

Urgent ER Coverage Appeal Message

Subject: URGENT APPEAL - Emergency Room Coverage Denial

Dear Emergency Claims Department,

I received your denial of coverage for my emergency room visit on [date] and I am shocked by this decision. This was a genuine medical emergency that required immediate attention.

I presented to the emergency room with severe chest pain and shortness of breath. Any reasonable person would interpret these symptoms as potentially life-threatening and seek emergency care immediately. The attending physician confirmed that my presentation warranted emergency evaluation.

Your denial states that my condition was "non-emergent," but this determination was made after the fact with full knowledge of my diagnosis. In the moment, I was experiencing symptoms that could have indicated a heart attack or other serious condition.

Emergency room coverage exists precisely for situations like mine - when patients need immediate medical evaluation to rule out serious conditions. Your retrospective denial undermines the very purpose of emergency coverage.

I am requesting immediate reversal of this denial and full payment of the emergency room charges. This decision sets a dangerous precedent that could discourage patients from seeking necessary emergency care.

Please provide your response within 48 hours.

Urgently yours,

[Your Name]

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