

State of Your Health:

How the North Carolina Department of Insurance Can Help You



Are you having trouble with your health coverage? The Department of Insurance 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 COMMISSIONER

Mike Causey is the Insurance Commissioner & State Fire Marshal for the North Carolina Department of Insurance. He is a businessman with more than 25 years in the insurance industry – as an agent, manager, supervisor, and agency owner.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF INSURANCE?

- ▼ 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 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 http://www.ncdoi.com/Consumer/Health/Request_Assistance_or_File_a_Complaint.aspx
 - You can also contact the Department:
 - By mail to N.C. Department of Insurance, Consumer Services Division, 1201 Mail Service Center, Raleigh, NC 27699
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (855) 408-1212.
- ▼ 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, Consumer Services will forward a copy of your complaint to your insurance company and require the company to provide a response/explanation.
- ▼ Consumer Services will then review the company's response for compliance with applicable North Carolina statutes, regulations, and policy requirements.
- ▼ The Department will then send correspondence to you about their findings and recommend courses of action that you can take to resolve your problem, if they do not have the regulatory authority to resolve it themselves.
- ▼ For more information on the complaint process, visit: http://www.ncdoi.com/Consumer/Health/Request_Assistance_or_File_a_Complaint.aspx

HOW TO REQUEST MORE INFORMATION

- ▼ Call the North Carolina Consumer Services Helpline at (855) 408-1212 or visit <http://www.ncdoi.com/Default.aspx>

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.