

State of Your Health:

How the Idaho 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 INSURANCE DIRECTOR

Dean Cameron was reappointed by Governor Brad Little to serve as Director of the Idaho Department of Insurance. Since his appointment, Director Cameron has been active in the National Association of Insurance Commissioners (NAIC), serving as Chair of the Western Zone and Chair of the Annuity Suitability Working Group. In 2018, Director Cameron was asked to chair the NAIC B Committee on Health Insurance and Managed Care, and the B/E Long-Term Care Task Force. Director Cameron is a third-generation insurance agent working for 32 years and has 28 years of experience serving in state government with 25 years in the Idaho State Senate. He and his wife, Linda, have three children and five grandchildren.

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://doi.idaho.gov/consumer/Complaint>
 - You can also contact the Department:
 - By email at <https://doi.idaho.gov/About/DOIEmail?DID=197>
 - By mail to 700 West State Street, 3rd Floor P.O. Box 83720 Boise, ID 83720-0043
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (208) 334-4319 or (800) 721-3272.
- ▾ 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. Idaho law allows 35 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://doi.idaho.gov/Consumer/Health/>

HOW TO REQUEST MORE INFORMATION

- ▾ Call the Idaho Department of Insurance Customer Assistance Hotline at (208) 334-4319 or (800) 721-3272 or visit <https://doi.idaho.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.