

Guidance to FFM Call Center for making referrals to the AZDOI

CONSUMERS (COMPLAINTS AND HEALTHCARE APPEALS)

Arizona Consumers (policyholders, employees, claimants or authorized representative) with questions or problems related to actions taken by a health insurance company regarding claims, premium payments, termination of coverage, continuity of care, coordination of benefits, access to care, provider networks, etc. 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
- www.azinsurance.gov
- AZHealthInsuranceQs@azinsurance.gov

AGENTS & BROKERS

Arizona Insurance Agents/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

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

CRIMINAL ALLEGATIONS

Anyone reporting criminal activity (phony insurance, stolen premiums, identity theft or medical ID theft, provider theft, phony claims, etc.) can be referred to the **AZDOI Investigations Division**:

- (602) 364- 2140
- investigations@azinsurance.gov
- www.azinsurance.gov/fraud

This is the number to which you can refer Arizona consumers complaining about:

- an insurance agent who lied or misrepresented the terms of a policy
- an insurance agent who stole money
- a medical provider or someone else submitted false claims to an insurance company
- an insurance product being sold by an unlicensed insurance company or agent
- any other action that would constitute fraud against (not by) a commercial insurance company

HOW TO CONTACT US:

Consumer Assistance and Publications:

- Phoenix: (602) 364-2499
- Spanish callers: (602) 364-2977
- In-state and Outside Phoenix area: (1-800) 325-2548;
- FAX: (602) 364-2505
- Email: consumers@azinsurance.gov

Website: www.azinsurance.gov

- Market Assistance for Liability Insurance: (1-800) 544-9208 outside Phoenix area

Investigations/Fraud Unit:

- (602) 364-2140

Licensing:

- Phoenix area: (602) 364-4457
- Toll-free for callers in Arizona but outside the Phoenix area: (1-877) 660-0964
- Email: licensing@azinsurance.gov

Office location:

2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018

Visitors will find the Arizona Department of Insurance publications on line, plus answers to frequently asked questions, and other insurance-related resources. There is also a "look up" feature at az.gov/app/dolookup/ to verify licensure of insurance producers and insurance companies.

Arizona Department of Insurance

State of Arizona

A CONSUMER GUIDE TO

THE ARIZONA DEPARTMENT OF INSURANCE



Germaine L. Marks
Director of Insurance

Janice K. Brewer
Governor

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An Equal Opportunity Action Agency

CONSUMER AFFAIRS

The Consumer Affairs Division provides a wide range of services and information to the insurance consuming public.

The Consumer Services Section helps consumers with insurance questions or problems on the phone, in person, by email or by mail.

The Health Care Appeals Section administers the external appeals portion of the health care appeals process. For more information about your appeal rights, request our Consumer Guide on Health Care Appeals.

The Market Assistance Program helps consumers and businesses obtain liability insurance.

Questions, complaints and requests for publications about insurance can be made in person, by mail, or by phone, fax or email:

The Arizona Department of Insurance

Consumer Affairs Division
2910 N. 44th Street, Ste. 210

Phoenix, AZ 85018

Phone: (602) 364-2499 or

(1-800) 325-2548 outside Metro area

Fax: (602) 364-2505

consumers@azinsurance.gov

Arizona Department of Insurance

PUBLICATIONS

Publications available by mail or on-line:

- A Guide to Health Care Appeals
 - Automobile Consumer Guide and Premium Comparison and Complaint Ratios
 - Consumer Guide and Premium Comparison for Homeowners Insurance
 - Homeowners Insurance Check Up Checklist
 - Consumer Guide and Premium Comparison for Renters Insurance
 - Mobile Homeowners' Premium Comparison
 - Shoppers Guide to Long-term Care
 - Guide to Health Insurance for People with Medicare
 - Medicare Supplement Premium Comparison
 - Lists of Medicare Supplement Insurers and Long Term Care Insurers
 - Consumer Guide to Annuities for Seniors
 - Timely Pay & Grievance Law, Information for Health Care Providers
- Plus much more on flood insurance, health insurance, business insurance, etc.

Arizona Department of Insurance

MARKET OVERSIGHT

The Market Oversight Division examines insurance companies' practices regarding marketing, rating, cancellations, privacy and unfair claim-settlement practices.

ADMINISTRATIVE ENFORCEMENT

INVESTIGATIONS

The Investigations Section investigates allegations of wrong-doing by insurance companies, agents and other entities licensed by the Department.

FRAUD

The Fraud Unit investigates complaints of attempted fraud by individuals against insurance companies, and refers them to the Attorney General for prosecution.

Fraud inflates the cost of insurance for all consumers. The most common types of insurance fraud involve false or inflated claims, misrepresentations when applying for insurance to obtain coverage or lower rates, and billings from professionals seeking reimbursement for services that were not performed.

Insurance fraud is a class 6 felony, and committing a fraudulent scheme is a class 2 felony. Penalties range from 1 1/2 years to 10 years in prison, plus restitution and fines.

Arizona Department of Insurance

LICENSING

The Licensing Section issues and renews licenses for qualified producers, bail bond agents, adjusters, surplus lines brokers and other insurance professionals.

Approximately 195,000 individuals and firms are licensed in Arizona. Licenses are issued for a four-year term.

Detailed information, licensing forms and instructions are available from the Insurance Department web site at www.azinsurance.gov and by calling the Insurance Licensing Hotline: (602) 364-4457 or (1-877) 660-0964 (outside the Phoenix metro area).

Producers can use the licensee "look up" feature at az.gov/app/dollookup/ to check their license status.

LIFE AND HEALTH

The Life and Health Division administers Arizona laws pertaining to life and health insurance plans and policies, as well as licensure of utilization review agents and third party administrators. The Division reviews life and health insurance policies to make sure they comply with state law.

This Division has responsibility for oversight of health care service delivery by HMOs and prepaid dental plans. The Division also administers the health care provider timely pay and grievance law.

Arizona Department of Insurance

FINANCIAL AFFAIRS

The Financial Affairs Division monitors insurance companies for solvency and soundness. The Division reviews quarterly and annual financial statements and periodically conducts detailed financial examinations of domestic insurance companies.

The Division issues certificates of authority to qualified insurance companies, granting them authority to transact insurance in Arizona.

The Division is also responsible for collecting premium taxes and annual fees, and for maintaining insurer trust deposits held for the benefit and protection of policyholders.

PROPERTY AND CASUALTY

The Property and Casualty Division administers Arizona laws related to property and casualty insurance rates and policy forms. For example, it reviews auto and homeowner policies to assure they comply with the law and are readable and understandable. The Division also licenses rating organizations, qualifies surplus lines insurers, issues service company permits, registers foreign risk retention groups and purchasing groups and monitors the property and casualty marketplace to determine whether competition exists and whether insurance is available.

Arizona Department of Insurance

RECEIVERSHIP DIVISION

The Receivership Division supervises and coordinates receiverships of insolvent insurers.

GUARANTY FUNDS

The Arizona Insurance Guaranty Funds provide a safety net to protect consumers from financial loss if an insurance company becomes insolvent. Subject to statutory limits and other conditions, the Life and Disability Insurance Guaranty Fund and the Property and Casualty Insurance Guaranty Fund pay certain claims of policyholders and other claimants owed by an insolvent insurance company.

Assessments against licensed insurers and monies recovered from the estates of insolvent insurance companies are used to pay claims.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act (ADA) and the Arizonans with Disabilities Act. Persons with disabilities may request materials in an alternative format by contacting our ADA Coordinator at (602) 364-3100 and should do so as early as possible to allow reasonable time to make necessary arrangements.

Arizona Department of Insurance