

Updated: As of June 1, 2018

**Certified Independent Review Organizations for
Long-Term Care Benefit Trigger Determinations**

The act of July 9, 2010 (P. L. 362, No. 51) (Act 51) provides a right to appeal a long-term care insurer's determination that a benefit trigger is not met. See section 1111.1 of The Insurance Company Law of 1921 (40 P. S. §991.1111a). Under Act 51, an entity must be certified by the Insurance Department (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 Department. To maintain certification, the IRO shall comply with the Act 51 amendments to the long-term care insurance laws and its representations in its application to the Commonwealth or any other state by which it is certified.

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

LTCI Independent Eligibility Review Specialists, LLC

1636 North Cedar Crest Boulevard, Suite 107
Allentown, PA 18104
Telephone: (800) 878-9579 Fax: (484) 661-4757
Contact: Stephen R. La Pierre

National Medical Reviews, Inc.

607 Louis Drive, Suite C
Warminster, PA 18974
Telephone: (215) 352-7800 Fax: (215) 352-7801
Contact: J. Kathleen Marcus

MAXIMUS Federal Services, Inc.

3750 Monroe Avenue, Suite 705
Pittsford, NY 14580
Telephone: (545) 348-4357 Fax: (585)425-5296
Contact: Tamra O'Donnell (stateappealseast@maximus.com)

Questions regarding this notice may be directed to:

Carolyn M. Morris
Director, Bureau of Consumer Services
Telephone: (717) 783-9862 Fax: (717) 787-8585
Email: camorris@pa.gov