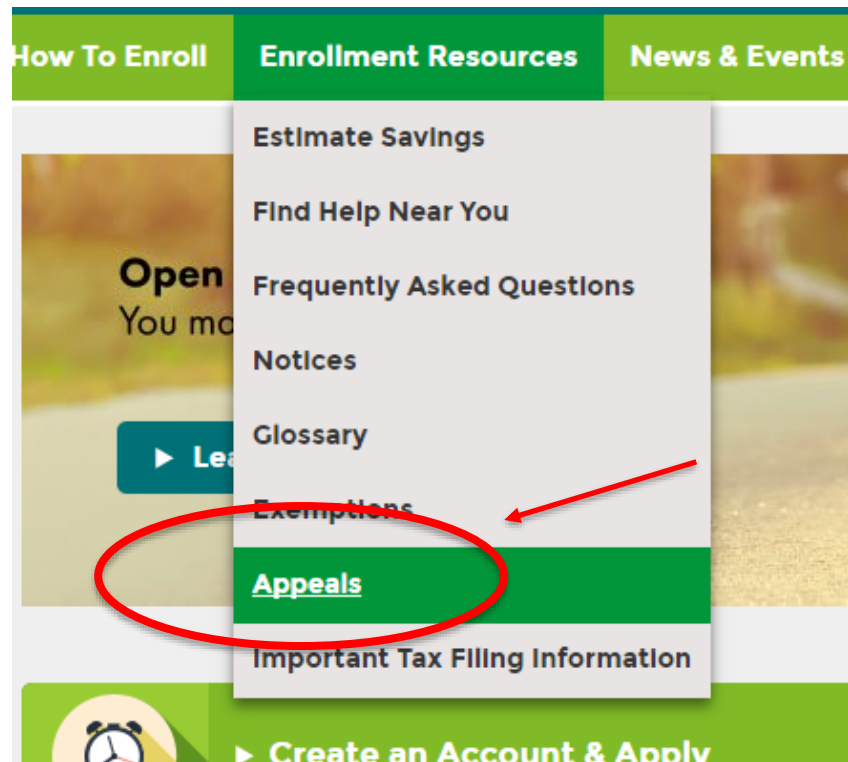
Payment, Billing or Claim Discrepancies

## How to Submit an Appeal

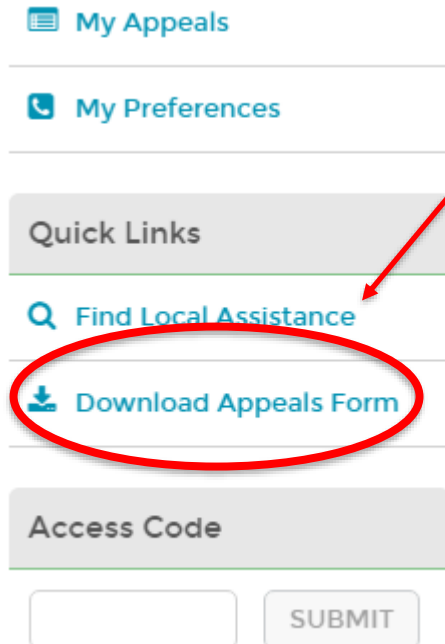
There are many ways you can submit an appeal: US Mail, Phone, Email, In-person.

YHI recommends you download, fill out and securely email the appeals form to [support@yourhealthidaho.org](mailto:support@yourhealthidaho.org) because it allows you to include the very important details that could affect your appeal decision.

From the homepage of YHI, there is a tab called Enrollment Resources. If you hover over Enrollment Resources with your mouse, there will be a drop-down. Appeals is the second to bottom.



## How to Submit an Appeal



Appeals forms are also located and can be downloaded from the bottom left-hand side of every consumers' dashboard.

# How to Submit an Appeal

You may also submit an appeal through the United States Postal Service.

The Your Health Idaho mailing address is:

**P.O. Box 943**

**Boise, ID 83701**

The final option for submitting an appeal is by calling our YHI Support Center at 855-944-3246. This should be used for consumers only.

## Appeal Timeline

1. Consumers have 30 days from the date of the notice of eligibility determination to file an appeal on any issue. It is highly recommended that you must contact support via phone, email or mail to attempt to fix the problem before submitting an appeal.
2. Notice of Appeal Received (AR) will go out via email to the consumer and AOR, unless YHI Communication Preference is set to US Mail. In this case, notices will be sent to both US Mail and account email addresses.
3. Research begins on the YHI side. If needed, YHI will reach out to the consumer/AOR, carrier or DHW for more information.
4. Per Federal Regulations, YHI will complete and send an appeal informal resolution (IR) within 30 days of receipt.



# Consumer Urgent

- It is very **IMPORTANT** to let us know if the appeal is **Consumer Urgent**. We suggest putting this in the email subject line, as well as the word 'appeal', as well as noting the urgency in the written appeal request.
- If a consumer requests an expedited decision due to urgent need, a decision will be completed and sent within 72 business hours (3 business days).

## Appeal Best Practices

- Check your consumer's dashboard. Double check to make sure they have a valid appeal. YHI receives many appeals that could have been completed very quickly through an email to [support@yourhealthidaho.org](mailto:support@yourhealthidaho.org).
- Once an appeal is submitted, please wait. **Do not call YHI and ask to get dates changed etc. Once it's submitted as an appeal, nobody except the appeal department can make or alter these consumers accounts.**
- If you do call to check in on an appeal, to ensure quick turnaround time, we ask that you do not unless it's been several weeks/30 days is getting close, or the request has escalated in urgency. Remembering that appeal resolution could take up to 30 days to resolve.

## Appeal Best Practices

- **Account activation.** Many appeals could have been avoided if the consumers had access to their own accounts and secure inbox. It's in the best interest of your consumers to make sure they are able to get in, even if you are assisting them. Agents have the ability to send account activations for their clients from their agent portal.
- **Communication preferences.** If a consumer's communication preference is set to mail, YHI will mail copies of the ARs and IRs to the consumer as well as send to the account email. Regardless of how the appeal is submitted, appeals will communicate based on the communication preferences.

# Appeal Best Practices

- We receive calls from agents' assistants stating they never received notification. Notices are sent to the listed agent of record. Please make sure to check with them before calling or submitting an email/ticket to YHI.
- **Be very specific.** A new trend we have seen lately are appeals being sent with a very vague description of what is being requested and why. Please take the time to complete the request with ALL information, including the specific requested outcome, enrollment, dates, and if possible plan selection. If you have called DHW or YHI numerous times, have been working on this for months, please let us know what exactly you have done to try to help. The more detail we have, the better outcome your consumer may receive.

## Appeal Best Practices

- If an appeal is sent from an unknown party (a Consumer Connector that is not listed on the application or an assistant that doesn't work for the AOR), YHI will send the receipt notice to the currently designated consumer connector as well as the person who is listed on the appeal form. However, YHI will note in the receipt that the consumer must update consumer connector designations on his/her account if s/he'd like that new individual to receive further information on this appeal request. If no change in designation is completed, this will be the last contact on this appeal sent to the un-designated consumer connector.
- Do NOT submit an appeal, ticket and email for the same thing. This duplicates work and will not help anything be completed sooner, and may confuse or delay the end result.
- YHI is a state based marketplace. Quoting and referencing the healthcare.gov policies are not always relevant to Idaho. We do encourage you to use the YHI policy manual. If you do, please place equal emphasis on all parts that are applicable in the given appeal situation.

# Appeals and Agent Accountability

With the implementation of the Agent Accountability program last year, we are using appeals submitted by our Consumer Connectors as training opportunities. While there are a lot of instances when the CC has no control over the appeal, we do receive appeals clearly claiming-agent/agency error. Not all appeals submitted by CCs will receive a letter. It depends on what the Appeals Department find during their research on the client's account.

We do not want this to stop appeals. We do however want you to be aware that you may receive a letter stating that an appeal was overturned due to agent of record error and why. This helps us keep track of training opportunities, adjust our language or processes, and gives us an opportunity to work together to better understand what happened.

Please make sure to read this entire letter. We send the appeal number for you to reference and the reason it was deemed an AOR error. For example: Agent stated on the appeal form the SEP was denied due to their own fault.

## QLE Appeals

When an appeal is received regarding Qualifying Life Events, YHI reviews the following:

- QLE event type
- QLE date
- QLE date reported
- QLE documents provided date
- SEP approved date and
- Plan enrollment completed date

To help our Consumer Connectors keep track of their clients' SEPs, we created the SEP tracking form. You can find this under Our Partners/YHI Information tab on our website.

## Appeal Decisions

What do these terms mean?

**Upheld** - Original decision is maintained and not changed per policy; supporting policy and federal code is offered.

**Overtured** - Original decision is changed per policy; supporting policy and federal code is offered, as well as an explanation of updated account status and effective dates.

**Dismissed** - Appeal request is not under the jurisdiction of YHI to complete; supporting policy and federal code is offered, as well as information on where to go next for resolution.

**Invalid** - Appeal request is dismissed for missing a deadline or lacking valid YHI appeal rights; supporting policy and federal code is offered, as well as information on where to go next for resolution



# DOI Complaints

DOI complaints must be sent in by the consumer directly and are a result of an exhaustion of processes (Calls, emails, appeals) at YHI, DHW, or the carrier.

YHI works very closely with the DOI. We can tell them if a situation is going on. However, they cannot do anything about it unless they hear it from the consumers directly.

# Live Training

On May 24<sup>th</sup>, YHI sent a bulletin to all of our CCs regarding the YHI fall training events. If you did not receive this bulletin, please let me know.

Like last year, the live training is mandatory for all certifying agents, brokers and enrollment counselors. We have sent this schedule out as early as possible so you can save the date.

All CCs must attend either the September or October training to be certified for 2019.(November's classes are voluntary). The only exceptions are being further than 150 miles from the nearest training facility or a medical/family emergency. Those who are granted the exception, will be able to attend a live-webinar and take an exam afterwards to fulfil the in-person requirement.

We are pleased to announce that we will have a DHW representative with us at the September trainings!

# Live Training Dates

## September 2018 - Renewals & Redetermination of APTC Eligibility

- 9/11/2018 ~ Idaho Falls
- 9/12/2018 ~ Pocatello
- 9/17/2018 ~ Boise
- 9/19/2018 ~ Lewiston
- 9/20/2018 ~ Boise
- 9/21/2018 ~ Twin Falls

# Live Training Dates

October 2018 - Agent Portal Updates, New Application, & Live Environment Training

- 10/10/2018 ~ Coeur d'Alene
- 10/11/2018 ~ Lewiston
- 10/15/2018 ~ Boise
- 10/16/2018 ~ Boise
- 10/17/2018 ~ Twin Falls
- 10/18/2018 ~ Pocatello
- 10/19/2018 ~ Idaho Falls

# Live Training Dates

### November 2018 Open Enrollment Check-In

- 11/7/2018 ~ Idaho Falls
- 11/8/2018 ~ Pocatello
- 11/12/2018 ~ Boise
- 11/13/2018 ~ Lewiston
- 11/14/2018 ~ Coeur d'Alene
- 11/15/2018 ~ Boise
- 11/16/2018 ~ Twin Falls

Sign-up information will be sent via bulletin as the trainings get closer.

# QUESTIONS?

Please remember that Lindsey is always here and  
available for training questions at  
[outreach@yourhealthidaho.org](mailto:outreach@yourhealthidaho.org)

All consumer facing issues must be directed to  
[support@yourhealthidaho.org](mailto:support@yourhealthidaho.org)