



Delaware
Department
of Insurance

Consumer Services Division



Karen Weldin Stewart, CIR-ML
Delaware Insurance Commissioner

Assisting Individuals with Insurance Coverage Questions and Problems

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, **by knowing your benefits and your rights**, 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.

How we can help - this is what we can do:

- ◆ Answer inquiries and questions about fully and self-funded insurance.
- ◆ Attempt to 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



What is Consumer Services?

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.

**Contact the
Consumer Services Division:**

**In-state toll free:
(800) 282-8611
or
(302) 674-7310**

www.delawareinsurance.gov



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