



# State of Your Health:

## How the Maryland Insurance Administration Can Help You



**Are you having trouble with your health coverage?** The Insurance Administration 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 Maryland Insurance Administration?** The Insurance Administration 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.

### MEET THE INSURANCE COMMISSIONER

Alfred W. Redmer, Jr. was appointed Maryland Insurance Commissioner by Governor Lawrence J. Hogan, Jr. in January 2015. His term ends May 30, 2019. At the Maryland Insurance Administration, Commissioner Redmer oversees the independent agency's approximately 266 employees and an annual budget of \$31 million.

### 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 Maryland Insurance Administration 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://enterprise.insurance.maryland.gov/consumer/>
  - You can also contact the Maryland Insurance Administration:
    - By phone at 1-800-492-6116
    - By fax to (410) 468-2270
    - By mail to Consumer Complaint Investigation, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202
    - Keep your originals and send only copies of information.
- ▼ By receiving consumer complaints, the Maryland Insurance Administration 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?

- ▼ After you complete filing your complaint online, you will receive an email message confirming receipt of your complaint and the assigned complaint file number.
- ▼ The Insurance Administration will forward a copy of your complaint to the insurance company, if appropriate;
- ▼ Obtain information or explanations on your behalf from the insurance company or their representatives. This may involve written and verbal contact with such companies or persons;
- ▼ Review in detail the information obtained from the company for compliance with statutes, regulations and policy contracts;
- ▼ Explain the provisions of your insurance policy, as appropriate;
- ▼ Suggest to you actions or procedures that you may take which could aid in resolving your insurance problem;
- ▼ If it is determined that the actions of an insurance company are in violation of a statute, regulation or policy that the Administration enforces, we may take corrective action against that company.
- ▼ The Complaint process can take several weeks or a few months, depending on the complexity of the complaint. Sometimes, due to the mail, holidays, or the nature of the inquiry or complaint, the response time may take longer.
- ▼ For more information on the complaint process, visit: <http://www.mdinsurance.state.md.us/Consumer/Pages/FileAComplaint.aspx>

### HOW TO REQUEST MORE INFORMATION

- ▼ Call the Maryland Insurance Administration at (800) 492-6116 or visit <http://www.mdinsurance.state.md.us/Pages/default.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](http://arthritis.org/advocate) or email [advocacy@arthritis.org](mailto:advocacy@arthritis.org).

\*Please note: The Administration 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.