



# State of Your Health:

## How the Arizona Department of Insurance Can Help You



**Are you having trouble with your health coverage?** The Department 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 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 DIRECTOR

Keith A. Schraad, J.D. was appointed as the interim Director of the Arizona Department of Insurance effective February 12, 2018 by Governor Doug Ducey. Keith comes to the ADOI with over 25 years of both private- and public-sector experience in the areas of insurance, healthcare, technology and government. Notably, Keith was served in the Kansas Senate from 1996 to 1998.

### 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 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://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=AZ&dswid=3799>
  - You can also contact the Department:
    - By email at [consumers@azinsurance.gov](mailto:consumers@azinsurance.gov)
    - By mail to 100 N. 15th Ave., Ste. 102 Phoenix, AZ 8500
    - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (602) 364-2499 or (800) 325-2548.
- ▼ 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 Department.
- ▼ The complaint is then sent to the insurance company. Arizona law allows 45 days for an insurer to respond to a complaint. The Department will then review their response.
- ▼ The Department will then send correspondence to you about their findings
- ▼ For more information on the complaint process, visit:  
[https://insurance.az.gov/sites/default/files/documents/files/Consumer\\_Guide\\_to\\_ADOI%2024%20April%202015.pdf](https://insurance.az.gov/sites/default/files/documents/files/Consumer_Guide_to_ADOI%2024%20April%202015.pdf)

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Arizona Department of Insurance Customer Assistance Hotline at (602) 364-2499 or (800) 325-2548 or visit <https://insurance.az.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.

(Excerpts from the Arizona Department of Insurance's website) <https://insurance.az.gov>