

State of Your Health:

How the Utah Insurance Department Can Help You



Are you having trouble with your health coverage? The Utah 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 COMMISSIONER

Todd Kiser was named commissioner of the Utah Insurance Department by Governor Gary Herbert on December 20, 2012. Commissioner Kiser founded Kiser Insurance Agency in 1976 and has more than 35 years of insurance experience. In addition, Commissioner Kiser was elected to the State Legislature in 2002 and served five terms in various positions with chairmanship responsibilities dealing with business, economic development, transportation, ethics and taxation-related issues.

WHY SHOULD YOU CONTACT THE INSURANCE DEPARTMENT?

- ▼ 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://insurance.utah.gov/complaint>
 - You can also contact the Department:
 - By email at health.uid@utah.gov
 - By mail to 350 N State St Salt Lake City UT 84114-6901
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact at (800) 439-3805.
- ▼ 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. Utah law allows 30 days for an insurer to respond to a complaint. 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://insurance.utah.gov/complaint>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Utah Insurance Department Customer Assistance Hotline at (800) 439-3805 or visit <https://insurance.utah.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 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 Utah Insurance Department's website) <https://insurance.utah.gov>