

Appeal Preparation Checklist

Gather these items BEFORE writing your appeal letter

For ALL Insurance Appeals

- Copy of the denial letter or Explanation of Benefits (EOB)
- Your insurance policy — full document including endorsements and riders
- The specific policy provision cited in the denial (request from insurer if not included)
- Claim number and all reference numbers
- Timeline of events (dates of loss, claim filed, denial received, appeal deadline)
- Contact log: every call, name, date, reference number, what was said
- Copies of all previous correspondence with the insurer

For Health Insurance Appeals

- Letter of Medical Necessity from your treating physician
- Complete medical records for dates of service
- Peer-reviewed studies supporting the treatment (PubMed, medical journals)
- Clinical practice guidelines from relevant medical society (NCCN, AHA, etc.)
- FDA approval documentation (if insurer claims treatment is experimental)
- List of prior treatments tried and why they failed or are contraindicated
- ICD-10 diagnosis code and CPT procedure code
- Prescription records (for medication appeals)

For Auto Insurance Appeals

- Police report
- Photos of ALL damage (before any repairs)
- 2-3 independent repair estimates from licensed body shops
- Vehicle history report (CARFAX/AutoCheck)
- KBB/NADA/Edmunds valuation (for total loss disputes)
- Comparable vehicle listings with screenshots (for total loss disputes)
- Maintenance records showing vehicle condition
- Rental car receipts and other out-of-pocket expenses

For Homeowner's Insurance Appeals

- Photos and video of ALL damage (including hidden damage)
- 2-3 independent contractor repair estimates

- Weather reports or fire department reports
- Moisture readings or mold test results (water damage)
- Engineering report (structural damage)
- Receipts for emergency repairs already completed
- Inventory of damaged personal property with values

For Dental Insurance Appeals

- Dentist's clinical narrative explaining medical necessity
- X-rays (pre-operative and/or post-operative)
- Intraoral photographs
- Periodontal charting (if applicable)
- Treatment history documenting prior attempts

Before You Send

- Letter addressed to the correct department (Appeals, not Claims)
- All bracketed fields filled in — no blanks remaining
- All supporting documents COPIED — never send originals
- Send via certified mail with return receipt requested
- Also submit via online portal if available (creates dual paper trail)
- Set calendar reminder for response deadline
- Log the appeal in your Evidence Documentation Tracker

For educational purposes only. Not legal advice.