



**Dave Sunday**  
*Attorney General*

Our healthcare system is complex and sometimes frustrating. We often come into contact with it during times of great stress. During these times, it is important to remember that you have rights and the Office of Attorney General is here to protect those rights.

In the Office of Attorney General, the Health Care section ensures that your rights are upheld when you interact with medical providers. This brochure aims to inform you of what to do if you think your rights have been violated by a health care provider, a medical facility, or an insurer.

If you are experiencing a problem with your treatment provider or insurance company, you can turn to my office for help. If you feel you have been treated unfairly by a provider, insurer or managed care organization, call the Health Care Section toll-free at 1-877-888-4877, or email us at [healthcare@attorneygeneral.gov](mailto:healthcare@attorneygeneral.gov)



## We are here to help! **File a Complaint**

If you have a problem with your health care coverage, you should:

- 1 Call your insurance plan's customer service department.** It is important to let your insurer know about the problem.
- 2 File a formal complaint or grievance with your plan.** If your phone call to the plan does not solve your problem, call the plan again and tell them that you want to file a formal complaint or a formal grievance.
- 3 File a complaint promptly with the Attorney General's Health Care Section.** The sooner the Health Care Section can intervene on your behalf, the more effective we can be. Complaint forms can be obtained by calling 1-877-888-4877 (weekdays between the hours of 8:30 am - 5 pm) or from our website, [www.attorneygeneral.gov](http://www.attorneygeneral.gov).

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## **HEALTH CARE SECTION**

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Do you have questions regarding today's healthcare industry?

We're here to help!



## HEALTH CARE SECTION



### ENSURE

consumers and patients are treated fairly and properly



### EDUCATE

consumers about navigating the complex healthcare industry



### MEDIATE

disputes between consumers and providers/insurance companies

The Attorney General's Health Care Section advocates on behalf of consumers who are experiencing difficulty in dealing with healthcare organizations, including doctor's offices, pharmacies, and insurers. The Section accepts complaints from consumers like those listed on the next page. Based on those complaints, the Section mediates complaints, investigates business practices, and takes legal action on behalf of the Commonwealth and the public interest against entities that engage in unfair or deceptive acts or practices. The Section also monitors trends in the healthcare industry to evaluate the impact of these trends or practices upon the public.

## BE INFORMED

We can help you overcome the barriers to gaining necessary medical care. Specifically, we can help with:

Billing disputes

Medical records access

Services related to healthcare treatment

- credit cards for healthcare services
- debt collection practices

Insurance issues

- coverage/treatment denials
- preauthorization/precertification for services
- payment of provider claims
- discount medical plans (plans offering limited benefits and coverage)

Healthcare provider issues

(doctors, dentists, hospitals, pharmacies)

- provider network status (in-network vs. out-of-network)
- balance billing (billing beyond your established patient responsibility)
- invisible providers (out-of-network anesthesiologist at an in-network hospital)
- coding of procedures (routine vs. preventative, observation status)
- facility fees

Goods/Products

- durable medical equipment (CPAP products, diabetic supplies)
- hearing aids
- deceptive advertising/marketing
- on-line product purchases including beauty, skin care, and dietary supplements

## QUICK TIPS



Always call your insurance carrier to verify coverage of a procedure, in-network participation of a provider, co-pay, and deductible responsibility.



Ask the treatment provider for a full disclosure of all costs associated with a procedure and whether they are in-network with your insurance plan.



Understand that a preauthorization does not guarantee a particular procedure will actually be covered by your insurance plan.



Do not make online product purchases unless it is from a reputable business, and understand that many of these online purchases result in a subscription for automatic shipments of the product. Be aware of the fine print and checkboxes that are already marked.



Beware of callers who have access to information about your particular medical condition and request that you authorize them to contact your provider to have medical supplies or equipment delivered to your home.



When purchasing medical insurance, be aware that there are discount medical plans misrepresented as insurance. These plans offer limited benefits and coverage and should be reviewed thoroughly before purchasing. They are not insurance.