

State of Your Health:

How the Alaska Division of Insurance Can Help You



Are you having trouble with your health coverage? The Division 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 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 DIRECTOR

Lori K. Wing-Heier was appointed as Director of the Division of Insurance in February 2014. Director Wing-Heier has approximately 30 years of experience in the insurance industry, including as a broker and agent.

WHY SHOULD YOU CONTACT THE DIVISION 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 Division 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://www.commerce.alaska.gov/web/ins/Consumers/Complaints/FileAComplaint.aspx>
 - You can also contact the Division:
 - By email at insurance@alaska.gov
 - By mail to 550 W 7th AVE, STE 1560 Anchorage, AK 99501-3567
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact 907-269-7900 or 1-800-INSURAK.
- ▼ 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. Alaska law allows 45 days for an insurer to respond to a complaint. 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: <https://www.commerce.alaska.gov/web/ins/Consumers/Complaints.aspx>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Alaska Division of Insurance Customer Assistance Hotline at 907-269-7900 or 1-800-INSURAK or visit [commerce.alaska.gov/web/ins/](https://www.commerce.alaska.gov/web/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/ or email 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 Alaska Division of Insurance's website) [commerce.alaska.gov/web/ins/](https://www.commerce.alaska.gov/web/ins/)