

Other Sources for Answers to Insurance-Related Questions

Self-funded health benefit plans and union health and welfare plans

United States Department of Labor
Employee Benefits Security
Administration
1885 Dixie Highway, Ste. 210
Fort Wright, KY 41011
(859) 578-4680 or (866) 444-3272

COBRA (Consolidated Omnibus Budget Reconciliation Act)

United States Department of Labor
Pension and Welfare Benefits
200 Constitution Avenue, NW
Room N - 5658
Washington, DC 20210
(866) 444-3272

Medicare

Healthcare Service Corp.
Edison Plaza Building
660 Plaza Drive
Detroit, MI 48226-1207
(800) 638-6833

Workers' Compensation Claims

Michigan Department of Energy, Labor
& Economic Growth
Workers' Compensation Agency
P.O. Box 30016
Lansing, MI 48909
(888) 396-5041

(7/09)



**Michigan Department of Energy,
Labor & Economic Growth**

Visit OFIR at: www.michigan.gov/ofir
Phone OFIR toll-free: 1-877-999-6442

DELEG is an equal opportunity employer/program.
Auxiliary aids, services and other reasonable accommodations
are available upon request to individuals with disabilities.

Office of Financial and Insurance Regulation
Consumer Services
P.O. Box 30220
Lansing, MI 48909



GUIDE TO RESOLVING INSURANCE PROBLEMS



**State of Michigan
Jennifer M. Granholm, Governor**

When You Have a Dispute With an Insurer or Agent

If you are in a dispute with an insurance company or insurance agent in Michigan and have been unable to resolve it to your satisfaction, the Office of Financial and Insurance Regulation (OFIR) may be able to help.

This brochure offers ways to resolve your dispute. It also outlines the complaint process. If you cannot reach an agreeable settlement, you may use the attached form to request help from Consumer Services.

Contact the Company or Agent Directly

If you disagree with your insurance company about a claim or whether you are eligible for coverage, contact the company first.

- Speak with a management representative to try to find a solution.
- Explain the problem in a calm, courteous manner.
- Be accurate.
- Provide dates, amounts, and as many related facts as you can.

If you still do not agree with the company position, ask them to provide a written response. Ask them to list the specific rules or language in the policy that allow them to deny or exclude coverage.

If you feel that your insurance agent misrepresented what your policy covers, made false statements to persuade your decision about coverage, or used other fraudulent methods, try to resolve the dispute by speaking directly with the agent.

If you still do not agree with the agent's position, ask for a written response. Ask the agent to include policy language, copies of documents you signed when you applied for insurance, or other reasons or facts, which might support the agent's actions.

How OFIR Can Help

If you are still dissatisfied after contacting the company or the agent, you may wish to contact OFIR Consumer Services to ask questions or to file a written complaint.

When you file a complaint, Consumer Services acts as a link between you and the company or agent. We try to resolve the complaint and see that your questions are answered. Your complaint is based on the documents you submit. Be sure to include all pertinent information.

Include:

- Name of the insurer and/or agent involved in the dispute.
- Policy and claim numbers.
- Details of any previous contact regarding the matter.
- Copies of documents that help verify or explain the problem.

Always send copies. Please do not send original documents.

When we receive your complaint, we open a file, and send you a notice that includes the file number we assigned to your case. Please provide this number when you contact our office about your complaint. We will contact the parties named in the complaint. We will ask them to review the matter and provide us with a written response. We will review the response to determine if it:

- Complies with the policy language.
- Complies with the Michigan Insurance Code and other rules or directives of the Commissioner.
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have additional information that was not included with your original complaint, and feel it might alter the decision, you may submit the information to us for further review. Please be sure to include the file number assigned to your case.

We may not be able to provide the exact results you want. We can only resolve disputes based on the information provided and our authority under Michigan law.

Our authority is limited to the companies and agents OFIR licenses. We cannot help resolve disputes with entities we do not license. This includes self-funded employee health benefit programs and union health and welfare plans. You may wish to contact the United States Department of Labor with questions about these types of entities. Their address and phone number and some other useful contacts are listed on the back of this page.

We have no authority over third party liability claims. We are unable to force insurers to pay these types of claims. We also cannot help resolve disputes with entities or policies from other states. We cannot decide questions of fact, but we may be able to refer you to the appropriate authority to seek further help.

Consumer Services tries to resolve as many disputes as possible. We might need to contact you and the insurer or agent multiple times, depending on the case. While we strive to give prompt, quality service, a resolution may not occur immediately.

Thank you for your patience during the complaint process.



