



# State of Your Health:

## How the Nebraska 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 DIRECTOR

Bruce R. Ramage, CPCU, CIE was first appointed director by Nebraska Governor Dave Heineman on November 15, 2010 and reappointed by Governor Pete Ricketts on January 8, 2015. The Director has assisted various workgroups of the National Association of Insurance Commissioners (NAIC). He currently serves as an NAIC executive board Member, as Vice-Chair of the Midwest Zone, as a member of the NAIC Market Analysis Working Group and chairs the NAIC Title Insurance Task Force and NAIC Market Conduct Examination Standards Working Group.

### 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 [https://sbs-ne.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N#\\_ga=2.185571182.655659193.1493930041-973950342.1493659312/](https://sbs-ne.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N#_ga=2.185571182.655659193.1493930041-973950342.1493659312/)
  - You can also contact the Department:
    - By email at [DOI.ConsumerAffairs@nebraska.gov](mailto:DOI.ConsumerAffairs@nebraska.gov)
    - By fax to (402) 471-6559
    - By mail to NE Department of Insurance, PO Box 82089, Lincoln NE 68501-2089
    - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (402) 471-0888
- ▼ 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?

- ▼ Once your complaint has been submitted, you will receive notification that the Department is investigating your claim.
- ▼ A copy of your complaint will be sent to your health insurer, and the Department will request certain information from the insurer.
- ▼ Your health insurer has 15 business days to respond to the Department's request for information. An investigator will review information received from your insurer and provide you with notice of the outcome.
- ▼ If the Department determines that your insurer has committed a violation, your complaint will be referred to the Legal Division for further review.
- ▼ The Department can also force the insurer to comply with the policy.

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Nebraska Department of Insurance at (402) 471-0888 or visit <https://doi.nebraska.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 employees 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.