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**Insurance Plan Template Letter for Providers**

This letter is intended for providers to express their concerns to insurance plans that have untenable rates or that recently cut rates.

**Who should I send it to?**

You will need to identify the best department to contact at the insurance company. Each company structure is different. The department could be called any of these:

* Provider relations department
* Reimbursement department
* Contracting department
* Credentialing department.

Credentialing contracts should have information on who to contact for renegotiation. There should also be a way to request a copy of your contract.

**What should I say?**

Take time to personalize this letter. Emphasize the value of your services over the cost of your practice. Insurance companies look at things from the consumer perspective, so they are most interested in the value you present to their consumers.

ASHA knows you are invaluable. How do you explain that to a payer? Share the ways you offer unique and valuable care to your clients by answering these questions:

* What is your area of expertise in the field?
* Do you specialize in a particular underserved patient population?
* What special training have you done to hone your skills in this area?
* What functional outcomes do your patients typically achieve?

Be specific but concise. Show the work you have done beyond your degree to develop your skills, such as:

* Specialized courses you completed in grad school
* On-the-job training
* Specialized work experience
* Continuing education in your area of expertise
* Articles, presentations, or research you have authored.

There are also prompts within the letter to include information that’s unique to you. Information from these articles may be useful in bolstering your message:

* [Kaiser Family Foundation: How Much More Than Medicare Do Private Insurers Pay? A Review of the Literature](https://www.kff.org/medicare/issue-brief/how-much-more-than-medicare-do-private-insurers-pay-a-review-of-the-literature/)
* [Congressional Budget Office: The Prices That Commercial Health Insurers and Medicare Pay for Hospitals’ and Physicians’ Services](https://www.cbo.gov/system/files/2022-01/57422-medical-prices.pdf) [PDF]

**What are the next steps?**

After you send the letter, it’s important to follow up and ask for a meeting to discuss renegotiating your rate. The insurer may not be responsive, so be professional but persistent.

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[Date of Submission]

[Name of Insurance Representative or Department]

[Insurance Company Name]

[Insurance Company Address]

[City, State Zip]

Re: Rates for [Audiology or Speech-Language Pathology] Services

Dear [Name of Insurance Representative or Department]:

I have been an enrolled provider for the last [insert number of years] years and have [insert number of years] years of experience practicing as [an audiologist or a speech-language pathologist]. Currently, I serve [number of patients you see with this insurance] patients with [Insurance Company Name]. I am writing to request an increase in the reimbursement for [list the specific CPT codes you want increased].

[Share information on what areas of practice you specialize in and the patient population you serve. Add whether you have any specialized training in a particular area. Emphasize your value to the patient population. Describe how you can reduce downstream health impacts, complications, or costs to the payer and health care system.]

The current fees do not reflect the value of the services or meet our practice expense needs, especially in the time of inflation. [Explain how low or decreasing rates impact your practice and the actions you will need to take if this does not improve.]

[You can use information from the articles linked above to help bolster your arguments for your ideal payment rate.]

[Add specific questions you may have and their impact on your provider contract, as needed.]

Thank you for your time and attention to this important matter.

Sincerely,

[Provider name]

[Practice name]

[Address]

[City, State Zip]

[Phone number]

[Email]

[NPI]