

Updated: As of June 3, 2014

**Certification as an Independent Review Organization
Long-term Care Benefit Trigger Determinations**

Act 51 of 2010 added to Pennsylvania's long term care insurance laws a provision granting a right to appeal an insurer's determination that a benefit trigger is not met. 40 P.S. §991.1111.1(a) Act 51 also added definitions of "benefit trigger" and "independent review organization." 40 P.S. §991.1103.

Pursuant to this Act, an entity must be certified by the Pennsylvania Insurance Department to perform an independent review of benefit trigger determinations. To be certified, an independent review organization (IRO) must (a) be certified as an IRO in another state, if the other state requires the IRO to meet substantially similar qualifications as those established by the National Association of Insurance Commissioners, or (b) be certified or approved by the Pennsylvania Insurance Department. To maintain certification, the IRO shall comply with the requirements of the Act 51 amendments to the long term care insurance laws and its representations in its application to Pennsylvania or any other state by which it is certified.

The following organizations have been approved by the Pennsylvania Insurance Department to perform independent reviews of long-term care benefit trigger determinations:

LTCI Independent Eligibility Review
Specialists, LLC
1636 N. Cedar Crest Blvd, Suite 107
Allentown, PA 18104
Telephone: (800) 878-9579
Fax: (484) 661-4757
Contact: Stephen R. La Pierre

National Medical Reviews, Inc.
260 Knowles Ave., Suite 330
Southampton, PA 18966
Telephone: (215) 352-7800
Fax: (215) 352-7801
Contact: Danielle E. Bontcue, Esq.

(Reviews will be conducted at the following location)

MAXIMUS Federal Services, Inc.
11419 Sunset Hills Road
Reston, Virginia 20190-5207
Telephone: (703) 251-8500
Fax: (703) 251-8240
Contact: David Sherman

MAXIMUS Federal Services, Inc.
50 Square Drive, Suite 210
Victor, NY 14564
Telephone: (585) 425-5200
Fax: (585) 425-5290

Questions regarding this notice may be directed to Carolyn M. Morris, Director, Bureau of Consumer Services at (717) 783-9862 or camorris@pa.gov