

Example letter to appeal cancellation of a policy for lack of payment

Situation: You didn't pay your health insurance premium because your employer's payroll department made a mistake.

[Your name, address, and policy number]

[Date]

[Contact information for your health insurer's appeals department]

To whom it may concern:

I'm appealing your company's decision to cancel my individual policy effective June 1, which had been in force for three years. I'm asking that you reinstate it.

While I understand your requirement that coverage is contingent upon timely payment of premiums, I ask that you grant an exception in this case. My employer's payroll department made an error that left me and other coworkers without our direct-deposit paycheck for four days. Since my health insurance premium is scheduled to be deducted from my checking account two days after I'm normally paid, there wasn't enough money in my account to cover the bill.

Please note this has never happened before. I have a letter from my company's Human Resources Director certifying this payroll error did occur, and that it took four days to correct.

I look forward to hearing your decision to my request for reinstatement as soon as possible, and would be grateful for any allowance you could grant me for this first-time error.

Sincerely,

[Your name]

[Your address and phone number]