



# State of Your Health:

## How the Delaware 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

Trinidad Navarro was elected in 2016 as the State of Delaware's 26th Insurance Commissioner. In this role, he oversees the regulation of the Delaware insurance market and the Department's consumer protection efforts. In 2014, the most recent data available, the Delaware Department of Insurance ranked 10th in the U.S. in total written insurance premium, and regulated companies with more than \$620 billion in assets. The DOI is the largest consumer protection agency in the state.

### WHY SHOULD YOU CONTACT THE DELAWARE 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 Delaware 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 <https://insurance.delaware.gov/services/filecomplaint/>
  - You can also contact the Department:
    - By email: [consumer@state.de.us](mailto:consumer@state.de.us)
    - By mail to Delaware Department of Insurance, Consumer Services Division, 841 Silver Lake Blvd, Dover, DE 199044
    - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact 1-(800) 282-8611.
- ▼ 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?

- ▼ The Department will forward a copy of your complaint to the insurance company, if appropriate.
- ▼ Obtain information or explanations on your behalf from the insurance company or their representatives. This may involve written and verbal contact with such companies or persons.
- ▼ Review in detail the information obtained from the company for compliance with statutes, regulations and their own policy contracts.
- ▼ In general, explain the language, provisions and coverages of your insurance policy.
- ▼ Suggest to you actions or procedures that you may take which could aid in resolving your insurance problem.
- ▼ If it is determined that the actions of an insurance company are in violation of a statute, regulation or policy that the Administration enforces, we may take corrective action against that company.
- ▼ Assist with filing appeals relating to medical claims.
- ▼ For more information on the complaint process, visit: <https://insurance.delaware.gov/services/filecomplaint/>

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Delaware Department of Insurance at 1-(800) 282-8611 or visit <https://insurance.delaware.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](http://arthritis.org/advocate) or email [advocacy@arthritis.org](mailto: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.