



**of Tennessee**

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## **Retroactive Denials**

As a valued member it is important to understand that sometimes a claim that was paid may later be denied. A retroactive denial is the reversal of a previously paid claim, through which you then become responsible for payment.

For example, a retroactive denial may occur if payment for services is made after termination of coverage. If you or your covered dependent(s) receive, and we pay for, covered services after the termination of your coverage, we may recover the amount paid for such covered services from you.

You can prevent a retroactive denial by making sure we receive your premium payment by the first of each month. To allow time for processing and prevent an interruption in your benefits, we recommend you mail your premium payment five to seven business days before the end of each month.