

## Important Information about Your Appeal Rights

### **What if I need help understanding this denial?**

Contact us at 1-800-325-5598 if you need assistance understanding this notice or our decision to deny you a service or coverage.

### **What if I don't agree with this decision?**

You have the right to appeal any decision not to provide you or pay for an item or service (in whole or in part).

### **How do I file an appeal?**

Write to us at: PO Box 7406, Sioux Falls, SD 57117.

### **What if my situation is urgent?**

If your situation meets the definition of urgent under the law, your review will be conducted within 24 hours. Generally, an urgent situation is one in which your health may be in serious jeopardy or, in the opinion of your physician, you may experience pain that cannot be adequately controlled while you wait for a decision on your appeal. If you believe your situation is urgent, you may request an expedited appeal by contacting us at 1-800-325-5598.

### **Who may file an appeal?**

You or someone you name to act for you (your authorized representative) may file an appeal.

### **Can I provide additional information about my claim?**

Yes, you may supply additional information.

### **Can I request copies of information about my claim?**

Yes, you may request copies (free of charge) by contacting us at 1-800-325-5598.

### **What happens next?**

If you appeal, we will review our decision and provide you with a written determination. If we continue to deny the payment, coverage, or service requested or you do not receive a timely decision, you **may** be able to request an external review of your claim by an independent third party, who will review the denial and issue a final decision.

### **Other resources to help you:**

For questions about your appeal rights, this notice, or for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272). You may also contact the South Dakota Division of Insurance at:  
445 East Capitol  
Pierre, SD 57501  
(605) 773-3563

**DAKOTACARE**<sup>®</sup>

PO Box 7406  
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1-800-325-5598

[www.DAKOTACARE.com](http://www.DAKOTACARE.com)