

CONSUMER COMPLAINTS

The ADOL's Consumer Service Specialists respond to consumer calls, emails and written complaints from Arizona consumers (policyholders, employees, claimants or authorized representatives) with questions or problems related to actions taken by a health insurance company including:

Claim Payments	Termination of Coverage by the Insurer
Co-Payments	Premium Payments
Deductibles	Continuity of Care
Provider Networks	Access to Care
Essential Health Benefits	

Consumers can be referred to the **AZDOI Consumer Affairs Division** as follows:

- In the Phoenix Metro area: (602) 364-2499
- Outside the Phoenix Metro area: (800) 325-2548
- Spanish speakers: (602) 364-2977
- Fax: (602) 364-2505
- consumers@azinsurance.gov
- Arizona Department of Insurance
Consumer Affairs Division
2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018

Consumers can download a consumer complaint form at www.azinsurance.gov/consumerassistance.html and submit the completed form along with copies of their relevant documents to the Consumer Affairs Division.

If someone other than the insured is providing assistance in filing a complaint, the insured must complete, sign and submit a Third Party Consent form along with the complaint. The form is available at www.azinsurance.gov/publications/ThirdPartyConsentForm8-8-13.pdf

CONSUMER HEALTHCARE APPEALS

Arizona law requires health insurers, HMOs, dental plans, prepaid dental plans and vision plans to provide their insured members with a way to appeal **denied claims** or **denied services**. The Department cannot investigate a consumer complaint involving a denied claim or service unless the consumer has first exercised their right to appeal the denial.

- Appeals for denied claims (this does not include disputes over the amount applied to a co-payment or deductible) and denied requests for services are initiated by making a verbal or written appeal to the insurer within two years of the date of denial. A form that can be used to initiate the appeal is available at www.azinsurance.gov/publications/APPEAL_REQUEST_FORM.pdf. Consumers should include any records they have to support their appeal.
- Expedited Medical Review – Consumers are entitled to an expedited review of a denied request for a health care service if their provider certifies in writing that delaying the needed service is likely to cause a significant negative change in the patient's medical condition. The insurer must make a decision on your appeal within one business day. Providers can use the form at www.azinsurance.gov/publications/APPEALS_PROVIDER_CERTIF.pdf to initiate an expedited medical review.
- For full details about the Arizona healthcare appeals process, please read this pamphlet: www.azinsurance.gov/publications/Healthcare_Appeals_Brochure_2013.pdf

Consumers with questions about their health care appeal rights can be referred to the **AZDOI Health Care Appeals Section** as follows:

- In the Phoenix Metro area: (602) 364-2399
- Outside the Phoenix Metro area: (800) 325-2548
- Spanish speakers: (602) 364-2977

REFERRAL TO AGENTS & BROKERS

Remember, agents and brokers cannot charge consumers a fee for assisting them in enrolling in a health insurance plan.

Arizona licensed insurance producers who are registered with the Federally Facilitated Marketplace ("FFM") can solicit or sell insurance to Arizona consumers through the FFM. A list of licensed Arizona producers who are registered on the FFM is available at www.azinsurance.gov/aca/documents/ffm_broker_list.pdf. This list is updated as new information becomes available from the Center for Consumer Information and Insurance Oversight, or CCIIO.

Arizona Insurance Producers/Brokers with state licensure questions [not FFM Certification/Registration Qs] can be referred to the **AZDOI Licensing Unit** as follows:

- In the Phoenix Metro area: (602) 364-4457
- Outside Phoenix Metro area: (877) 660-0964
- www.azinsurance.gov/producers
- licensing@azinsurance.gov

MEDICAL PROVIDERS

Arizona has a timely pay and grievance law that requires timely and accurate payment to providers and prompt responses to provider grievances.

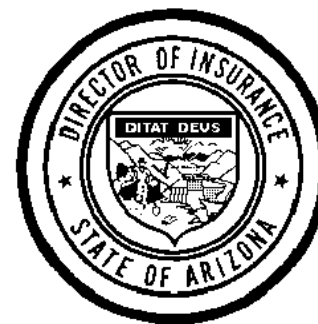
Doctors, hospitals, chiropractors, clinics, imaging centers, etc. with questions about claims payments can be referred to our **AZDOI Provider Information Unit** as follows:

- (602) 364-2394
- providerinfo@azinsurance.gov

State of Arizona

A NAVIGATOR AND CERTIFIED APPLICATION COUNSELOR GUIDE

IN MAKING REFERRALS TO THE ARIZONA DEPARTMENT OF INSURANCE



Germaine L. Marks
Director of Insurance

Janice K. Brewer
Governor

September 2014