

[Date]

[Health Insurance Company Name]

Attn: Appeals Department

[Address]

[City, State, Zip Code]

RE: Expedited Appeal of Length of Stay Denial

Patient Name: **[Patient Full Name]**

Member ID: **[Member ID Number]**

Claim/Reference Number: **[Reference Number]**

Facility Name: **[Current Hospital Name]**

To Whom It May Concern,

This letter serves as a formal appeal of the decision to deny continued acute inpatient coverage for **[Patient Name]** as of **[Denial Date]**. We are requesting an immediate reversal of this decision based on a documented "Transfer Delay" to an Acute Rehabilitation Facility (ARF).

The medical team has determined that **[Patient Name]** requires intensive multidisciplinary therapy in an ARF setting due to **[briefly list medical condition, e.g., stroke, spinal cord injury]**. Despite the clinical team's diligent efforts to secure a bed, there is currently no availability at the required level of care. Documentation of the facilities contacted and their current waitlists is attached.

The patient cannot be safely discharged to a lower level of care because:

- The patient requires 24-hour physician supervision and specialized nursing care.
- The patient requires intensive therapy (3 hours per day) that cannot be provided at home or in a skilled nursing facility.
- A premature discharge to an improper setting would pose a significant risk of medical regression or hospital readmission.

Per CMS and industry standards, when a patient no longer meets acute care criteria but cannot be safely transferred due to a lack of available post-acute beds, the insurance carrier is responsible for coverage at the current facility until a safe transfer is executed.

We request an immediate extension of the length of stay to ensure the patient remains in a stable environment until the ARF bed becomes available. Please provide a written response to this expedited appeal within **[Number]** hours.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Relationship to Patient / Title]
[Phone Number]