

Trinidad Navarro
Commissioner



Delaware Department of Insurance

How to file for Arbitration for Medical Non-Network Providers of Emergency Care Services

1. After the parties have attempted to resolve the matter informally and the Petitioner has provided the opposing party with all reasonably requested information, the Arbitration Secretary will schedule a hearing.
2. The non-refundable fee for filing arbitration is \$75.00 for each date of service. A check or money order made payable to "Delaware Insurance Department" must accompany the completed form. You must list the full name of the insurance company as indicated on the policy and include the insurer's NAIC number (for NAIC#, log on to insurance.delaware.gov. Click "for Business", click "Active Companies List", click "list of companies". The NAIC# is listed after the name of the insurance company).
3. The Petitioner or claimant must return to the address below an original Petition for Arbitration and one copy of the supporting documentation. The Claimant shall at the same time send a copy of the Petition and the supporting documents to the insurer or Insurer's representative by certified mail, return receipt requested. Proof of service confirming that a copy of the Petition has been sent to the opposing party must be included with the original Petition to the Department.
4. Upon receiving your request for arbitration along with your non-refundable filing fee, the Arbitration Secretary will notify you of the date, time and place the hearing will be held. A postponement will be granted only for extreme emergencies. The Arbitration Secretary can grant postponements.
5. The Health Arbitration Panel consists of one Delaware attorney appointed by the Insurance Commissioner. The hearings are conducted in an informal manner and you are not required to retain an attorney.
6. Please be sure the arbitration form is complete and is received by the Insurance Commissioner within 60 days (*Del C 18, Reg. 1316, sect 3.7.1*) receipt of written notice of the carrier's final coverage decision.

If you have questions, please call our Dover office toll free (800) 282-8611 or for local calls (302) 674-7322. You can e-mail DOI-Arbitration@state.de.us.

Delaware Insurance Department
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