



State of Your Health:

How the Washington DC Department of Insurance, Securities and Banking Can Help You

Are you having trouble with your health coverage? The Department of Insurance, Securities and Banking protects consumers by oversight of the insurance industry. For example, extreme delays in response to a prior authorization request or surprise billing from your insurer.

Why is it important to contact the Department? The Department learns about insurance problems because of consumer complaints. If you have any questions about actions by your insurance company, the Department can be a resource for you!

MEET THE INSURANCE DIRECTOR

Stephen C. Taylor is the fifth Commissioner of the District of Columbia Department of Insurance, Securities and Banking (Department). Mayor Muriel Bowser nominated Taylor as Acting Commissioner on June 19, 2015 and the Council of the District of Columbia unanimously confirmed the nomination on November 3, 2015. Commissioner Taylor has over 15 years of experience in financial services regulation and finance and fiscal affairs.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF INSURANCE, SECURITIES AND BANKING?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
 - Remember when you talk with your insurance company, document your phone calls by noting the name of the person you speak to, the date of the call and a brief summary of the conversation.
- ▼ The Department of Insurance, Securities and Banking wants to hear from you, the consumer. They can be extremely helpful if you are having trouble filing an appeal with your insurance company or experiencing a prior authorization that is taking too long.
 - You can file a complaint online <https://disb.dc.gov/service/file-complaint-or-report-fraud>
 - You can also contact the Department:
 - By email contact form disb.complaints@dc.gov
 - By mail to 1050 First Street, NE, 801, Washington, DC 20002
 - By Phone: (202) 727-8000
 - Keep your originals and send only copies of information.
- ▼ By receiving consumer complaints, the Department will investigate and make sure that insurance companies are obeying state insurance laws*. If they don't receive written consumer complaints, they are not able to act.

WHAT HAPPENS WHEN YOUR COMPLAINT IS RECEIVED?

- ▼ When your complaint is received, the Department will look into your complaint to see if any District laws and procedures have been violated.
- ▼ The Department will acknowledge receipt of your complaint and advise you of the investigator assigned to handle it. If you do not receive this acknowledgement within 10 days to 2 weeks, please contact the Department.
- ▼ The Department will obtain information and explanations from the financial service provider on your behalf. If your complaint involves an entity that they do not regulate, the Department will refer complaints to the appropriate regulator for you, and work with their contacts to help resolve the problem.
- ▼ Most complaints are investigated and brought to resolution in approximately 45 days.
- ▼ The Department will then send correspondence to you about their findings.
- ▼ If you disagree with the assigned investigator's response to your complaint contact the Consumer Services Division and ask to speak with a Supervisor.
- ▼ For more information on the complaint process, visit: <https://dcforms.dc.gov/webform/consumer-complaint-form-disb-01>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Department of Insurance, Securities and Banking (202) 727-8000 or visit <https://disb.dc.gov/service/file-complaint-or-report-fraud>

HOW TO ENSURE YOUR VOICE IS BEING HEARD

- ▼ Get involved with the Arthritis Foundation's Advocacy Program. For more information, visit: arthritis.org/advocate or email advocacy@arthritis.org.

* Please note: The Department does not have jurisdiction over self-insured employers and health & welfare benefit plans, Medicare or Medicaid. If you are unsure of the type of plan that you have, please refer to your member handbook on how to file an appeal.