

[Your Name]

[Street Address]

[City, ST ZIP Code]

[DATE]

[Recipient Name]

[Title]

[Company Name]

[Street Address]

[City, ST ZIP Code]

Dear [Recipient Name]:

“Your letter has just informed me that insurance policy will not cover my daughter's surgery because it is considered by your company (company name) to be "elective" and we did not obtain authorization in advance. I could not imagine that anyone could consider surgery that would prevent her paralysis and eventual death to be "elective." I hope that it is just a mistake in you letter saying the surgery is "elective."

I am ready to submit you the copies of her medical records or the neurosurgeon can send them to you by himself. I request that you review her case to see that her condition clearly was "life-threatening" and therefore not "elective."

Now we are thankful that she can leave normal life. I am confident that you will agree once you have seen the documentation. I will await your response before taking other action and hope that we will solve this issue.”

Sincerely,

[Your Name]

[Title]

