

State of Your Health:

How the New York Department of Financial Services Can Help You



Are you having trouble with your health coverage? The Department of Financial Services 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 Division? 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 SUPERINTENDENT

Maria Vullo was confirmed by the NYS Senate as the Superintendent of Financial Services on June 15, 2016 and nominated by Governor Andrew Cuomo. Over the course of her career, Ms. Vullo's specific legal experience has included litigations and investigations involving the financial services sectors and fraud, real estate, health care, insurance, tax, consumer protection, bankruptcy, antitrust, and constitutional law.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF FINANCIAL SERVICES?

- ▼ 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 Financial Services 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://www.dfs.ny.gov/consumer/fileacomplaint.htm>
 - You can also contact the Department:
 - By email contact form <https://www.dfs.ny.gov/consumer/questions.htm>
 - By mail to "1 State Street, New York, NY 10004"
 - By Phone: (800) 342-3736
 - 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 initiate an investigation within 1-2 days.
- ▼ The complaint is then sent to the insurance company seeking additional information.
- ▼ At this point an examiner is assigned to the case to follow up with insurance company and the individual that issued the complaint.
- ▼ The Department states that the entire process from start to finish takes no more than 60 days.
- ▼ The Department will then send correspondence to you about their findings.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the New York Department of Financial Services at (800) 342-3736 or visit https://www.dfs.ny.gov/consumer/dfs_consumers.htm.

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.