

State of Your Health:

How the Kansas Insurance Department Can Help You



Are you having trouble with your health coverage? The Insurance Department 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 DIRECTOR

Vicki Schmidt was elected Kansas Insurance Commissioner during the November 2018 elections. Schmidt is a former member of the Kansas State Senate, representing District 20 from 2005 to 2018.

WHY SHOULD YOU CONTACT THE INSURANCE DIVISION?

- ▼ 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 <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=KS&dswid=-7535>
 - You can also contact the Division:
 - By email at kid.commissioner@ks.gov
 - By fax to (785) 296-5806
 - By mail to Kansas Insurance Department, 420 SW 9th Street, Topeka, KS 66612-1678
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (785) 296-3071.
- ▼ 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 contact the appropriate parties and request a response. You will also receive an acknowledgement number from the KS Insurance Department.
- ▼ When the Department receives a response from the company or agent, the information will be reviewed.
 - If an insurance law has been violated, the Department will request corrective action.
 - If the insurer has not made a thorough and fair investigation, their response will be determined unreasonable. The Department will then require the insurer to complete a reasonable investigation.
 - If no violation of KS law is found, the Department will explain to you why the investigation is being closed.
- ▼ The KS Insurance Department will contact you regardless of the results of their findings.
- ▼ For more information on the complaint process, visit: <https://www.ksinsurance.org/department/complaint.php>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Kansas Insurance Department at (785) 296-3071 or visit <https://www.ksinsurance.org/department/complaint.php>

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.