

**PROTECTING
OKLAHOMA**

JOHN D. DOAK
INSURANCE COMMISSIONER

**OKLAHOMA
INSURANCE
DEPARTMENT**



GUIDE TO FILING AN INSURANCE COMPLAINT



**OKLAHOMA INSURANCE DEPARTMENT
CONSUMER ASSISTANCE/CLAIMS DIVISION**

TELEPHONE: 405.521.2991 | TOLL FREE: 1.800.522.0071

WEB: WWW.OID.OK.GOV | TWITTER: @OID411

The **Oklahoma Insurance Department** (OID) handles over **4,500 Requests For Assistance per year**, and on average the Consumer Assistance/Claims Division **receives 31,000 phone calls per year** from consumers. In addition, due to our efforts, consumers receive **\$4.5 million per year or more in additional claim payments and premium refunds**. This booklet will show you what the OID can do to assist you with your insurance problem and how you can file a complaint.

The OID regulates insurance companies that are fully insured, third party administrators (TPA's) and indemnity plans. Some issues may fall under other agencies' jurisdictions, and OID may not be able to help you. The OID has no regulatory authority over complaints regarding:

- Self-insured single employer plans under the federal Employee Retirement Income Security Act (ERISA)
- Self-funded employee organizations under ERISA
- Worker's compensation (unless presented with a court order)
- Government, school, and church health plans
- Policies purchased out of state
- Medicaid/Medicare
- State employees
- Teachers Retirement System
- TRICARE/Champus
- Bundling and unbundling claims
- Usual and customary charges
- Provider contract disputes

How We Can Help

The OID's Consumer Assistance/Claims Division is here to answer your questions, and if need be, to look into your insurance complaint.

We will review each complaint on its own merit and will do everything possible within our statutory authority to assist you.

Please note that Oklahoma law keeps all claim files closed to public inspection. In other words, complaints filed with the Oklahoma Insurance Department's Consumer Assistance/Claims Division are confidential.

Getting Assistance From the OID

If you are concerned that the insurance company is treating you unfairly, your first step would be to contact the insurance company and try to resolve the issue.

However, if you are unable to find a resolution to the issue you are having, you have the option of filing a complaint with the OID.

To file a complaint, we will need your complaint to be in writing. We have provided a Request For Assistance Form in this booklet to assist you in filing your complaint. Please complete the form in its entirety.

Remember to:

- Fill out the form completely,
- Sign the form,
- Give our office as much information as possible, and
- Provide copies of all policies, riders, letters, phone logs, etc.

Here are a few ways to go about filing a complaint:

- On our website at <http://www.oid.ok.gov>
- By fax at (405) 521-6652
- In person, we are located at the address listed below:
- By mail at:

Oklahoma Insurance Department

Five Corporate Plaza
3625 NW 56th, Suite 100
Oklahoma City, OK 73112

Please note that once received:

- Your complaint will be assigned to the appropriate Consumer Assistance/Claims Analyst, who will send you an acknowledgement letter.
- We will then contact the company for a detailed explanation of its position. By law the company has thirty (30) days from the date on the letter to respond.
- There may be unforeseen delays if the company needs additional time to gather information to fully address your concerns. If there are delays, the Consumer Assistance/Claims Analyst will advise you of the status of your file by mail.
- Once a final response is received from the insurance company and is reviewed by the Consumer Assistance/Claims Analyst, a letter of explanation will be forwarded to you by mail.

REQUEST FOR ASSISTANCE

TO:

OKLAHOMA INSURANCE DEPARTMENT
Five Corporate Plaza
3625 NW 56th, Suite 100
OKLAHOMA CITY, OK 73112



DATE: _____

Mr.
 Mrs.
 Ms.

FROM: _____ Telephone # (____) _____

Address: _____ City/State: _____ Zip: _____

If Insured or Health Maintenance Organization ("HMO") member is different than person requesting assistance, complete the following:

Insured or HMO Member's name: _____ Telephone #: (____) _____

Address: _____ City/State: _____ Zip: _____

Name of INSURANCE CO. about which you are requesting assistance: _____

Address: _____ City/State: _____ Zip: _____

Policy Number: _____ Effective Date: _____ Type of Insurance: _____
(Auto, Home, Commercial, Accident & Health)

Agent's Name: _____ Telephone No.: (____) _____

Address: _____ City/State: _____ Zip: _____

Adjuster's Name: _____ Telephone No.: (____) _____

Address: _____ City/State: _____ Zip: _____

Name of HMO about which you are requesting assistance: _____

Address: _____ City/State: _____ Zip: _____

Member ID Number or SSN: _____ Date/s of Service: _____
 Provider's (Doctor) Name: _____ Telephone No.: (____) _____
 Address: _____ City/State _____ Zip _____
 Provider's (Hospital) Name: _____ Telephone No.: (____) _____

INQUIRY/COMPLAINT

Please give as detailed information as possible including dates, explanation, and what solution you feel is correct. Attach copies of any Other correspondence related to the complaint.

With this knowledge, I give my consent to the release of all information in my medical records including any information concerning my identity and release the OKLAHOMA INSURANCE DEPARTMENT and its duly authorized agents and employees from any liability in connection with the release of the information contained herein.

Signature: _____ Date: _____

FOR INSURANCE DEPARTMENT USE ONLY

Complaint number _____	Claim Analyst _____	Date Entered _____	Med. Supl. (A-J) _____
Complainant type _____	Complainant letter _____	Coverage 1. _____ 2. _____ 3. _____	
Entity number 1. _____ 2. _____ 3. _____		Reason for complaint 1. _____ 2. _____ 3. _____	
Entity type 1. _____ 2. _____ 3. _____		Dispositions 1. _____ 2. _____ 3. _____	
Entity function 1. _____ 2. _____ 3. _____		Inquirer _____	(If not same as above)
Entity letter 1. _____ 2. _____ 3. _____		Date resolved _____	Amount \$ _____

CLAIMS (Use Additional Paper if Necessary)

Lost Policy Information

Are you having trouble locating a life insurance policy for a loved one? If you know the name of the insurance company we can assist you. However, if you do not have the name of the insurance company, there are several policy locator services that you can contact. The largest one is affiliated with the MIB (Medical Information Bureau) and can be reached at <http://www.policylocator.com> or (781) 329-4500.

High Risk Pool

Do you need health insurance and have been turned down by several companies due to a pre-existing medical condition? The Oklahoma High Risk Pool may be the answer. Please call their toll free number: 1-877-885-3717.

In-Network vs. Out-Of-Network

Do you know that it is the insured's responsibility to know if the provider (physician, hospital or laboratory) the insured uses is in-network? If an out-of-network provider is used the insured will be responsible for a percentage of the incurred claim which is determined by the contract. If you have an HMO you may be responsible for the entire claim amount if you seek out-of-network services. It is always less expensive to use an in-network provider but in some cases a provider is chosen due to the expertise they can provide for the service you need. An informed decision is the best decision!

Grace Periods on Auto and Homeowners

Do you know that there are no grace periods on Property and Casualty insurance policies? In most cases your insurance company will not have grace periods for your automobile or homeowner's policies, so it is very important to make your premium payments on time to avoid a lapse in coverage. You should be aware that lapses in coverage can put you at risk of possibly paying a claim out of your own pocket, and when you try to reinstate the policy, it will likely cause your new policy's premium to be higher than the rate you were paying before the lapse.

Automobile Coverage

Do you know that you can add "Combined Single Limit" to your automobile liability insurance policy? If you have the typical 25/50 25 policy, you probably know that the company will pay \$25,000 per person for bodily injury and pay up to \$50,000.00 for the total amount of bodily injury to all injured persons. Property damage would be limited to only \$25,000. With a Combined Single Limit policy, you will be covered up to \$100,000 for bodily injury and/or property damage. The only limit is the amount of liability insurance you buy on your automobile policy. This is a unique way to increase your coverage for a very minimal increase in your premiums. Speak with your agent to see if your insurance company offers this protection plan and if the premium increase is worth the coverage increase for you and your family.

Home Inventory



Do you know that our office has brochures to assist you in getting insurance savvy? One brochure that we highly recommend is called “Building a Home Inventory.” This brochure will help you document your possessions and where they are in your house. Once it is

completed you would need to store it at a location other than your home, so that if a fire or tornado occurs, you can retrieve the brochure and use it to complete your proof of loss form. We urge you to update it after every large purchase or once a year. After Christmas is a great time to do the yearly list. You can find this brochure on our website at

<http://homeinventory.oid.ok.gov>.

Scheduled Endorsements on Homeowner’s Policies

Do you know that homeowner’s policies have a provision that reduces theft coverage for jewelry, guns, silverware, collectibles (like baseball cards or rare coins) and fur coats? The total limits vary between insurance companies but are very low limits of \$200 to \$2,500 per each category listed above. You can find this limitation in your policy under Special Limits of Liability. You can buy additional coverage for these specific items by adding a rider to your insurance policy. Ask your agent about riders and they will be happy to assist you in properly insuring these items.

Eagle Mediation

If you are not satisfied with the outcome of your insurance claim you might consider Eagle Mediation. Eagle Mediation is a form of Alternative Dispute Resolution (ADR). This is offered as an alternative to litigation. The Mediator is a neutral third party who has been trained by the Oklahoma Supreme Court. Please call 1-800-522-0071 for more information.

ATVs and Golf Cart Coverage

Do you know that four wheelers and golf carts are typically not covered under your homeowner’s insurance policy? Four wheelers and golf carts are sometimes given coverage if they are used to “solely” maintain the residence property or used to service the handicapped. If you are not using these vehicles for these two reasons, please talk with your agent so that they can have those vehicles properly insured for you. Typically, these items will need a miscellaneous vehicle endorsement under your automobile policy.



Out-of-state Blue Cross companies (BC/BS of Alabama) - State insurance commissions regulate Blue Cross/Blue Shield organizations in their own states. If you have a problem with a Blue Cross company in another state, contact the state's insurance department for assistance.

Helpful Addresses

ERISA (self-funded plans through an employer)

Employee Benefit Security Administration

525 Griffin Street
 Dallas, TX 75202
 (214) 767-6687
 (866) 444-3272

http://www.dol.gov/ebsa/compliance_assistance.html

State Employees (Health Choice) (State Retirement) Oklahoma State Employee and Education Group Insurance Board

3545 NW 58th
 Suite 110
 Oklahoma City, OK 73112
 (405) 717-8701

<http://www.sib.ok.gov>

The OID regulates insurance transactions within the state of Oklahoma. If you purchased your contract in another state, contact that state's insurance department.

Federal Employees (U.S. Postal Workers)

U.S. Office of Personnel Management Agency Employee Review Retirement and Insurance Group

P.O. Box 436
 Washington, DC 20044
 (202)606-0777

TRICARE/CHAMPUS Foundation Health Federal Services, Inc.

P.O. Box 8958
 Madison, WI 53708
<http://www.healthnetfederalservices.com>

Humana Military Tricare South
 (800) 444-5445

ChampusVA
 (877) 222-8387-healthcare benefits
 (800) 827-1000-VA benefits





**OKLAHOMA INSURANCE DEPARTMENT
FIVE CORPORATE PLAZA**

3625 NW 56th, Ste 100
Oklahoma City, OK 73112
1-800-522-0071

Web: www.oid.ok.gov

Twitter: @oid411

