

What is the Consumer Services Division?

Consumer Services is the division within the Insurance Commissioner's office that provides assistance to individuals and educates consumers about their rights. The division also acts as a mediator between a consumer and an insurance company.

What are my rights if I disagree with an action taken by my insurance company?

You have the right to appeal the company's decision as outlined in your benefit booklet or certificate. Additionally, the insurance laws of Delaware afford you certain rights. If, after reviewing your coverage and/or contacting your company, you still have concerns, you should contact Consumer Services.

Can the Department of Insurance make my company pay for services?

No, we cannot require that benefits be paid unless there is a founded violation of the laws. However, we can assist you in understanding your rights, and we can help you through the appeal process.

We're here to help you!

The Delaware Insurance Commissioner's Office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form:

Phone: 1-800-282-8611
(Toll-free in Delaware)
or (302) 674-7310

Fax: (302) 739-6278

Email: consumer@delaware.gov

Online: insurance.delaware.gov/filecomplaint

Dover: Main Office
1351 W North St. STE 101
Dover, DE 19904

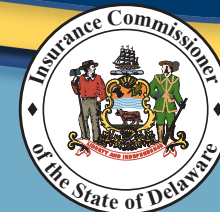
Wilmington: Wilmington Office
503 Carr Road, STE 303
Wilmington, DE 19809

Delaware Department of Insurance



Consumer Services Division

Delaware Department of Insurance
insurance.delaware.gov



Insurance Commissioner
Trinidad Navarro

Consumer Services Division: We're Here to Help You

Our Role

The principal function of Consumer Services is to help Delaware consumers who have insurance. Our division was created to promote and protect the interest of covered persons in Delaware. We can assist consumers in understanding and exercising their rights to appeal adverse decisions. In addition, we will assist uninsured consumers seeking insurance coverage. We will also conduct consumer outreach efforts so that more Delawareans are aware of how the department can provide assistance.

What you need to do:

Know your responsibilities: Read and review your Benefit Booklet or Certificate or Policy. These resources often provide information about your benefits and what your plan does and does not cover. They will also summarize your rights of appeal and grievance in many cases.

Know your rights: There are special laws governing the activities of companies that are designed to protect consumers. You can find out more by contacting our office.

Sometimes, you can answer your own questions and resolve your concerns. If however, you believe that there is a problem regarding your company and its handling of your benefits, get in touch with us. Our goal is to assist you through the Appeals and Grievance Process and answer your questions. If we determine that your situation falls under the authority of another government agency, we will put you in touch with that agency.

Ways We Can Help

This is what we can do:

- Answer inquiries and questions about fully and self-funded insurance.
- Help individuals understand and pursue their rights to appeal adverse decisions made by an insurance company. We may require a signed inquiry form or letter from the consumer requesting assistance.
- Answer questions about regulatory requirements affecting your coverage and provide information about state and federal mandated benefits.

- Publish written information describing different types of insurance coverage and make such information available to consumers as it is available.
- Speak to interested groups to discuss the different types of health insurance plans and coverage.

This is what we cannot do:

- Offer legal advice
- Determine liability
- Reverse arbitration decisions
- Overturn court decisions

