



# How to Appeal a Decision by Your Health Plan Issuer

**If You disagree with a decision by your health plan issuer:**

- To deny, or reduce, or terminate a health care service or payment in whole or in part;
- Not to issue health insurance coverage to you in the individual or non-employer group market; *or*,
- To cancel or discontinue your coverage under a health benefit plan back to the original effective date as if the coverage never existed other than for non-payment or premium or contribution. *Then...*

