

**191—39.45(514G) Notice of internal appeal decision and right to independent review.** Upon the conclusion of the internal appeal mechanism specified in Iowa Code section 514G.109(2), the notice required in Iowa Code section 514G.110(2) “*b*” and “*c*” shall contain the following information:

**39.45(1)** A description of additional internal appeal rights, if any, offered by the insurer.

**39.45(2)** A description of how the insured can request independent review of the benefit trigger determination. Such description must specify the following:

*a.* The insured must submit a written request within 60 days of the insured’s receiving written notice of the insurer’s internal appeal decision;

*b.* The request must be made to the Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315;

*c.* A copy of the insurer’s benefit trigger determination letter must accompany the written request for an independent review.

[ARC 8271B, IAB 11/4/09, effective 12/9/09; ARC 3683C, IAB 3/14/18, effective 4/18/18; Editorial change: IAC Supplement 9/23/20]