



# WHAT IS A RETROACTIVE DENIAL OF A CLAIM

**Definition:** A retroactive denial is the reversal of a previously paid claim, where you become responsible for payment.

**Can a claim for services be retroactively denied?** Yes

**What can I do to prevent claims from being retroactively denied?** You can:

- Pay your SoloCare (Individual/Family) plan premiums on time and in full, every month.
- If you use an **Out-of-Network** Provider, confirm any prior authorizations for medical services before your appointment/procedure. Your provider will be assigned a prior authorization reference number for the medical service they are requesting to perform. Contact Utilization Management (UM) at (800) 865-5922, or call the number listed on the back of your ID card.
- Inform us of any other insurance coverage you may have. If it is determined you have other insurance that is primary to Alliant, your claims will be retro denied and you may be responsible.
- Contact Client Services at (866) 403-2785 prior to any service to confirm it is a covered benefit. If a benefit is determined to be non-covered per your Certificate of Coverage list of exclusions, the service will be retroactively denied and you may be responsible.