



# State of Your Health:

## How the Hawaii Insurance Division Can Help You

**Are you having trouble with your health coverage?** The Hawaii Insurance Division 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 Division?** The Division learns about insurance problems because of consumer complaints. If you have any questions about actions by your insurance company, the Division can be a resource for you!

### MEET THE INSURANCE COMMISSIONER

Colin Hayashida was appointed as the Commissioner of the Hawaii Division of Insurance in January 2019 by Governor Linda Lingle. Commissioner Hayashida has worked with the Division since 2000, most recently as the insurance rate and policy analysis manager.

### 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 Insurance Division 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: [http://cca.hawaii.gov/ins/files/2014/10/complaint\\_inquiry.pdf](http://cca.hawaii.gov/ins/files/2014/10/complaint_inquiry.pdf)
  - You can also contact the Division:
    - By fax at (808) 587-5379
    - By mail To PO Box 3614 Honolulu, Hawaii 96811-3614
    - Keep your originals and send only copies of information. For a printed copy of the Division's complaint form, contact (808) 586-2804.
- ▼ By receiving consumer complaints, the Division 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 Division.
- ▼ The complaint is then sent to the insurance company. Hawaii law allows 45 days for an insurer to respond to a complaint. If you requested an expedited external review, the process should take no more than 72 hours after receiving your request. The Division will then review their response.
- ▼ The Division will then send correspondence to you about their findings.
- ▼ For more information on the complaint process, visit: [http://cca.hawaii.gov/ins/consumers/filing\\_a\\_complaint/](http://cca.hawaii.gov/ins/consumers/filing_a_complaint/)

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Hawaii Insurance Division Customer Assistance Hotline at (808) 586-2804 or visit <http://cca.hawaii.gov/ins/>

### 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 Division 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 Hawaii Division of Insurance's website) <http://cca.hawaii.gov/ins/>