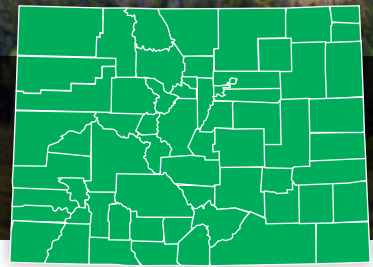


State of Your Health:

How the Colorado Division of Insurance Can Help You



Are you having trouble with your health coverage? The Division of Insurance 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 INSURANCE COMMISSIONER

Michael Conway was reappointed as Insurance Commissioner of the Colorado Division of Insurance by Governor Jared Polis, after serving as interim Commissioner under Governor Hickenlooper. Prior to being appointed as the interim Insurance Commissioner, Michael was Deputy Commissioner for Consumer and Compliance Services of the Division of Insurance. In addition, Michael spent 6 years as an assistant Attorney General for the Colorado State Attorney General's Office.

WHY SHOULD YOU CONTACT THE DIVISION 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 Division 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.colorado.gov/pacific/dora/consumer-complaint-portal>
 - You can also contact the Division:
 - By email at dora_insurance@state.co.us
 - By mail to 1560 Broadway, Suite 850 Denver, CO 80202
 - Keep your originals and send only copies of information. For a printed copy of the Division's complaint form, contact (303) 894-7490 or (800) 930-3745.
- ▼ By receiving consumer complaints, the Division 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 Division.
- ▼ The complaint is then sent to the insurance company. Colorado law allows 20 days for an insurer to respond to a complaint. The Division will then review their response.
- ▼ The Division will then send correspondence to you about their findings.
- ▼ For more information on the complaint process, visit: <https://www.colorado.gov/pacific/dora/node/96911>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Colorado Division of Insurance Customer Assistance Hotline at (303) 894-7490 or (800) 930-3745 or visit www.dora.colorado.gov/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/ or email advocacy@arthritis.org.

*Please note: The Division 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.