

**Need help finding your  
way through the twists and  
turns of health insurance?**

**START HERE.**



## CONSUMER COUNSELING



Smart NC provides consumers with information and counseling on appeal issues, claim denials, explanation of benefits (EOB) notices and other insurer utilization review issues. We encourage you to contact us at 855-408-1212 to schedule a meeting with a member of the Smart NC staff, Monday – Friday, 8:00 a.m. – 5:00 p.m. EST.

## MEDICAL APPEALS



If you disagree with a coverage or payment decision made by your healthcare insurer, you have the right to appeal that decision. An appeal is a request for another review of your case made in writing to your insurance company. Smart NC can review your denial notice with you and discuss your rights under North Carolina law. We can also assist you with the appeal process, including filing the appeal with your insurance company.

## COMPLAINTS



Smart NC can assist you with filing a complaint with your insurance company if you are covered under the North Carolina State Health Plan for Teachers and State Employees or any other self-funded company. A self-funded company is typically a large business that pays an insurance company to administer health benefits for its employees but the company funds its own insurance program.

## EXTERNAL REVIEW



External Review is an independent medical review of a health plan's denial of coverage and provides consumers with another option for resolving coverage disputes with their health insurance company. In North Carolina, External Review is available when an insurer denies coverage for services on the grounds that they are not medically necessary (a non-certification decision), or they are cosmetic or experimental for your specific medical condition.

For more information about External Review, including eligibility requirements, insurance types not subject to external review and FAQ's about the External Review Program, visit the our web site at [www.ncdoi.com](http://www.ncdoi.com) and click on Request an External Review, or give us a call at 855-408-1212.

A MESSAGE FROM  
**MIKE CAUSEY**

Insurance Commissioner

Health Insurance Smart NC is here to help North Carolinians with their health insurance issues. As a statewide consumer assistance program, Smart NC helps consumers resolve coverage disputes with their health insurance company. Smart NC also provides counseling and information on the insurer appeal process and consumer rights under NC state law. **There is no cost to consumers for our services.**

We encourage you to contact us at 855-408-1212 to schedule a meeting with a member of the Smart NC staff, Monday – Friday, 8:00 a.m. – 5:00 p.m. Information about all our Smart NC services and request forms are available online at [www.ncdoi.gov/smart](http://www.ncdoi.gov/smart).



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