

State of Your Health:

How the New Hampshire Insurance Department Can Help You



Are you having trouble with your health coverage? The New Hampshire 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

John Elias is the Commissioner of the New Hampshire Insurance Department. He was nominated by Governor Chris T. Sununu and unanimously approved by the New Hampshire Executive Council to serve a five-year term beginning June 13th, 2018. Commissioner Elias has more than 15 years of insurance industry experience.

WHY SHOULD YOU CONTACT THE NEW HAMPSHIRE INSURANCE DEPARTMENT?

- ▼ 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 New Hampshire Insurance 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: <https://sbs-nh.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N>
 - You can also contact the Department:
 - By email at requests@ins.nh.gov
 - By fax to (603) 271-1406
 - By mail to State of New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (603) 271-2261.
- ▼ 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?

- ▼ After reviewing your complaint, if the Consumer Services Officers assigned to your case determines the Department has the jurisdictional authority to intervene on your behalf, he/she will forward your complaint to the appropriate licensee for a response.
- ▼ By law a licensee must provide its response to the Department within ten business days of receipt. If the complexity of the complaint requires additional time for the licensee to respond, an extension may be granted. Be assured, however, the Department will work diligently to ensure that your concerns are addressed as quickly as possible.
- ▼ Please be aware that while the Department will do everything within their regulatory authority to facilitate a consumer-friendly resolution, the Insurance Department is not always able to negotiate the remedy you desire.
- ▼ For more information on the complaint process, visit: <https://www.nh.gov/insurance/complaints/index.htm>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the New Hampshire Insurance Department at (603) 271-2261 or visit <https://www.nh.gov/insurance/>

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.