



## Understanding the Appeal, Grievance Processes

If you think you aren't receiving the benefits to which you are entitled, you have the right to an internal appeals process with your insurer. If after this process you are still dissatisfied, you can file an external grievance with the Office of the Commissioner of Insurance (OCI) and the external review organizations. It's crucial for you to understand both processes.

More information on the appeal and grievance processes—including links to filing an online appeal with OCI—is available on the parity page of the Web site of Mental Health America-Wisconsin at [www.mhawisconsin.org/mental\\_health\\_parity.aspx](http://www.mhawisconsin.org/mental_health_parity.aspx).