

## Excerpt 3: An Appeal Is a Professional-Looking Document

[Previous Excerpt 2 "What an Appeal Is Not"](#)

If you want to pass yourself off as a lawyer, you have to wear a suit.

If you want to pass your appeal off as a legal brief, it had better look professional.

A doctor/attorney/insurance insider does not send a funky-looking appeal document. Everything about your appeal matters: type style, margins, page breaks, indents. If your appeal does not look professional, your insurer will not be intimidated.

If you use the Sample Appeal included on this CD, your appeal will already look polished, balanced, and professional. In Chapters 5-19, we will cover the specifics of what each page of your document needs to look like.

A few rules of thumb:

1. Three words about typestyle: No. Times. Roman. Times Roman is the most outdated, boring, wimpy typestyle on the planet. Just don't use it. The most stylish type in Microsoft Word is 11-point Bookman Old Style.
2. No paragraph indents. Professionals do not indent at the beginning of every paragraph. Indented paragraphs interrupts the message, and makes us look weak and unsophisticated. Double-space between paragraphs, and you will look more powerful.
3. Don't mix typefaces. When people are writing appeals, they tend to throw in a lot of underline, boldface, and italic type to emphasize their strong feelings. First, too many typefaces confuses the eye. Second, a fruit salad of different typestyles makes you look hysterical. Remember, we are purging all emotion from our appeals.
4. Number all pages, including attachments. Make it easy for Acme Insurance to find each piece of powerful proof. If you create intimidating "section titles," it is good strategy to use them as headers on every page. Example: "Acme Insurance Violates Colorado Revised Statute 113-B-2." If that is the title, don't you want Acme to see it over and over, at the top of every page?
5. Break your pages at a powerful—and logical—stopping point.
6. Be consistent. All pages should have the same margins, all section headings should look the same. Same number of line spaces between headings and text, page numbers all formatted the same. I have written books, speeches, and forty-four winning appeals using my allpurpose, no-fail Rule of Good Writing: PUT THE MOST POWERFUL WORD LAST. 1 Your Battle Plan: What is an Appeal 7

In a sentence, put the most powerful word last. In a paragraph, put the most powerful word last. In an appeal, put the most important word last.

Compare these two sentences:

"Four score and seven years ago, our forefathers set forth upon this continent a new NATION."

"Our forefathers set forth a new nation on this continent four score and seven years ago."

### **Excerpt 3: An Appeal Is a Professional-Looking Document**

Published on The Carcinoid Cancer Foundation (<http://www.carcinoid.org>)

---

First sentence, thrilling. Second sentence, boring.

I like to end my appeals with variations on this sentence: "It is time to do the right and reasonable thing, adopt a just policy for treating this cancer, and send me to my lifesaving surgery with Dr. Smith in PEACE."

The last word of a sentence, a paragraph, or a document is the one that stays with them—like the ringing of a bell. Make sure that, as you write, you pay heed to "last words," and ring the bell that will make them ask, "Where shall we send the checks?"

An appeal is an exercise in intimidation. The purpose of an insurance appeal is not to convince, to educate, or to tug at the heartstrings. The only thing that will make Acme Insurance reverse their denial is intimidation.

Everything about your appeal must intimidate:

1. Your persona. You write with complete mastery and confidence. It's easy, since you are following my sample appeal, and using my words.
2. Your addressee list. You will copy the correct decision-makers, in the way that makes them think that you are an insider.
3. The appearance of your document.
4. Your arguments. You will demonstrate to them with your arguments that you understand what insurance approvals and denials are really about. You will prove so many different points that you will give them no way out, no choice but to approve.
5. Your proof. You will find and supply just the right scientific proof to blow away their reason for denial.
6. Your use of insurance company words. You will dig into your benefits booklet, dig out the Medical Policy Statements and insurance company definitions, and turn them to your advantage.

[Next Excerpt 4 "An Appeal Is a Bluff"](#)

[Return to main Insurance Warrior page.](#)

To purchase Laurie's book and CD, click here: <http://theinsurancewarrior.com/thebookandthecd.html>

The insurance information presented on The Carcinoid Cancer Foundation website is a collaboration between the Foundation and Laurie Todd.

Direct linking to this information and/or unauthorized use and/or duplication of this material without express and written permission from The Carcinoid Cancer Foundation is strictly prohibited. See also Disclaimer.

Copyright 2010, The Carcinoid Cancer Foundation and Laurie Todd.

**Source URL:** <http://www.carcinoid.org/content/excerpt-3-appeal-professional-looking-document>