

# State of Your Health:

## How the Indiana Department of Insurance Can Help You



**Are you having trouble with your health coverage?** The Indiana 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 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

Commissioner Robertson was appointed by Governor Mitch Daniels as commissioner of the Indiana Department of Insurance in 2010 and reappointed in 2013 by Indiana Governor Mike Pence.

### WHY SHOULD YOU CONTACT THE INSURANCE DIVISION?

- ▼ 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://www.in.gov/idoi/2552.htm>
  - You can also contact the Division:
    - By email at [consumerservices@idoi.in.gov](mailto:consumerservices@idoi.in.gov)
    - By fax to (317) 234-2103
    - By mail to IDOI, ATTN: Consumer Services Division, 311 W Washington St., Suite 300, Indianapolis, IN 46204-2787
    - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (317) 232-2385.
- ▼ By receiving consumers 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.

Please Note: If your complaint involves the Healthy Indiana Plan (HIP 2.0), please do NOT fill out the Indiana Department of Insurance Complaint Form. This Department does NOT handle any complaints involving HIP 2.0 as it is a federally administered plan and the Department has no jurisdiction in the matter even if your HIP 2.0 plan is administered by an insurance company. To file a complaint regarding HIP 2.0, contact: FSSA/Communications; Attn: Lana Schneider; 402 W. Washington Street, W461; Indianapolis, IN 46204

### WHAT HAPPENS WHEN YOUR COMPLAINT IS RECEIVED?

- ▼ Your complaint is processed within 72 hours of receipt.
- ▼ You will receive a confirmation letter from the Consumer Services Division acknowledging the receipt of your complaint. On this confirmation letter your problem report number is listed along with your Consumer Consultant's name that is handling your file. Please refer to this Problem Report number for any further correspondence to the Division regarding your complaint.
- ▼ Your complaint along with a letter from the IDOI is mailed to the insurance company the complaint is against. By Indiana law, the insurance company has 20 business days to respond in writing back to the IDOI.
- ▼ After receipt of the response, the IDOI will send you a copy of the company's response along with our response or recommendation.

### HOW TO REQUEST MORE INFORMATION

- ▼ Call Consumer Services at (800) 622-4461 or email [consumerservices@idoi.in.gov](mailto:consumerservices@idoi.in.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](http://arthritis.org/advocate) or email [advocacy@arthritis.org](mailto: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.