

State of Your Health:

How the Washington State Office of the Insurance Commissioner Can Help You



Are you having trouble with your health coverage? The Office of the Insurance Commissioner 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 Office? The OIC learns about insurance problems because of consumer complaints. If you have any questions about actions by your insurance company, the OIC can be a resource for you!

MEET THE INSURANCE COMMISSIONER

Mike Kreidler is Washington's eighth insurance commissioner. A former member of Congress, he was first elected as insurance commissioner in 2000. He was re-elected to a fifth term in 2016. A Doctor of Optometry with a master's degree in public health from UCLA, Commissioner Kreidler practiced at Group Health Cooperative in Olympia for 20 years. He also served 16 years in the Washington State Legislature. He served as a member of the Northwest Power Planning Council and as regional director for the U.S. Department of Health and Human Services. He retired as a lieutenant colonel from the Army Reserves with 20 years of service.

WHY SHOULD YOU CONTACT THE OFFICE OF THE INSURANCE COMMISSIONER?

- ▾ You've already talked with your insurance company and aren't satisfied with the results.
 - The OIC 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.
- ▾ The Insurance Department 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://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>
 - You can also contact the OIC:
 - By email at <https://www.insurance.wa.gov/ask-us-insurance-question>
 - By mail to P.O. Box 40255 Olympia, WA 98504-0255
 - Keep your originals and send only copies of information. For a printed copy of the OIC's complaint form, contact 800-562-6900.
- ▾ By receiving consumer complaints, the OIC 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 file number will be assigned, and you will be sent written notification of that number. Please refer to the complaint file number when you call or write to the OIC.
- ▾ The complaint is then sent to the insurance company. Washington law allows 30 days for an insurer to respond to a complaint. The OIC will then review their response.
- ▾ The OIC will then send correspondence to you about their findings.
- ▾ For more information on the complaint process, visit: <https://www.insurance.wa.gov/appealing-health-insurance-denial>

HOW TO REQUEST MORE INFORMATION

- ▾ Call the Washington OIC Customer Assistance Hotline at 800-562-6900 or visit <https://insurance.wa.gov>

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 OIC 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.

(Excerpts from the Washington state Office of the Insurance Commissioner's website) <https://www.insurance.wa.gov/>