



Consumer Advocacy Program

May 18, 2016



OFFICE of the
**INSURANCE
COMMISSIONER**
WASHINGTON STATE

The OIC's Consumer Advocacy Program

- Answers consumer inquiries about insurance and their legal rights
- Investigates complaints filed against insurance companies
- Educates citizens to enable them to make informed choices about their insurance needs and options

Consumer Advocacy 2015 results

- Recovered over \$9.1 million for consumers
- Responded to 97,985 consumer calls
- Mailed 2,290 publications and consumer-related materials
- Completed 6,130 complaint investigations
- Answered 4,870 consumer requests for information

We are

- 10 Life & Health insurance analysts/experts
- 7 Property & Casualty insurance analysts/experts
- 7 Hotline specialists trained to triage and refer consumer calls for help to Consumer Advocacy, SHIBA & the OIC's producer licensing program

We always help

If we don't have the expertise or services a consumer needs, we refer them to others who do, including:

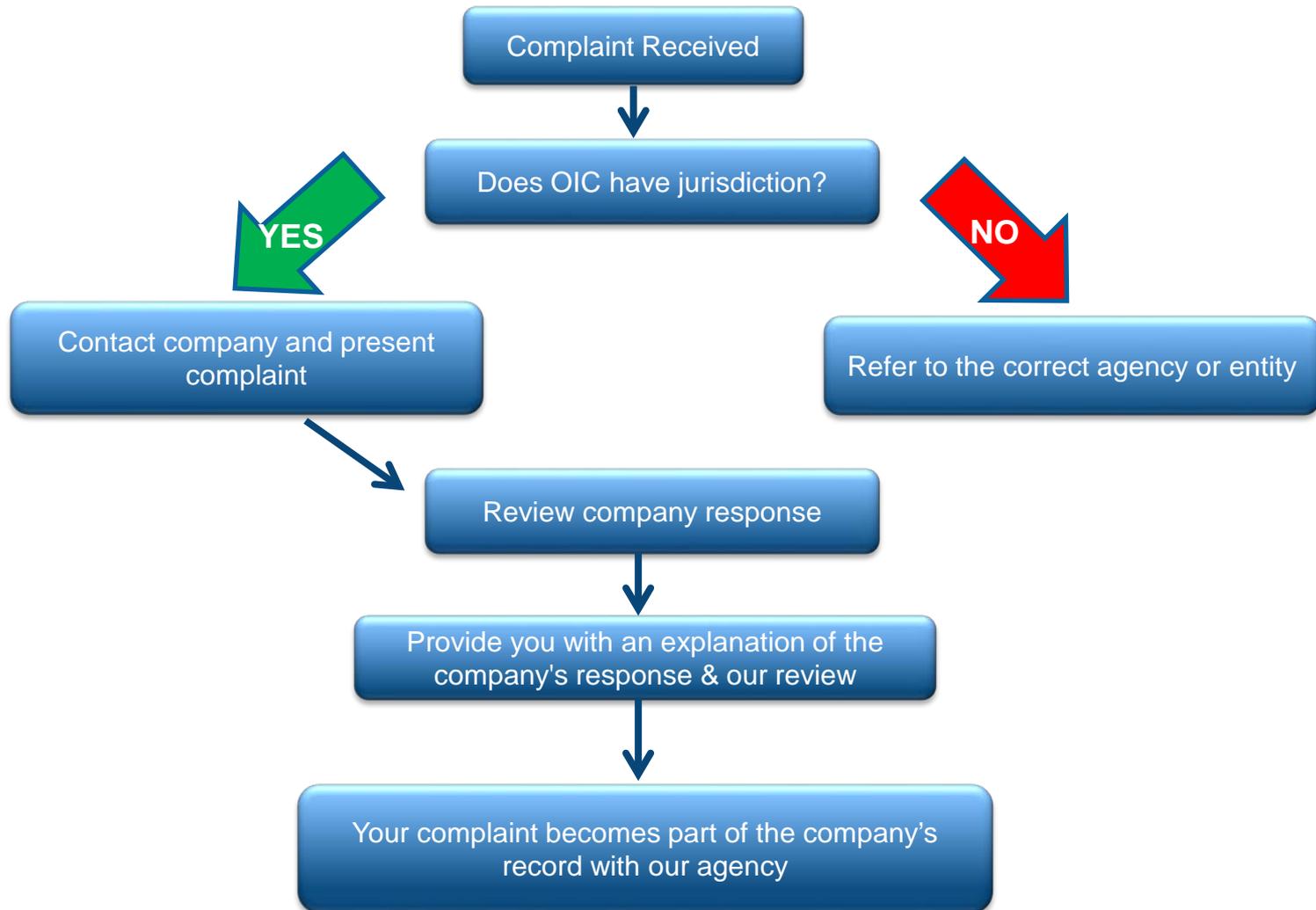
- SHIBA
- The Washington Health Benefit Exchange
- State and federal agencies
- Private non-profit assistance
- Insurance agents and brokers
- Even insurance companies when needed

Our complaint process

The OIC's insurance analysts

- **Send** complaints to insurance companies, who must respond within 15 business days
- **Review** insurance company responses & evaluate according to RCW 48 and WAC 284
- **Advocate** to each resolutions
- **Communicate** results and educate consumers
- **Refer** violations on insurance laws to OIC enforcement
- **Refer** violations of insurance regulations to OIC Market Conduct

Path of a complaint



Types of complaints

- Claim delays, denials, disputes
- Coverage issues and appeals
- Cancellations and renewals
- Rate increases
- Medical necessity issues
- Company customer service issues
- Tribal and provider concerns

Provider Concerns & OIC Assistance

Processed over **1600** provider complaints in last 5 years regarding:

- Billing and reimbursement issues
- Patient access to services
- Coverage Issues and appeals, etc.

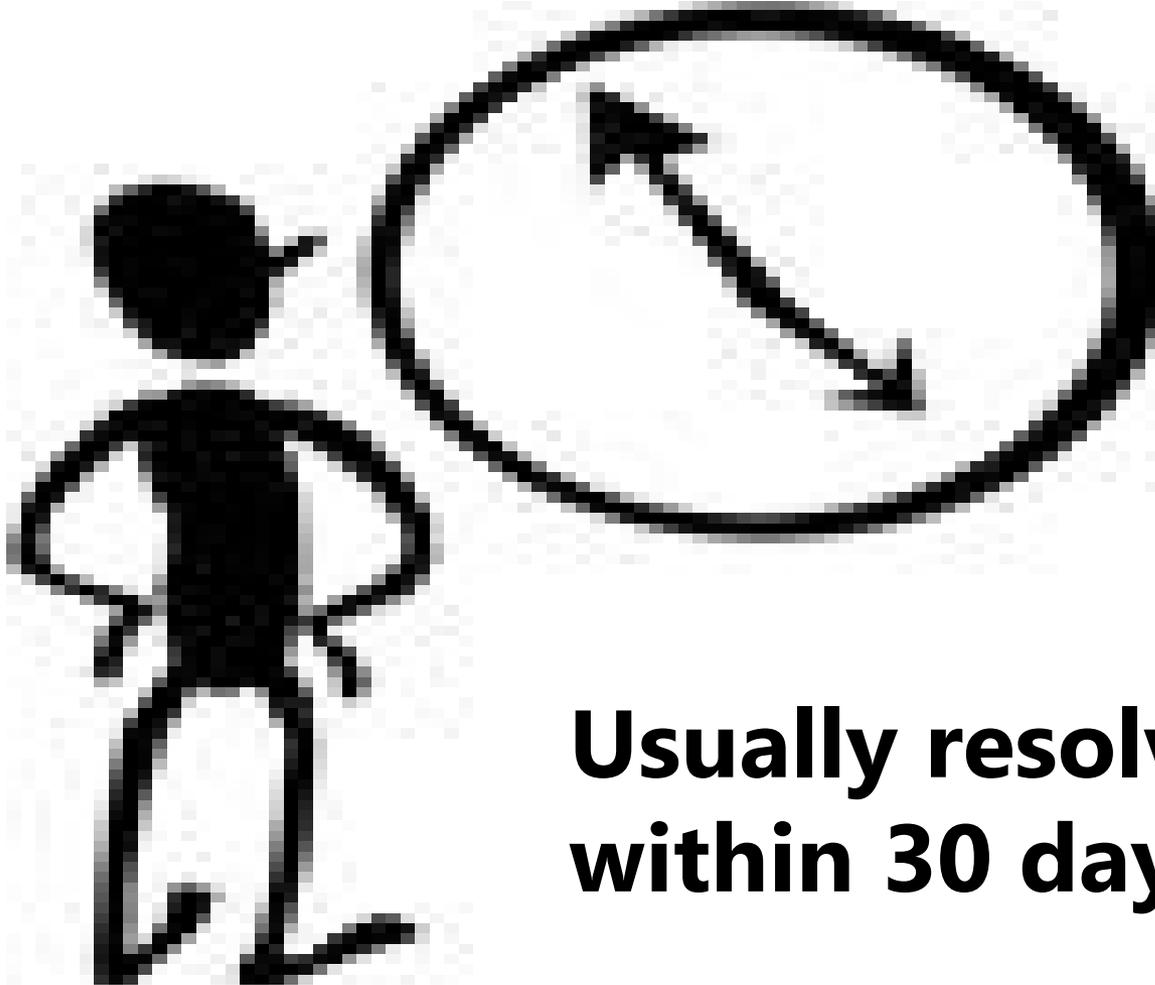
Published provider web information: www.insurance.wa.gov

- Help for medical providers filing complaints
- What medical providers need to know about health insurance

Ways we receive a complaint

- Emails and online forms submitted via our website at www.insurance.wa.gov
- Paper complaint form via mail, FAX, email
 - We mail form to consumer or
 - Consumer prints form from website
- Filed online: Online Complaint Center
www.insurance.wa.gov/complaints-and-fraud/file-a-complaint/insurance-company/

How long does it take?



**Usually resolve
within 30 days**

Success stories

Life & Health success story

- An L&D analyst assisted a consumer who received a quote for a 50% coinsurance rate for a drug his wife needed for her cancer treatment.
- Using the complaint, the analyst pointed out to the insurance company that the drug was self-administered chemotherapy and should be covered under the law using a 20% coinsurance rate instead of the 50% they were requiring.
- This saved the consumer \$18,000.

Property & Casualty success story

- P&C analyst helped a consumer who was told by their insurer that their vehicle was a total loss.
- But after buying a new car, the consumer was told their totaled vehicle was repairable after all.
- Following receipt of the OIC complaint, the company decided to allow the total loss and paid \$3,916 to the consumer.

How to get help

Need help?

Contact the OIC's Consumer Advocacy Program:

1-800-562-6900

www.insurance.wa.gov

We have insurance specialists available to discuss your insurance options and concerns over the phone or via email from 8 a.m. to 5 p.m. weekdays.