

# State of Your Health:

## How the Vermont Department of Financial Regulation Can Help You



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

### MEET THE DEPARTMENT OF FINANCIAL REGULATION COMMISSIONER

Michael S. Pieciak is commissioner of the Vermont Department of Financial Regulation. He was first appointed by Gov. Peter Shumlin in July 2016 and reappointed by Gov. Phil Scott in December 2016. Commissioner Pieciak serves as the chief regulator of Vermont's financial services sector, including the insurance, captive insurance, banking and securities industries.

### WHY SHOULD YOU CONTACT THE INSURANCE DIVISION?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
  - The Insurance Division is responsible to ensure that health insurers and health insurance plans meet all consumer protection and quality requirements under Vermont laws.
  - 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 Vermont Insurance Division 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://dfr.vermont.gov/consumers/file-complaint/insurance>
  - You can also contact the Division:
    - By email: [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov)
    - By fax to (802) 828-1446
    - By mail to Department of Financial Regulation, Insurance Consumer Services, 89 Main Street, Montpelier, VT 05620-3101
    - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (800) 964-1784.
- ▼ 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 you complete the submission process, a message will appear saying, "Your complaint has been successfully submitted," and you will be assigned a complaint ID number. You will also be sent a confirmation e-mail to the address on your account.
- ▼ In most cases, a letter requesting an explanation and a copy of your complaint will be sent to the company or agent. After the company or agent responds, the Department will determine what further action, if any, will be taken.
- ▼ The company or agent has 21 days to send a written response. After reviewing the information, you should hear from the Department within 30 days.
- ▼ If you have an emergency and need to request an external appeal (and it cannot wait for normal business hours), please call the External Appeals answering service at (888) 236-5966. Your call will be returned as soon as possible. This number is ONLY for Health Insurance appeals. If your appeal is not an emergency or medically urgent, please do not use this emergency number, but call again during normal business hours.
- ▼ You must request an external independent review within 120 days or 4 months (whichever is longer) of receiving the final denial letter from your insurer. Call Consumer Services at 1-800-964-1784 or 802-828-3302 as soon as possible to find out if you qualify.
- ▼ If it appears that you qualify, you may complete the application or ask the Department to send you an application. There is a \$25 filing fee that may be waived. The Department will collect documents from you and the insurer and submit them to the Independent Review Organization (IRO). Decisions by the IRO are made within 30 days of receiving all information.
- ▼ If your case is medically urgent or an emergency, time frames can be shorter. Call immediately. Your medical information will be kept confidential.
- ▼ For more information on the complaint process, visit: <https://dfr.vermont.gov/industry/insurance>

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Vermont Insurance Division at 1-(800) 964-1784 or visit <https://dfr.vermont.gov/industry/insurance>

### 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).