

[Date]

[Insurance Company Name]
[Attn: Appeals/Grievance Department]
[Insurance Company Address]
[City, State, Zip Code]

RE: Letter of Medical Necessity for Out-of-Network Referral

Patient Name: [Patient First and Last Name]

Patient Date of Birth: [MM/DD/YYYY]

Policy Number: [Policy Number]

Group Number: [Group Number]

Claim/Reference Number: [Reference Number if applicable]

To Whom It May Concern,

I am writing on behalf of my patient, [Patient Name], to formally request a referral and coverage for services provided by an out-of-network pediatric specialist, [Specialist Name], at [Facility Name].

Clinical Diagnosis:

[Patient Name] has been diagnosed with [Diagnosis/ICD-10 Code]. Due to the complexity and rarity of this condition in a pediatric patient, specialized care is required that is not available within the current provider network.

Medical Necessity:

The requested specialist, [Specialist Name], possesses unique expertise in [Specific Procedure or Sub-Specialty]. [Patient Name] requires [Specific Treatment/Surgery/Evaluation] to prevent [Potential Complications or Health Risks].

In-Network Limitations:

I have reviewed the current list of in-network pediatric providers. To my clinical knowledge, there are no providers within the network who possess the necessary [Specific Equipment/Experience/Clinical Certification] to safely and effectively treat [Patient Name]'s specific condition. [Optional: Mention specific in-network doctors consulted who could not provide the care].

Request:

For the reasons stated above, I am requesting that [Insurance Company Name] authorize treatment with [Specialist Name] at an in-network benefit level (Gap Exception) to ensure the patient receives the standard of care required for their condition.

Please find the attached medical records and documentation supporting this request. Should you require further information, please contact my office at [Phone Number].

Sincerely,

[Physician Signature]

[Physician Name, MD/DO]

[Practice Name]

[NPI Number]

[Phone Number]