



State of Your Health:

How the Kentucky 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

Nancy G. Atkins is the current Kentucky commissioner of insurance. She was appointed to the position by Governor Matt Bevin (R) effective May 1, 2017.

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://insurance.ky.gov/online_complaint.aspx
 - You can also contact the Department:
 - By fax: (502) 564-6090
 - By mail: Consumer Protection Division, P.O. Box 517, Frankfort, KY 40602-0517
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (800) 595-6053.
- ▼ 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 complaints, they are not able to act.

WHAT HAPPENS WHEN YOUR COMPLAINT IS RECEIVED?

- ▼ A copy of your complaint will be sent to the company.
- ▼ The company is asked to respond within 15 calendar days. This deadline is strictly enforced, and your complaint is monitored to be certain it is handled in a timely manner.
- ▼ A normal case should be completed within 30 days.
- ▼ For more information on the complaint process, visit: <http://insurance.ky.gov/>

HOW TO REQUEST MORE INFORMATION

- ▼ If you would like to speak to a representative for the Division of Consumer Protection, call (800) 595-6053.
- ▼ If you are a state employee with questions or complaints regarding the Kentucky Employee Health Plan, you should contact the Department of Employee Insurance at (888) 581-8834.

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.