



State of Your Health:

How the Rhode Island Office of the Health Insurance Commissioner Can Help You

Are you having trouble with your health coverage? The Office 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 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 INSURANCE COMMISSIONER

Marie Ganim serves as the Commissioner of the Office of Health Insurance. As the Commissioner at OHIC, her role is to ensure the solvency of health insurers, protect consumers, encourage the fair treatment of providers, and work to improve healthcare quality, accessibility and affordability.

WHY SHOULD YOU CONTACT THE OFFICE?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
 - Consumer protection is at the core of all of the work of the Office of the Health Insurance Commissioner. The Office is here to help consumers understand the healthcare system, and to protect Rhode Island consumers by making sure federal and state laws are followed.
 - The Office contracts the Rhode Island Parent Information Network (RIPIN) to provide various services including resolving insurance company denials.
 - 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 Rhode Island Office of the Health 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.
 - To file a complaint please contact 1-855-747-3224 or visit online at <https://ripin.org/healthcare-advocate-contact-form/>
 - You can also contact the Office:
 - By email: callcenter@ripin.org
 - By fax to (401) 462-9579
 - By mail to: 1210 Pontiac Avenue, Cranston, RI 02920
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (401) 270-0101.
- ▼ 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?

- ▼ The RIPIN Call Center offers free support to any Rhode Islander who needs help accessing healthcare, health insurance, or special education for children with disabilities.
- ▼ The RIPIN Call Center offers sustained support from start to finish, working with you until your concern is resolved. All RIPIN services are provided by peer professionals, with expertise and training as well as personal experience navigating systems on behalf of themselves or a loved one.
- ▼ For more information on the complaint process, visit: <https://ripin.org/services/services/>.

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Rhode Island Parent Information Network at (401) 270-0101 or visit <http://www.ohic.ri.gov/ohic-consumers.php>

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.