



State of Your Health:

How the Virginia Bureau of Insurance Can Help You

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

MEET THE INSURANCE COMMISSIONER

The State Corporation Commission (SCC) in Virginia has appointed Scott A. White to serve as Virginia's 14th Commissioner of Insurance. Mr. White assumed the post on Jan. 1, 2018. Mr. White oversees compliance with Virginia's insurance laws affecting more than 2,400 insurance companies, groups and plans; and approximately 248,000 insurance agencies and agents.

WHY SHOULD YOU CONTACT THE VIRGINIA BUREAU OF INSURANCE?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
 - The Bureau of Insurance assists thousands of consumers each year by responding to inquiries and complaints. You may: (1) file a complaint about services you receive from your insurance company or agent; (2) request our assistance in appealing a denial by your Managed Care Health Insurance Plan (MCHIP); or (3) request an independent external review for eligible adverse determinations by your health insurer.
 - 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 Virginia Bureau 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://www.scc.virginia.gov/boi/comepec.aspx>
 - You can also contact the Bureau:
 - By email: BureauofInsurance@scc.virginia.gov
 - By fax to (804) 371-9944
 - By mail to State Corporation Commission, Virginia Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (877) 310-6560.
- ▼ 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?

- ▼ Within a week after receiving your written complaint, a file number will be assigned, and a letter will be sent acknowledging receipt of your complaint.
- ▼ In most cases, a letter and a copy of your complaint will be sent to the company or agent, requesting an explanation of its position. Telephone contact may be made to discuss the complaint, to ask questions, or to make specific requests. After the company or agent responds, the Bureau will determine what further actions, if any, will be taken.
- ▼ Normally, it takes about 45 days after the Bureau receives a complaint to provide a written response. However, it may take longer if your complaint is claim related, or involves a unique or complex problem, or requires the insurer or agent to conduct extensive research.
- ▼ For more information on the complaint process, visit: <https://www.scc.virginia.gov/boi/complaint.aspx#AZ>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Virginia Bureau of Insurance at (804) 371-9741 or visit <https://www.scc.virginia.gov/boi/cons/index.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 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.