



State of Your Health:

How the Connecticut Insurance Department Can Help You

Are you having trouble with your health coverage? The Connecticut 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

Andrew Mais was appointed as Connecticut's Insurance Commissioner by Governor Lamont. Mais has extensive insurance, regulatory, media, government and community relations experience.

WHY SHOULD YOU CONTACT THE CONNECTICUT INSURANCE DEPARTMENT?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
 - The Insurance Department licenses insurance companies, brokers, agents and adjusters to operate in Connecticut. If you believe that one of these licensees has failed to act in accordance with your contract or Connecticut Insurance Laws and Regulations, we urge you to file a complaint.
 - 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 Connecticut 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://cidonline.ct.gov/ccf/>
 - You can also contact the Department:
 - By email at insurance@ct.gov
 - By mail to Connecticut Insurance Department, P.O. Box 816, Hartford, CT 06142-0816
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (860) 297-3900.
- ▼ 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 examiner assigned to the complaint will send you an acknowledgment that the complaint is under review. The acknowledgment letter will contain a File Number. Please keep a copy of the letter and the File Number so that if you need to contact the Department concerning your complaint you can refer to the letter with the examiner's name and the File Number.
- ▼ The examiner also sends a copy of the complaint to the insurance company and any other licensee involved to obtain their response.
- ▼ After a response is received from the company and/or other licensees, the examiner will determine how the complaint can best be resolved.
- ▼ For more information on the complaint process, visit: <https://www.ct.gov/cid/cwp/view.asp?q=254352>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Connecticut Insurance Department at (860) 297-3900 or visit <https://www.ct.gov/cid/site/default.asp>

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.