



State of Your Health:

How the Massachusetts 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's Consumer Services Department 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 UNDERSECRETARY FOR THE OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION

John C. Chapman serves as the Undersecretary for the Office of Consumer Affairs and Business Regulation (OCABR) for the Commonwealth of Massachusetts. OCABR is made up of five agencies that include the Division of Insurance, Division of Banks, Department of Telecommunications and Cable, Division of Professional Licensure and the Division of Standards.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF INSURANCE?

- ▼ You've already talked with your insurance company and aren't satisfied with the results.
 - The Division of Insurance administers the laws of the Commonwealth as they pertain to the protection of the insurance consumer through the regulation of the insurance industry. They also investigate and enforce state laws and regulations pertaining to insurance and responds to consumer inquiries and complaints.
 - 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 Massachusetts 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.mass.gov/file-an-insurance-complaint>
 - You can also contact the Department:
 - By email: doicss.mailbox@state.ma.us
 - By fax to (617) 753-6830
 - By mail to Commonwealth of Massachusetts, Division of Insurance, 1000 Washington Street, Suite 810, Boston, MA 02118
 - Keep your originals and send only copies of information. For a printed copy of the complaint form, contact (617) 521-7794.
- ▼ 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?

- ▼ The Division needs certain key information such as the name of the insurance companies and agents involved, your policy and claim numbers as well as the names and phone numbers of the people you have been dealing with.
- ▼ Please complete the online or by mail claim and include copies of any materials relating to your insurance complaint (i.e. bills, explanation of benefits sheets, vehicle appraisals, police reports).
- ▼ Please be aware that complaints filed are not confidential. Consumer Service will send a copy of your complaint and any related materials to any company, agent or licensee involved in this matter.
- ▼ For more information on the complaint process, visit: <https://www.mass.gov/how-to/filing-an-insurance-complaint>

HOW TO REQUEST MORE INFORMATION

- ▼ Call the Massachusetts Division of Insurance at (617) 521-7794 or visit <https://www.mass.gov/orgs/division-of-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 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.