

**191—39.48(514G) Selection of independent review entity.**

**39.48(1)** Within three business days of receiving the commissioner's certification decision, the insurer shall:

- a.* Select an independent review entity from the list certified by the commissioner;
- b.* Notify the insured in writing of the name, address, and telephone number of the independent review entity;
- c.* Notify the independent review entity of its selection and provide the independent review entity with sufficient information to allow selection of qualified licensed health care professionals to conduct the independent review;
- d.* Provide the commissioner with copies of the notices required by this subrule.

**39.48(2)** Within three business days of receiving the notice specified in subrule 39.48(1), the independent review entity shall do one of the following:

- a.* Accept its selection, designate a qualified licensed health care professional to perform the independent review, and notify the insured and insurer, with a copy to the commissioner, of the designation, the qualifications of the qualified licensed health care professional, and the reasons why the licensed health care professional is qualified to conduct the independent review;
- b.* Decline its selection and provide notice to the commissioner, the insured, and the insurer of the declination. The insurer shall have three business days after receipt of the declination notice to designate a different independent review entity pursuant to subrule 39.48(1); or
- c.* Request that the commissioner grant the independent review entity additional time to have a qualified licensed health care professional certified and provide notice of such request to the insured, the insurer, and the commissioner. Within three business days of such a request, the commissioner shall notify the insured, the insurer, and the independent review entity how to proceed.

**39.48(3)** Within ten days of receiving the notice specified in paragraph 39.48(1) "b," an insured may object to the independent review entity selected by the insurer or the licensed health care professional selected by the independent review entity. Such an objection shall state the reasons for the objection with particularity. The objection shall be sent to the commissioner, and a copy shall be sent to the insurer. The commissioner shall notify the insured, the insurer, and the independent review entity of the commissioner's decision within two business days of receipt of the objection.