

# News Release

New Jersey Department of  
Banking and Insurance

Acting Commissioner Marlene Caride

For Immediate Release:  
March 29, 2018

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## **New Jersey Department of Banking and Insurance Reminds New Jersey Consumers of Their Rights to Appeal Health Insurance Coverage Decisions and Provides Guidance in Filing Complaints**

**TRENTON** — Department of Banking and Insurance Acting Commissioner Marlene Caride today reminded consumers covered under fully-insured health plans issued in New Jersey of their rights to file appeals and complaints. The Department has created an Appeal and Complaint Guide for consumers to help them understand the appeal and complaint process.

“We are committed to educating New Jersey residents about their rights as health care consumers and to providing information they need to access care for themselves and their families,” said Acting Commissioner Caride. “When consumers are denied benefits for services or supplies that they believe should have been covered under their plan, they should know there are resources available to assist them. The guide provides information for consumers covered by fully-insured health plans issued in New Jersey for filing appeals and complaints with the Department.”

To determine if the guide applies to them, consumers should check their health insurance ID card. Some ID cards clearly state “Fully-Insured,” while others may read, “Insured by XYZ Company.” If the plan is not fully-insured, the card will read, “Self-funded,” “Self-insured,” or may have text which reads, “Administered by XYZ Company.” If consumers are unsure, they should not hesitate to contact the Department for assistance.

The guide is designed to help consumers understand the appeal processes they can use to challenge medical necessity and other denials by the insurer that they believe may be incorrect. The guide also explains how to file complaints with an insurance company and/or the Department. It may also be utilized by medical providers to better understand the process.

To review or download the Appeal and Complaint Guide for New Jersey consumers may click here: [www.state.nj.us/dobi/division\\_consumers/insurance/appealcomplaintguide.pdf](http://www.state.nj.us/dobi/division_consumers/insurance/appealcomplaintguide.pdf).

To make an inquiry or file a complaint with DOBI call 1-800-446-7467 or 609-292-7272.

To read more information on filing a complaint with the Department, or to file a complaint in writing or electronically, consumers can go online at [www.state.nj.us/dobi/consumer.htm](http://www.state.nj.us/dobi/consumer.htm).

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