

HOW TO FILE A COMPLAINT WITH THE MASSACHUSETTS DIVISION OF INSURANCE REGARDING A HEALTH CARE INSURANCE COMPANY

Prepared by the Mental Health Legal Advisors Committee
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The Consumer Service Unit of the Massachusetts Division of Insurance (DOI) responds to inquiries and intervenes on behalf of consumers to resolve complaints against health care insurers, agents, and other licensees. The Consumer Service Unit also provides consumers with general insurance information and advises them, when appropriate, of their rights under their insurance policy and the applicable Massachusetts insurance laws.

The Unit can be reached at:

Division of Insurance
Office of Consumer Affairs and Business Regulation
1000 Washington Street, Suite 810
Boston, MA 02118-6200
Phone: (617) 521-7794
Fax: (617) 753-6830

The Consumer Service Unit can only help you obtain rights and benefits that you are entitled to under your insurance contract and the Massachusetts insurance laws, such as parity laws. Many health plans, such as “self-funded” plans (employers funds are used to pay claims even if insurer administers the claims) are regulated by the federal, not state, government. The benefits coordinator at your place of employment can tell you what kind of health plan you have.

The Division of Insurance will determine if it has any jurisdiction, and if not, let you know where help might be found.

If the complaining person is represented by an attorney, the DOI will not provide assistance. Consumer Service is not authorized to intervene between attorneys and their clients, perform work on behalf of attorneys, or render legal opinions.

DOI does **not** handle Masshealth, Medicare, and GIC claims. These claims are forwarded to other agencies. If your complaint involves a workers compensation claim, the Division of Industrial Accidents is the agency with the appropriate jurisdiction.

You must provide certain key information such as the name of the **insurance companies** and **agents** involved, **policy and claim numbers** as well as the **names** and **phone numbers** of the people with whom you have been dealing. Include copies of any materials relating to your insurance complaint (i.e. bills, explanation of benefits sheets) with the DOI Insurance Complaint Form.

The DOI Insurance Complaint Form can be found at this website:
<http://www.mass.gov/ocabr/docs/doi/consumer/css-complaint-form.pdf>

Be aware that complaints filed are not fully confidential. The Consumer Service Unit will send a copy of your complaint and any related materials to any company, agent or licensee involved in this matter.

Once a complaint is filed, it may take up to several months to be processed.