

State of Your Health:

How the Maine Bureau of Insurance Can Help You



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

MEET THE INSURANCE SUPERINTENDENT

Eric A. Cioppa is Superintendent of the Maine Bureau of Insurance, one of five agencies within the state's Department of Professional and Financial Regulation. He joined the Bureau in 1988 as a Statistician then served as Supervisor of the Workers' Compensation Section prior to becoming Deputy Superintendent in 1998. He was unanimously confirmed as Superintendent in September 2011 and in January 2017 he was reconfirmed to serve another five-year term.

WHY SHOULD YOU CONTACT THE MAINE BUREAU 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 Maine Bureau 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.maine.gov/pfr/insurance/eform_chcd.html
 - You can also contact the Bureau:
 - By email at Insurance.PFR@maine.gov
 - By fax to (207) 624-8599
 - By mail to Bureau of Insurance, 34 State House Station, Augusta, ME 04333
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (207) 624-8475.
- ▼ By receiving consumer complaints, the Bureau 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 they receive your completed complaint form, it will be assigned to an investigator who will contact you by mail at the beginning of the investigation. They will write to the company summarizing your complaint and request a written response to the issues you raised.
- ▼ By law, any person or company they license must respond to them within 14 days. They allow the company an additional three days for mailing time. If they don't receive a timely response, they send out a follow-up letter by certified mail; however, the company may ask the Bureau for an extension if the response requires additional investigation.
- ▼ The length of an investigation will vary; it may require follow-up letters and phone calls. The investigator will advise you of the outcome of the investigation. This usually takes a minimum of thirty days.
- ▼ The Bureau is committed to doing a thorough investigation on your behalf. Their duty is to enforce the insurance laws and regulations of this state.
- ▼ For more information on the complaint process, visit: <https://www.maine.gov/pfr/insurance/complaint.html>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Maine Bureau of Insurance at (207) 624-8475 or visit <https://www.maine.gov/pfr/insurance/index.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.