

A retroactive denial is a reversal of a previously paid claim, through which the enrollee then becomes responsible for the payment. A retroactive denial is the reversal of a claim we have already paid. If we retroactively deny a claim, we have already paid for you, you will become responsible for payment. Some reasons why you might have a retroactive denial include a claim that was paid during the second or third month of a grace period, or a claim paid for a service for which you were not eligible. You can avoid retroactive denials by paying your premiums on time and in full and making sure you talk to your provider about whether the service being performed is a covered benefit. You can also avoid retroactive denials by obtaining your medical services from an in-network provider.