

State of Your Health:

How the New Mexico Office of Superintendent of Insurance Can Help You



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

MEET THE INSURANCE SUPERINTENDENT

John G. Franchini was appointed as the New Mexico Insurance Superintendent on July 27, 2010. Mr. Franchini has more than 35 years of experience in the insurance industry, and he is the past president of the New Mexico Insurance Association.

WHY SHOULD YOU CONTACT THE OFFICE OF SUPERINTENDENT 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 Office of Superintendent 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://osi.state.nm.us/consumer-assistance/forms/managed-healthcare.html>
 - You can also contact the Department:
 - By email at osi_consumer@state.nm.us
 - By fax to (505) 827-6341, Attn: MHCB
 - By mail to Office of Superintendent of Insurance – MHCB, P.O. Box 1689, 1120 Paseo de Peralta, Santa Fe, NM 87504
 - Keep your originals and send only copies of information. For a printed copy of the Office's complaint form, contact (855) 427-5674.
- ▼ 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 Office.
- ▼ The complaint is then sent to the insurance company and the insurer will respond to the complaint. The Office will then review their response, which can take four to six weeks.
- ▼ The Office will then send correspondence to you about their findings.
- ▼ For more information on the complaint process, visit: <https://osi.state.nm.us/ManagedHealthCare/docs/Summary%20of%20Health%20Insurance%20Grievance%20Procedures%20-Final.pdf>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Managed Health Care Bureau at OSI at (855) 427-5674 or visit <https://osi.state.nm.us/ManagedHealthCare/index.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 Office 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.