



State of Your Health:

How the Minnesota Department of Commerce Can Help You

Are you having trouble with your health coverage? The Department of Commerce 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

Steve Kelley was appointed Commissioner by Governor Tim Walz in January 2019. He was most recently a Senior Fellow at the Humphrey School of Public Affairs, University of Minnesota. Before joining the Humphrey School in 2007, he served in the Minnesota Senate for 10 years and the Minnesota House of Representatives for 4 years.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF COMMERCE?

- ▼ 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 Commerce 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://mn.gov/commerce/consumers/file-a-complaint/>
 - You can also contact the Department:
 - By email at consumer.protection@state.mn.us
 - By fax to (651) 539-0105
 - By mail to MN Dept of Commerce Attn: Consumer Protection & Education Division, 85 7th Place East, Suite 280, St. Paul, MN 55101
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (651) 539-1600.
- ▼ 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?

- ▼ A normal appeal can take 40 days. If you believe a 40-day wait could harm your health, or the health of the person you are representing, you may get an expedited 72-hour appeal.
- ▼ You can provide the request for an expedited appeal by phone call or fax. You must provide the information requested on the application and fax (651) 539-0105, email (consumer.protection@state.mn.us) or phone (651) 539-1600 the request to the Department of Commerce.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Department at (651) 539-1600 or visit <https://mn.gov/commerce/consumers/file-a-complaint/>

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.