



Things to Think About!

What to do if an Application is Denied By Linda Jorgensen

Nationwide state budgets are feeling the recession crunch. Shrinking state coffers make it difficult for Legislators to find money to fund state programs. Many states are functioning on a shoe string with budgets being managed on a day-to-day basis.

Given the current economic climate many individuals are not even attempting to apply for state funded programs, mistakenly thinking they won't qualify so the effort would be a waste of time. Not so! It is very important to apply! While you may not currently qualify under tightened budget restrictions the resulting ineligibility letter, more commonly called a denial letter, is a powerful tool in obtaining assistance benefits from other sources.

Supplemental Security Income (SSI) and standard Medicaid are the two most important government programs to apply for. A letter of ineligibility (or a denial letter) from one or both of these programs will assist you in becoming eligible for OTHER programs at both the state level and in your community. Quite often you are required to apply for these two programs and obtain a letter of ineligibility before proceeding with an application for other programs.

Letters of denial from your private insurance company are also important to keep. A denial for medical claims will also give you extra leverage and justification when filing for other financial assistance programs.

What to Do with Your Letters

Letters of denial carry weight and power. How do I know this? I have to follow this exact process, just like everyone else, and have been able to access other programs using letters of denial to prove financial and medical necessity. Once denied eligibility for medical claims, mainstream Medicaid and SSI you can apply for various state Medicaid waivers and other programs, using all letters of denial as part of your application. You have to physically provide proof that you have applied already and don't qualify. Those letters you receive are your proof.

1. **Keep It.** Every time you receive a denial letter be sure to keep it! Place it in a file where it is readily accessible but DON'T throw it away. They will give you extra leverage when filing for other assistance programs and justifying the need for financial assistance.

2. **Use It.** I have a boat load of denial letters in a file that I carry with me whenever I am applying for a new service or assistance program for our daughter. When asked if I've applied for other programs it is simple to reply, "Oh, yes. I applied. They told me we don't qualify. Here's the denial letter right here. Would you like a copy for your record?" Letters left at home in the filing cabinet don't do you any good. Be sure to use them.

The following organizations may request/require copies of ineligibility letters:

State Medicaid Waiver Programs
Free Medical/Dental Clinics
Independent Living Programs
State Health & Human Services Programs
Private Charities -- Public Schools
Rehabilitation Services
Private Medical Assistance Programs (Hospitals)
Military EFMP/ECHO Programs
Housing Programs Private & Government
Assistive Technology Programs
Early Intervention Programs
Recreational Services/Camps
Transition Programs -- Grant Programs
Transportation Programs
Child Care Assistance Programs
Housing Adaption Programs

3. **Track It.** Once you have applied for a program and received a letter of ineligibility don't assume you can never reapply. Keep track of the program, the date you initially applied and the reason for denial. Changes in income, medical needs, household circumstances etc. are all reasons to reapply for services previously denied. Many programs change eligibility requirements, some on a yearly basis, so periodically checking to see if any changes have been made and re-applying may find you receiving benefits at a later date. If not, add your updated letter of ineligibility to your file. It never hurts to ask.

It is imperative to go through the denial process in order to get other services available. If you want the services you need you'll have to fight for them. Unfortunately paperwork is a part of the system we have to deal with. Letters of denial are an important part of that process. Keep them, use them and you'll find you may qualify for more than you thought.