

# MASSACHUSETTS OFFICE OF PATIENT PROTECTION

Since its inception in 2000, the Office of Patient Protection (OPP) has worked effectively to safeguard health care consumer protections in the Commonwealth. OPP strives to address each inquiry, waiver, and external review in a fair and consistent manner. OPP's efforts contribute to the provision of high quality patient care while advancing a more transparent, accountable, and innovative health care system.



## WHO WE SERVE

OPP helps patients navigate the evolving health care system, assisting with a variety of issues that patients may face while accessing care. OPP has three primary services that serve those wishing to enroll in health insurance, those who have been denied coverage by a fully-insured Massachusetts health insurance company, and patients of certain health care provider organizations seeking an independent review of a decision about accessing care. OPP also operates a toll-free hotline, providing direct assistance as well as referrals to other state agencies and non-profit organizations.



## REQUEST AN EXTERNAL REVIEW OF A HEALTH INSURANCE DECISION

OPP administers an external review process where decisions by health insurance companies, based on medical necessity, can be reviewed by an independent doctor or health care professional. If a request is eligible for this process, the patient will receive a final and binding decision from an external review agency. Generally, over 40% of external review decisions are resolved in favor of the patient and, in those instances, the service or treatment must be covered by the health insurance company.



## REQUEST AN OPEN ENROLLMENT WAIVER

Most Massachusetts residents must buy health insurance during a specific time of year when enrollment in health insurance is open. This open enrollment period is set by state and federal law and changes each year. If a resident did not purchase health insurance during the last open enrollment period, that resident may still be eligible to enroll in health insurance by requesting a waiver from OPP. All residents must first attempt to enroll through the Massachusetts Health Connector, a broker, or a health insurance company before requesting a waiver from OPP.



## REQUEST AN EXTERNAL REVIEW OF A HEALTH CARE PROVIDER DECISION

OPP administers an external review process where decisions by certain health care providers, if part of a risk-bearing provider organization or accountable care organization, can be reviewed by an independent doctor or health care professional. Patients may seek an independent review of a decision about referrals, the type or intensity of care, timely access to care, and other concerns. If a request is eligible for this process, the patient will receive a final and binding decision from an external review agency.



## CONTACT OPP

Don't speak English? We can still help. An interpreter will help translate the conversation.

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