

State of Your Health:

How the California Department of Managed Health Care Can Help You



Are you having trouble with your health coverage? The California Department of Managed Health Care (DMHC) protects consumers by oversight of the insurance industry. For example, extreme delays in response to a prior authorization request or surprise billing from your insurer.

Why is it important to contact the DMHC? The DMHC learns about insurance problems because of consumer complaints. If you have any questions about actions by your insurance company, the DMHC can be a resource for you!

MEET THE INSURANCE DIRECTOR

Prior to her appointment as director, Shelley Rouillard served as DMHC Chief Deputy Director for two years, overseeing the day-to-day operations of the department. Rouillard came to the DMHC with more than 20 years of experience as a health care consumer advocate. She has an extensive background in government and health care, including health care policy, provider contracting, network development, and health care quality performance.

WHY SHOULD YOU CONTACT THE DEPARTMENT OF MANAGED HEALTH CARE?

- ▾ You've already talked with your insurance company and aren't satisfied with the results.
 - Remember when you talk with your insurance company, document your phone calls by noting the name of the person you speak to, the date of the call and a brief summary of the conversation.
- ▾ The DMHC wants to hear from you, the consumer. They can be extremely helpful if you are having trouble filing an appeal with your insurance company or experiencing a prior authorization that is taking too long.
 - You can file a complaint online: <https://www.dmhc.ca.gov/FileaComplaint.aspx>
 - You can also contact the DMHC:
 - By fax at (916) 255-5241
 - By mail to 980 9th Street, Suite 500 Sacramento, CA 95814
 - Keep your originals and send only copies of information. For a printed copy of the DMHC'S complaint form, contact (888) 466-2219.
- ▾ By receiving consumer complaints, the DMHC will investigate and make sure that insurance companies are obeying state insurance laws*. If they don't receive written consumer complaints, they are not able to act.

WHAT HAPPENS WHEN YOUR COMPLAINT IS RECEIVED?

- ▾ When your complaint is received, a file number will be assigned, and you will be sent written notification of that number. Please refer to the complaint file number when you call or write to the DMHC.
- ▾ The complaint is then sent to the insurance company. California law allows 30 days for an insurer to respond to a complaint. The DMHC will then review their response.
- ▾ The DMHC will then send correspondence to you about their findings.
- ▾ For more information on the complaint process, visit: <https://www.dmhc.ca.gov/File-a-Complaint/Contact-Your-Health-Plan.aspx>

HOW TO REQUEST MORE INFORMATION

- ▾ Call the California Department of Managed Health Care's Customer Assistance Hotline at (888) 466-2219 or visit <https://www.dmhc.ca.gov/>

HOW TO ENSURE YOUR VOICE IS BEING HEARD

- ▾ Get involved with the Arthritis Foundation's Advocacy Program. For more information, visit: arthritis.org/advocate or email advocacy@arthritis.org.

*Please note: The DMHC does not have jurisdiction over self-insured employers and health & welfare benefit plans, Medicare or Medicaid. If you are unsure of the type of plan that you have, please refer to your member handbook on how to file an appeal.

**In some cases, the California Department of Insurance, overseen by Commissioner Ricardo Lara, may be the one to regulate your health plan. The DOI regulates only 5% of health plans within the state. All HMOs (Health Maintenance Organizations) are regulated by the DMHC whereas SOME PPOs (Preferred Provider Organizations) and EPOs (Exclusive Provider Organizations) are regulated by the DOI. If you are unsure to which regulatory body oversees your health plan, it is our recommendation to start with the DMHC and they will be able to direct you. If you are confident that the DOI oversees your health plan, you can contact them at their Consumer and Provider Health Inquiries and Complaints page or call 1-800-927-4357.

(Excerpts from the California Department of Managed Health Care's website) <https://www.dmhc.ca.gov/>