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House of Representatives  
COMMONWEALTH OF PENNSYLVANIA  
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**DATE:** March 7, 2011

**TO:** All House Members

**FROM:** Representative Flo Fabrizio

**SUBJECT:** Co-sponsorship of Legislation – Health Carrier Grievance Procedure Act

In the near future, I will be introducing important consumer protection legislation entitled the Health Carrier Grievance Procedure Act. It was prompted by the new federal healthcare reform legislation, and is a National Association of Insurance Commissioners model act.

My legislation will create a comprehensive mechanism under which consumers can pursue an appeal of a decision made by their health insurance. My legislation will create a standardized internal appeals process whereby the consumer can formally request the insurance company to review its original decision. Consumers will be able to appeal company decisions which deny a claim for covered services under their insurance policy, or attempts to rescind coverage in full. In the event of an appeal, the carrier will be required to provide a full and fair review of the denial. If the consumer is not satisfied with that review, they will be able to seek an external review – outside of and independent of the company.

This legislation will help consumers and carriers alike by standardizing rules regarding claim denials. In addition, because it is expected that other states will enact similar legislation, the rules regarding consumer appeals will be uniform and less confusing for companies and consumers.

If you would like to co-sponsor this legislation, please contact Denise Milus at [dmilus@pahouse.net](mailto:dmilus@pahouse.net), or by calling 787-4358.

