



Template Letter to Your Insurance Company

A letter to your insurance company is a great way to make sure you have access to the kind of health care you want and need. You can tell your health insurance company how your covered care providers are meeting your needs, or how health care professionals who are not covered by your insurance are providing care that you want to access. By sharing this information with your health insurer, you give decision-makers within the company insights into what customers like you want and which services are most valuable.

The template below can be customized to include your own message and personal experience. Be sure to follow up your letter with a phone call, and also include your contact information so that your insurance company can follow up with you. To find out who you should send your letter to, call the member services number on your insurance card.

Dear *[Insert name]*,

As a customer of *[insert name of your insurance company]*, I am writing to urge you to support my access to a full range of health care professionals who are qualified and essential contributors to the U.S. health care system.

I strongly believe that patients are best served when they have access to a team of health care professionals who work together to ensure overall health and wellness, and that patients should be able to choose the type of provider that best suits their particular needs. There are more than three million licensed health care professionals in the U.S. who are not doctors of medicine (MDs) or osteopathy (DOs) and it's important to me that I have access to these health care professionals to maintain good health.

[In this section, tell your insurance company about your personal story, including your individual health and wellness needs. Explain why the care is necessary and the reasons you are seeking out a specific health care professional. If applicable, include any information about how this care provider promotes your overall health, helping you reduce the need for more expensive care. Also include information on whether coverage for certain health care providers you've needed has been denied in the past.]

Providers other than MDs or DOs are indispensable caregivers to millions of Americans, including me. I ask you to cover the costs of care that other health care professionals provide, based on patient safety, efficacy and positive outcomes. Without the contributions of these health care professionals, many patients would lack essential health care services and options, especially those in rural and medically underserved areas.

I would like *[insert name of insurance company]* to cover the valuable services of health care professionals other than MDs or DOs, particularly *[insert different types of health care providers]*, which *[can or have]* helped me improve my health. I can be reached at *[insert phone number]* or via email at *[insert email address]*. I look forward to your response.

Sincerely,