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How to Appeal a Denied Personal Injury Claim in Iowa

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Getting into an accident due to the fault of the other party can be daunting, and it can be especially frustrating if your insurance claim is denied. Iowa is an at-fault state, meaning that the victim in an accident can recover compensation from the liable party. Unfortunately, insurance companies may devalue many claims and even deny some legitimate ones.

A denied claim can develop feelings of helplessness in the victim. It is important to understand that a denied claim is not the end of the world. You can contest the denial and appeal. However, understanding and navigating the appeals process is filled with legal technicalities that the average individual might find hard to deal with alone.

This is where the expertise of a **personal injury lawyer in Des Moines** comes in. An attorney will ensure that your appeal is successful. From drafting your letter to gathering necessary documents, your attorney will be there with you at every step of the process. They can prepare compelling arguments against the denial as they are equipped with Iowa's laws.

Step-by-step guide to appeal a denied personal injury claim in Iowa

Step 1: Understand why the denial happened.

The first step is to understand the denial and why it happened. To do this, it is important to read the determination letter sent by the insurance company thoroughly. The letter should contain the specific reasons for the denial. Common reasons may include a lack of sufficient evidence, policy exclusions, or incomplete paperwork.

Step 2: Draft an appeal letter.

This is the step where the appeals process begins. Start by drafting an appeal letter to the insurance company. This letter should clearly state your intention to appeal, include your name and claim number, and provide a detailed explanation of why you believe the claim was wrongly denied.

Step 3: Gather supporting documents.

You must attach all the supporting documents to your appeal letter. This may include medical records, accident reports, and any other evidence that strengthens your claim. If your claim was denied because the insurance company thought that your medical treatments were not necessary, get a supporting statement from your healthcare provider.

Step 4: Follow the internal appeals process.

Every insurance company has a specific appeals process, and the steps should be outlined in the determination letter. Pay more attention to the deadlines for filing the appeal, which typically range from 2 to 6 months after the denial.

Step 5: Keep communication records.

Throughout the appeals process, keep a record of every communication you have with the insurance company. Note down dates, times, and the content of conversations. Save copies of emails, letters, text messages, etc. These can be helpful if there is a dispute further.

Step 6: Follow up.

After you have submitted your appeal, make sure to follow up with the person in the insurance company to make sure the appeal is being processed. Regular follow-up can expedite the response and ensure that they do not forget about your application.

Step 7: Consider an external review.

If your appeal is denied again or if the insurance company fails to respond promptly, you can file for an external review. An external review is done by an outside organization. However, remember that you only have four months after receiving the denial notice to file for an external review. Proper documentation will again be required during this process.

Step 8: Hire an attorney.

Finally, if the appeals process also does not get you a desired response, consider hiring an attorney. An attorney can review each step of the process and tell you where you went wrong. They can also advise on further legal action.

Was your claim denied? Don’t be sad!

It is easy to feel like you have lost when your personal injury claim first gets denied. However, you have other options and additional chances at success. Hire an attorney in Iowa today!

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