



State of Your Health:

How the Oregon Insurance Division Can Help You

Are you having trouble with your health coverage? The Insurance Division 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 Division learns about insurance problems because of consumer complaints. If you have any questions about actions by your insurance company, the Division can be a resource for you!

MEET THE INSURANCE COMMISSIONER

Andrew Stolfi was appointed as the Commissioner of the Oregon Insurance Division effective February 2018 by the director of the State Department of Consumer and Business Services, Cameron Smith. Stolfi worked in Switzerland in a variety of roles at the International Association of Insurance Supervisors for six years. He previously served in various senior management positions at the Illinois Department of Insurance. He was an active member of the National Association of Insurance Commissioners, where he was chair of the Corporate Governance Working group.

WHY SHOULD YOU CONTACT THE 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 Insurance Division 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.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=or&dswid=-507>
 - You can also contact the Department:
 - By email at dcbs.inmail@state.or.us
 - By mail to PO Box 14480 Salem, OR 97309-0405
 - Keep your originals and send only copies of information. For a printed copy of the Division's complaint form, contact (503) 947-7984.
- ▼ 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, a file number will be assigned, and you will be sent written notification of that number. Please refer to the complaint file number when you call or write to the Division.
- ▼ The complaint is then sent to the insurance company. Oregon law allows 30 days for an insurer to respond to a complaint. The Division will then review their response.
- ▼ The Division will then send correspondence to you about their findings.
- ▼ For more information on the complaint process, visit: <https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx>.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Oregon Insurance Division Customer Assistance Hotline at (503) 947-7984 or visit www.insurance.oregon.gov

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 Division 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.

(Excerpts from the Oregon Insurance Division's website) www.insurance.oregon.gov