

Commercial Carrier Process to Request a Referral to a Specialist or NonPhysician Specialist

(Accurate as of August 1, 2022. Please check the MIA website for up-to-date information.)

Freedom Life Insurance Company of America

Consumer Contact Information

Website

www.ushealthgroup.com

Phone Number

1-800-387-9027

Requesting a Referral

Steps to request a non-panel
(non-participating) provider specialist

Notify the company by phone or mail.

Freedom Life Insurance Company of America

300 Burnett Street

Suite 200

Fort Worth, TX 76102

1-800-387-9027

Review full referral request
procedures

<https://cdn.ushealthgroup.com/ushealthgroupcom-sbc/MD/PROCESS%20TO%20REQUEST%20A%20REFERRAL%20TO%20A%20SPECIALIST%20OR%20NONPHYSICIAN%20SPECIALIST.pdf>

**Carrier's timeline to grant or deny
request**

Within 10 working days.

**Grievance process to appeal denial of
a request**

See below.

How to file a grievance	<p>File a grievance by phone or by mail at the phone number or address below:</p> <p>Freedom Life Insurance Company of America 300 Burnett Street Suite 200 Fort Worth, TX 76102</p> <p>1-800-387-9027</p>
Number of days for final grievance decisions	<p>(a) Within 45 working days after the filing date when the grievance involves a retrospective denial; or (b) Within 30 working days after the filing date when the grievance involves a non-emergency prospective denial; unless you, your representative, or your healthcare provide agree in writing to an extension for a period of no longer than 30 days.</p>
Number of days/hours for emergency grievance decisions	<p>Within 1 day of the date a grievance is filed with us for emergency care decisions. Written adverse decision will be provided within 1 day of the oral communication.</p>
Review full grievance process	<p>https://cdn.ushealthgroup.com/ushealthgroupcom-sbc/MD/NT-GRIEVANCE-MD-FLIC%20Rev.%2004-22.pdf</p>