



State of Your Health:

How the Pennsylvania Insurance Department Can Help You

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

Jessica Altman was appointed Acting Insurance Commissioner on August 19, 2017 and unanimously confirmed on March 20, 2018. The Insurance Commissioner is entrusted with enforcing the insurance laws of Pennsylvania, including protecting consumers and monitoring the financial solvency of Pennsylvania domestic insurance companies.

WHY SHOULD YOU CONTACT THE PENNSYLVANIA INSURANCE DEPARTMENT?

- ▼ 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 Pennsylvania 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://www.insurance.pa.gov/Consumers/File%20a%20Complaint/Pages/default.aspx>
 - You can also contact the Department:
 - By fax to (717) 787-8585
 - By mail to Pennsylvania Insurance Department, Bureau of Consumer Services, 1209 Strawberry Square, Harrisburg, PA 17120.
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (877) 881-6388.
- ▼ 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?

- ▼ Consumer Services Online allows you to electronically ask a question or file a complaint with the PA Insurance Department.
- ▼ Within a few days following receipt of your complaint, you will receive a letter advising you of your file number, the name of the investigator assigned to assist you and information on how to contact the office if you have questions. In general, you can expect the investigator to contact you within thirty (30) days to advise you of the findings. However, there are times when the investigation may take longer.
- ▼ For more information on the complaint process, visit: <https://www.insurance.pa.gov/Consumers/ConsumerServicesFAQ/Pages/default.aspx>.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Pennsylvania Insurance Department at 1-(877) 881-6388 or visit <https://www.insurance.pa.gov/Pages/default.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 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.