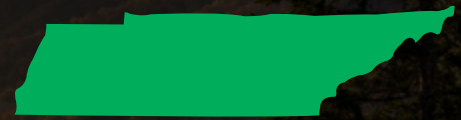


State of Your Health:

How the Tennessee Department of
Commerce & Insurance Can Help You



Are you having trouble with your health coverage? The Department of Commerce & 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 COMMISSIONER

Julie Mix McPeak was reappointed as Commissioner of the Tennessee Department of Commerce & Insurance in January 2019 following her tenure as Commissioner after first being appointed by Governor Bill Haslam in January 2011. Prior to leading the department, she practiced as Counsel and served as the Executive Director of the Kentucky Office of Insurance. In 2018, McPeak became the President of the National Association of Insurance Commissioners.

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 Commerce & 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://core.tn.gov/datamart/mainMenu.do;jsessionid=gGmzY-aNFJDaN3tkP0ISBWG4.undefi>
 - You can also contact the Department:
 - By email at consumer.affairs@tn.gov
 - By fax to (615) 532-4994
 - By mail to Commerce & Insurance, Division of Consumer Affairs, 500 James Robertson Parkway, Nashville, TN 37243.
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (800) 342-8385.
- ▼ 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, it is submitted to the business with a request that they contact you to resolve the issue.
- ▼ The business is asked to inform the Department of any resolutions.
- ▼ The Department will then send correspondence to you about their findings. It will take approximately 30 days to complete the complaint process.
- ▼ For more information on the complaint process, visit: <https://tdcihelp.zendesk.com/hc/en-us/categories/203560647-Complaints>.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Tennessee Department of Commerce & Insurance's Consumer Affairs Hotline at (800) 342-8385 or visit <https://www.tn.gov/commerce/resources-services/file-a-complaint.html>

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.