



State of Your Health:

How the Georgia 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 COMMISSIONER

Jim Beck was elected as the Georgia Insurance and Safety Fire Commissioner on November 6, 2018. He has worked in an independent insurance agency and served as Deputy Insurance and Safety Fire Commissioner for the state of Georgia.

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://www.oci.ga.gov/ConsumerService/Home.aspx>
 - You can also contact the Department:
 - By fax to (404) 657-8542
 - By mail to Georgia Dept. of Insurance, 2 Martin Luther King Jr. Drive, Suite 716 West Tower, Atlanta, GA 30334
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (404) 656-2070.
- ▼ 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?

- ▼ You will receive an acknowledgment letter, advising who the investigator is and their contact information. Your Case Number shown on the letter is for the issue submitted to the Department. The case number should be used to send additional information to the Department on your case.
- ▼ The Department will notify the company of your complaint and ask for a detailed response.
- ▼ The Department will then send you a copy of the company's response, with a formal letter regarding the completion of their investigation and future action steps.
- ▼ For more information on the complaint process, visit: <https://www.oci.ga.gov/ConsumerService/Complaint.aspx>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Georgia Department of Insurance's Division of Consumer Services at (800) 656-2298 or visit <https://www.oci.ga.gov/home.aspx>

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.