

Timing Denial - Extension Request

Subject: Appeal for Late Filing - Request for Exception

Dear Claims Administrator,

I am writing to appeal the denial of my claim filed on [Date] for services received on [Date of Service]. The claim was denied because it was filed after the [X]-day deadline specified in my policy.

I acknowledge the late filing but request an exception due to extenuating circumstances:

[Explain reason: serious illness prevented timely filing, never received original bills due to address change, was incapacitated during filing period, provider delayed submitting claim, administrative error, was traveling/deployed, family emergency]

I made every reasonable effort to submit this claim promptly once I became aware of the deadline and my circumstances permitted. The late filing was not due to negligence but rather circumstances beyond my control.

Many insurance companies grant exceptions for good cause, and I believe my situation warrants such consideration. I have been a policyholder in good standing for [Time Period] and have consistently paid my premiums.

I respectfully request that you waive the filing deadline in this instance and process my claim for the covered services.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]

[Policy Information]

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