

State of Your Health:

How the Missouri 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

Chlora Lindley-Myers was appointed director of the Missouri Department of Insurance, Financial Institutions and Professional Registration on March 6, 2017. She was confirmed by the Missouri Senate on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that impact Missourians' lives daily.

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-mo.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N>
 - You can also contact the Department:
 - By email at consumeraffairs@insurance.mo.gov
 - By fax to (573) 526-4898
 - By mail to Missouri DIFP, PO Box 690, Jefferson City, MO 65102
 - Keep your originals and send only copies of information. For a printed copy of the Department's complaint form, contact (800) 726-7390.
- ▼ 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 tracking number will be assigned, and you will be sent written confirmation.
- ▼ Please refer to the tracking number when you call or write to the division.
- ▼ For more information on the complaint process, visit: <https://insurance.mo.gov/consumers/health/externalreviewprocess.php>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Missouri Department of Insurance at (800) 726-7390 or visit <https://insurance.mo.gov/consumers/health/externalreviewprocess.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.