



# State of Your Health:

## How the North Dakota Insurance Department Can Help You

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

Jon Godfreed was elected North Dakota's 22nd Insurance Commissioner on November 8, 2016. His background includes leadership efforts within North Dakota's business community, government affairs, banking and professional athletics.

### 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 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.nd.gov/eforms/Doc/sfn18956.pdf>
  - You can also contact the Department:
    - By email at [insurance@nd.gov](mailto:insurance@nd.gov)
    - By mail to North Dakota Insurance Department, 600 East Boulevard Ave., Bismarck, ND 58505-0320
    - Keep your originals and send only copies of information. For printed copy of the Department's complaint form, contact 1 (800) 247-0560
- ▼ 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?

- ▼ Once your request has been determined to be eligible for external review, it can take up to 45 days to return a decision.
- ▼ However, in the case of an expedited review of an urgent medical decision, the decision must be returned within 72 hours of its receipt of a request.

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Consumer Assistance Center at (701) 328-2440 or visit <https://www.nd.gov/ndins/consumers/complaint/>

### HOW TO ENSURE YOUR VOICE IS BEING HEARD

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

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\*Please note: The Department does not have jurisdiction over self-insured employees 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.