

# Original Medicare and Medicare Advantage Appeals

If you were denied coverage for a health service or item, you can appeal the decision. An appeal is a formal request for review of a decision made by Original Medicare or your Medicare Advantage plan.

## Before starting your appeal



Call your health care provider to see if they made a billing mistake that caused the denial. If not, ask for their help with the appeal. Your doctor can write a letter of support to strengthen your appeal, or they may even appeal on your behalf.



Call Medicare or your Medicare Advantage plan to learn more about the reason for the denial. Your appeal letter should address this reason.



Read your denial notices or other documents from Medicare or your Medicare Advantage plan. These notices have instructions and deadlines that you should follow.

## Original Medicare appeals

Start your appeal by following the instructions listed on your Medicare Summary Notice (MSN). This includes circling the denied service listed and filling out the shaded section at the end of the MSN. Then, send your appeal to the Medicare Administrative Contractor (MAC) within 120 days of the date on your MSN. The MAC's address is listed on your MSN. This will start your appeal.

## Medicare Advantage appeals

**Denials before you received the health service or item:** First get an official written decision from your plan, called a Notice of Denial of Medical Coverage. Follow the instructions on this notice and file your appeal within 60 days of the date on the notice. You will need to send a letter to your plan explaining why you need the service or item. Your plan should make a decision within 30 days.

**Denials for a health service or item you already received:** Start your appeal by following the instructions on the notice you received from your plan. File the appeal within 60 days of the date on the notice. Your plan should make a decision within 60 days.

## Missing an appeal deadline

A late appeal may still be considered after the deadline to appeal has passed, if you can show good cause for not filing on time. Extension requests are considered on a case-by-case basis, so there is no complete list of acceptable reasons for filing a late appeal. Some examples, however, include:



- The notice you are appealing was mailed to the wrong address.
- A Medicare representative gave you incorrect information about the claim you are appealing.
- Illness—either yours or a close family member’s—prevented you from handling business matters.
- The person you are helping appeal a claim is illiterate, does not speak English, or could not otherwise read or understand the coverage notice.

If you think you have a good reason for not appealing on time, send your appeal as you normally would and include a clear explanation of why your appeal is late. If the reason has to do with illness or other medical conditions, a letter or supporting documentation from your health care provider can be helpful.

## Original Medicare and Medicare Advantage Appeals



### Who to contact for more help:

- Contact your State Health Insurance Assistance Program (SHIP) for counseling around appeals.
- Contact your Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse.
- Contact your health care provider for help strengthening your appeal.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 800-247-4422	SMP toll-free: 800-247-4422
SHIP email: <a href="mailto:idahoshiba@doi.idaho.gov">idahoshiba@doi.idaho.gov</a>	SMP email: <a href="mailto:idahoshiba@doi.idaho.gov">idahoshiba@doi.idaho.gov</a>
SHIP website: <a href="http://shiba.idaho.gov">shiba.idaho.gov</a>	SMP website: <a href="http://www.medicarefraudprevention-idaho.com">Medicare Fraud Prevention - Idaho Commission on Aging</a>
To find a SHIP in another state: Call 877-839-2675 (and say “Medicare” when prompted) or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a>	To find an SMP in another state: Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>

SHIP Technical Assistance Center: 877-839-2675 | [www.shiphelp.org](http://www.shiphelp.org) | [info@shiphelp.org](mailto:info@shiphelp.org)

SMP Resource Center: 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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