



# State of Your Health:

How the South Dakota Department of Labor and Regulation Division of Insurance Can Help You



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

## MEET THE DIRECTOR OF THE SOUTH DAKOTA DIVISION OF INSURANCE

Larry D. Deiter was appointed Director of the South Dakota Division of Insurance on January 8, 2015, by Department of Labor and Regulation Secretary Marcia Hultman. Deiter had served as Assistant Director of Property & Casualty, Market Conduct and Investigations with the department since November 2012.

## 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 Division 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://dlr.sd.gov/insurance/doi\\_complaint.aspx](https://dlr.sd.gov/insurance/doi_complaint.aspx)
  - You can also contact the Department:
    - By email at [insurance@state.sd.us](mailto:insurance@state.sd.us)
    - By fax to (605) 773-5369
    - By mail to Division of Insurance, South Dakota Department of Labor and Regulation, 124 South Euclid Ave., 2nd Floor, Pierre, SD 57501.
    - Keep your originals and send only copies of information. For a printed copy of the Division's complaint form, contact (605) 773-3563.

## WHAT HAPPENS WHEN YOUR COMPLAINT IS RECEIVED?

- ▼ Upon receiving the complaint request, the Division will open a consumer inquiry and assign a problem report identification number.
- ▼ You will receive a letter from the Division confirming receipt of your complaint and notifying you of the problem report identification number assigned to your issue.
  - If additional information is requested by the Division, instruction will be provided.
  - If you have additional information not originally included with your complaint, please submit it in writing, referencing the assigned problem report number.
- ▼ A letter will be sent by the Division to the company and/or agent named in your complaint.
  - The company and/or agent must respond within 20 days from receipt of the letter.
  - Not all questions/issues will be resolved in the initial response received from the company and/or agent.
  - Follow-up requests for information issued by the Division also allow 20 days from the receipt of the request for a response from the company and/or agent.
- ▼ Once the information has been gathered, the facts will be reviewed against state laws, administrative rules, and the policy.
- ▼ A letter will be sent to you with the results upon completion of the complaint investigation.

## HOW TO REQUEST MORE INFORMATION

- ▼ Call the Division of Insurance at (605) 773-3563 or visit <https://dlr.sd.gov/insurance/>

## 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 Division 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.