

191—39.45(514G) Notice of internal appeal decision and right to independent review. Upon the conclusion of the internal appeal mechanism specified in 2008 Iowa Acts, House File 2694, section 10, the notice required in 2008 Iowa Acts, House File 2694, section 10, 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, 330 Maple Street, Des Moines, Iowa 50319;
- c.* A copy of the insurer's benefit trigger determination letter must accompany the written request for an independent review;
- d.* A \$25 filing fee is required unless the insured is requesting that the fee be waived. The check should be made payable to the Iowa Insurance Division. If a waiver is requested, the request shall include an explanation for the insured's request that the fee be waived.