

## Filing regulatory complaint with your state insurance regulator

### INFORMATION TO SHARE WITH YOUR STATE INSURANCE REGULATOR

Expect your state insurance regulator to ask for details about the insurance company obstacle, such as:

- Information about your insurance policy
  - For example, insurer, policy number, any specific language in the insurance policy that is relevant to your complaint, employer name.
- Description of the care you require
- Describe the obstacles you have encountered
  - For example, inappropriate denial, lack of available in-network provider, lack of clear communication from your insurer
  - You may be asked to provide documents that demonstrate the issues you have encountered (e.g., denial notice, explanation of benefits, medical necessity letter). Before sharing any personal health information, ask how your privacy will be protected.
- Describe what you have done to overcome the obstacles
  - For example, submitting a medical necessity letter, filing a formal complaint with your insurer

### WHAT IF THEY SAY YOUR POLICY IS GOVERNED BY FEDERAL LAW, NOT STATE LAW

Some state regulators will try to help their citizens whether or not their health insurance is governed by federal or state law. Others may refer you to the US Department of Labor.

If so, don't worry. Employer-sponsored health plans governed by federal law are supported by advocates from the Department of Labor at 888.444.EBSA.

### QUESTIONS TO ASK WHEN FILING A COMPLAINT

To learn more about what your state insurance regulator can (and cannot) do to help overcome your obstacle, ask one of their consumer advocates or review their website.

Questions to consider include:

- What action will the regulator take with the insurer?
- What are the limitations of support that they will provide?
- What rights under state law can the regulator help to enforce?
- Will the regulator require the insurer to comply with state law?
- What additional resources are available through your state government? For example, consumer advocates, attorney general's office.
- Will the insurance regulator use your information to identify improper business practices that the insurer may be using with other insureds besides you?