CONNECTICUT INSURANCE DEPARTMENT

EXTERNAL REVIEW PROGRAM

About Us

The mission of the Connecticut Insurance Department is consumer protection.

The Department carries out its mission by enforcing state insurance laws to ensure policyholders are treated fairly, by providing assistance, outreach and education to help consumers make sound choices and by regulating the insurance industry.

Approximately 40% of External Review requests are overturned in favor of the applicant.

Know your right to an independent review of health plan claim denials.

Have you received a claim denial from your health insurance company for any of the following reasons?

The service or treatment is:

- Considered not medically necessary
- No longer needed in the health care setting
- Considered experimental or investigational.

You may have the right to have this decision reviewed by an independent review organization not connected to your insurance company.

How do I qualify for an External Review?

First, your coverage must be provided by a fully insured plan issued in Connecticut or you must be covered through the State of Connecticut employee plan. *

Second, you must have exhausted your internal appeals with your insurance company. (This requirement is waived for expedited requests.)

Third, we must receive your completed External Review Application within 120 days of receipt of the final insurance denial letter.

** Self-insured plans are not included in the Connecticut External Review Program. Your plan's claims administrator can direct you to external review options available under your plan.*

How can I request an expedited review?

Your healthcare provider may sign a Physician Certification Form attesting to the urgent nature of your request. For behavioral health and substance abuse matters, your request will be automatically expedited.

Need Assistance?

Contact Us

CONNECTICUT INSURANCE DEPARTMENT

Telephone:
860-297-3910

Email:
externalreview@ct.gov

Fax:
860-297-3872

Web:
www.ct.gov/cid

Who will be reviewing my External Review request?

The Insurance Department contracts with Independent Review Organizations (IRO) to perform all External Reviews.

IROs are independent organizations with no affiliation with your insurance company. The IRO will assign an individual clinical reviewer who holds a license in the same specialty as typically manages the medical condition to review your request.

What do I need to send to the Insurance Department to request an External Review?

- External Review Application*
- Copy of your insurance ID card
- Copy of the final insurance denial letter
- Physician Certification Form (if expedited request)
- Any new medical information including supporting documentation from your physician

Application forms are on our website at

www.ct.gov/cid

Click: "Consumers > Health > External Review"

CONNECTICUT INSURANCE DEPARTMENT
Attn: External Review
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P.O. Box 816
Hartford CT 06142-0816