

State of Your Health:

How the West Virginia Office of the Insurance Commissioner Can Help You

Are you having trouble with your health coverage? The Office of the Insurance Commissioner 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 SUPERINTENDENT

Allan L. McVey was appointed West Virginia Insurance Commissioner by Governor Jim Justice on March 21, 2017. Mr. McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the WV Insurance Commissioner's office of promoting a competitive and solvent insurance market with adequate consumer protection by fairly and consistently administering the insurance laws of West Virginia.

WHY SHOULD YOU CONTACT THE OFFICE OF THE INSURANCE COMMISSIONER?

- ▼ 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 the Insurance Commissioner 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.
 - First you can request an external review <http://www.wvinsurance.gov/portals/0/pdf/External%20Review%20Request%20Form%202-4-2016.pdf>
 - West Virginia law gives you the right to an external review when health care services are denied by your insurer on the basis that the services are not medically necessary or that the services are experimental or investigational.
 - Then you can file a complaint online <https://sbs-wv.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N>
 - You can also contact the Office:
 - By email OICConsumerServices@wv.gov
 - By mail "WV Offices of the Insurance Commissioner, ATTN: Consumer Service Division, PO Box 50540, Charleston, WV 25305-0540"
 - By phone 304-558-3386
 - Keep your originals and send only copies of information.
- ▼ By receiving consumer complaints, the OIC 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?

- ▼ Within 7 business days after receiving your application form, the Offices of the Insurance Commissioner will complete a preliminary review to determine whether your request is complete and whether your case is eligible for an external review.
- ▼ Expedited (fast-tracked) external review is available for those persons who would be significantly harmed by having to wait.

HOW TO REQUEST MORE INFORMATION

- ▼ Call Customer Service at (304) 558-3386

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.