

What is the PBRB and Things to Consider

As you may know, the Pilot Benefit Review Board (PBRB) is an option to all pilots, as provided under Sections 27.T. of our Collective Bargaining Agreement. The PBRB (the Board) provides a venue for the final appeal of the denial of any benefit described in Sections 27. Because of the varied nature of the many plans involved, this article will focus on the number one source of PBRB cases, our medical benefits, specifically with Anthem.

If you find yourself with a medical benefit claim that has been denied at the second level appeal with Anthem, you have the option of filing suit in federal court or bringing your claim to the PBRB. Here are some ideas to help your claim get the best possible appeal review when you go before the Board.

When you choose to appeal to the PBRB, you should ensure you have assembled as much information about your case as possible. Treat the appeal as your responsibility, not the physician's office staff. After all, they have performed the service and filed the claim for you. The denial of a claim is the pilot's problem – but most medical professionals will usually help you appeal a denied claim.

Consider including the following:

A letter about why you feel the claim should be paid, despite the denial. If medical related, reference [Anthem's Medical Policies Overview](#) on the Anthem website if possible.

A letter from your physician and any attending specialist detailing the medical reason(s) the claim should be paid. Include contact information in case Anthem needs further clarification of remarks.

Statements from you about when and what was said in any conversations with Anthem Customer Service Agents (keep notes, such as date, time, call reference number, who you spoke with and content on all calls with Anthem).

Read the denial letters carefully, along with the referenced guidelines. Have your physician or specialist address any discrepancy between the denial and the claim. Highlight what you feel is the mistake in the denial.

Consider including your own notes and timeline on treatment in your narrative, including everything you think might be relevant, such as statements of preauthorization, or any limitations of coverage.

The Board's voting members are not medical professionals; they are ALPA pilot volunteers, along with Human Resource representatives from FedEx. Their job is to see if Anthem's medical policy guidelines have been followed. Our health insurance is very good, but it does not cover every expense. There are many instances in which your physician and Anthem may disagree regarding details of a claim. In these instances, it helps to provide additional clear, rational and detailed information to the PBRB.

R&I Committee

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