

**Commonwealth of Kentucky
Department of Insurance**

Approval of an External Review Fee in excess of \$800

Written request for approval for charging an external review fee in excess of the \$800 limit in unusual or complicated circumstances should be submitted to the Department by the Independent Review Entity (IRE) prior to billing the assigning insurer or private review agent. Requests will be reviewed by the Department's Division of Health, Life Insurance and Managed Care, utilizing one or any combination of the following criteria:

1. The insurer requests multiple reviewers for an external review, and the IRE determines that request to be justified.
2. The IRE determines that an external review requires multiple reviewers with different specialty/subspecialty board certifications.
3. The covered person has several complex co-morbidities that must be considered in rendering a decision.
4. The required research time for the IRE and/or its medical reviewer extends beyond the maximum time allowed for an expedited or non-expedited external review, as applicable.
5. Other circumstances which are presented by the IRE which the Department determines to be a reasonable basis for charging an excess fee.

Upon review of the IRE's justification, the Department will make a determination and issue written notice to the IRE and the assigning insurer or private review entity.