

## SAMPLE APPEAL LETTER

(Note: This is a real letter, which was sent by a family in Indiana to their insurance company. The company covered the cost of the FM! It could be adapted for hearing aid coverage alone as well.)

Insert date

Insert Address of Insurance Company

Enrollee:

Patient:

Patient #:

Claim #:

Group #:

Group:

To Whom It May Concern:

I am writing to corroborate the medical necessity of an assistive listening device or “FM system” for one of my daughter/son \_\_\_\_\_. Our claim for coverage of an FM system (Procedure code V5274) was recently denied, stating “this condition is not covered under your plan.” A call to Steve (ref #2) indicates the policy excludes “learning devices.” An FM system is most definitely *not* a learning device, but rather a necessary component of a properly fitting hearing aid system for an infant/child

Numerous studies have documented the adverse effects of untreated or improperly managed hearing impairment. While it is common to think of academic failure as a consequence of untreated or poorly managed hearing impairment, many other relevant health issues should also be considered. For example, persons with hearing impairment are at risk for depression, stress, anxiety, and chemical dependency. Left untreated, hearing loss has a broad based impact, leading to significant delays in cognitive, language, self-help and social/emotional development with an estimated lifetime cost of \$441,000 per person, according to the Centers for Disease Control. Early hearing detection and intervention (EHDI) programs are effectively reducing the consequences of untreated congenital/prelingual hearing loss. However, that is only possible if infants and children are provided with the most appropriate treatment. Hearing aids and an FM system are a medical necessity for Insert name of child— there are no pharmacologic or surgical treatments available to improve her hearing.

An FM system consists of a transmitter and a receiver. The person talking wears the FM transmitter; the FM receivers are attached to the infant’s personal hearing aids. Speech can be transmitted for up to 300 feet. Therefore, FM systems are used any time the infant is not within 3 feet of a parent or caregiver to compensate for the distance. (It should be noted that hearing aids are considered the most effective for an infant when she is within 3 feet of a person speaking; greater distances *significantly* reduce the effectiveness, to the eventual point of not being effective at all, even at distances such as those found in the typical family’s own living room.) The FM system is frequently used to overcome

automobile background noise when the **infant** is behind the driver in a car seat; it is used to overcome distance and wind noise while outdoors; and, it provides the ability to warn the infant or child of danger when they are outside of a caregiver's immediate reach.

A recent study of the South Carolina Medicaid data reveals that children with hearing loss receive emergency department and/or hospital treatment for injuries at a significantly higher rate than do children without a disability. Rates of injury in children with hearing loss are more than twice as high as those without a disability. This is likely due to a reduced ability to recognize danger clues or to hear a parent/caregiver's warning. Therefore, an FM system will reduce the likelihood of significant injury to **name of child** when **s/he** is mobile and out of the 3 feet range of her parents/caregivers.

Please reconsider this claim and provide coverage the FM system. It is a medically necessary component of her entire hearing aid system to appropriately treat her sensorineural hearing loss. I welcome the opportunity to discuss this situation further with you, if necessary, and hope you will cover this necessary medical device and services.

Signed,

**Parent's Name**  
(consider letter of support from audiologist as well)