



# State of Your Health:

## How the Wisconsin 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 WISCONSIN COMMISSIONER OF INSURANCE

Governor Tony Evers appointed Mark Afable as Commissioner of Insurance for the State of Wisconsin in January 2019.

### 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://ociaccess.oci.wi.gov/complaints/public/receiveComplaint.jsessionid=B32B39FB8C86EA2106A675DCCC3BFBEF.webpub1-legacy-blue?execution=e1s1>
  - You can also contact the Department:
    - By email at [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov)
    - By fax to (608) 264-8115
    - By mail to WI Department of Insurance, PO Box 7873, Madison, Wisconsin 53707-7873.
    - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (608) 266-3585.
- ▼ 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 Department will send your complaint to the insurance company and require them to provide an explanation for their actions (insurance companies/agencies have 20 days to respond).
- ▼ The Department will review the company's response to make sure they followed Wisconsin state laws and your policy.
- ▼ The Department will tell the company to fix the problem or help you and the company communicate with one another.
- ▼ The Department will help you understand your insurance policy .
- ▼ The Department will recommend places you can go for help if they don't have the legal right to resolve it.

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the WI Department of Insurance at (608) 266-3585 or visit <https://oci.wi.gov/Pages/Consumers/GrievancesComplaints.aspx>

### 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 employers and health & wellness 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.