

Excerpt 4: An Appeal Is a Bluff

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

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I know that you aren't a lawyer and a doctor. You know that you aren't a lawyer and a doctor. But the insurance company doesn't know that.

Proving your point with facts is not enough. Remember, an insurance appeal is a strategy game. Step out boldly, and present yourself as a worthy opponent to a huge insurance bureaucracy.

I face off with the biggest, meanest insurance companies in the land. I square my shoulders, fluff up my feathers, quiet my beating heart, and pretend to be smarter and stronger and better than every one of them.

I can do this because I am on the side of the angels. The truth is my sword and my shield, and all the insurance company has to fight me is feeble propaganda.

Present yourself this way—whether in writing or in person—and come armed with facts. You will throw them completely off their game, they will not want any more trouble from you, and they will pay.

Each appeal is a small masterpiece of persuasive expository prose. Organized, cool and commanding in tone, well-researched, with a touch of poetry in the cover letter.

The sample appeal is not an "appeal template." I would suggest that you start with my Microsoft Word document. Use my existing timesteps, margins, line-spacing and so on for your appeal. However, you can't simply plug in your name and go.

Templates don't win appeals. An insurance company can smell a template a mile away. What is required to move a huge insurance bureaucracy is a hand-crafted smart-bomb of persuasion—a bluff which convinces Acme Insurance that you are stronger, smarter, more determined than they are.

Your denied treatment probably costs \$100,000+. Let's say that you dig in, study my book and CD. Take apart the appeal document, use the framework, write your own arguments and story, and put it back together.

You are going to have to read, think, and write for a week or two. We are not talking about months here. Jump in, use the materials, get the job done, win the appeal, get your treatment, and move on.

Isn't \$100,000 pretty good pay for two weeks work?

Read my sample appeal for content, mine it for arguments and words that you can use. And, above all else—read it for what I sound like and who I pretend to be.

We do not beg, we do not plead. We do not "appeal." We stand firmly in our truth, state our request for lifesaving treatment, and tell them in no uncertain terms to do what is right.

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

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