

State of Your Health:

How the Montana Insurance Department Can Help You



Are you having trouble with your health coverage? The Insurance Department at the Office of the Montana State Auditor 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

Matthew Rosendale was elected Commissioner of Securities and Insurance, Montana State Auditor in 2016. Prior to being elected to his current office, Commissioner Rosendale represented Northeastern Montana in the state legislature. Before entering public office, Commissioner Rosendale worked in real estate, real estate development, and land management where he built his small family business into a full-service firm.

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 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://csimt.gov/insurance/complaints/>
 - You can also contact the Department:
 - By mail to 840 Helena Ave. Helena, MT 59601
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact the Consumer Assistance Hotline (800) 332-6148 or in Helena 444-2040.
- ▼ 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 Department.
- ▼ The complaint is then sent to the insurance company. Montana law allows 30 days for an insurer to respond to a complaint if you have not received the service or treatment. An insurer must respond within 72 hours if you have requested an expedited internal appeal. An insurer must respond within 24 hours if you are receiving treatment and your health insurer seeks to reduce or stop your benefits. The Department will then review their response.
- ▼ The Department will then send correspondence to you about their findings.
- ▼ For more information on the complaint process, visit: <https://csimt.gov/insurance/complaints/>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Consumer Assistance Hotline (800) 332-6148 or in Helena 444-2040 or visit <https://csimt.gov/insurance/complaints/>

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.

(Excerpts from the Insurance Department at the Office of the Montana State Auditor's website) <https://csimt.gov/>