



Illinois Insurance Facts

**Contact The Proper Agency – Where to File Medicare,
Medicaid and Other Health Plan Complaints**

Revised
June 2009

Illinois Department Insurance

The Department of Insurance handles thousands of health insurance and HMO inquiries and complaints every year. However, not all health plans fall under our jurisdiction. This fact sheet provides information regarding plans that are not regulated by the Department.

Medicare

The U.S. Department of Health and Human Services (Centers for Medicare & Medicaid Services) has jurisdiction over Medicare claims issues. However, if you have a question or complaint about a Medicare claim, you may contact the Department's Senior Health Insurance Program (SHIP) at (800) 548-9034 for assistance.

Medicaid

Illinois Department of Healthcare and Family Services

Claims Processing

201 S. Grand

Springfield, IL 62763-3838

<http://www.hfs.illinois.gov/managedcare/>

All Kids

Illinois Department of Healthcare and Family Services: Medical Programs

State of Illinois – KidCare Unit

PO Box 19122

Springfield, IL 62794-9122

(866) 255-5437

<http://www.allkids.com/>

Illinois Comprehensive Health Insurance Plan (CHIP)

320 West Washington Street

Suite 700

Springfield, IL 62701-1150

(866) 851-2751 (Illinois only)(217) 782-6333

<http://www.chip.state.il.us/>

Government Employees

- **Federal Employee Benefit Plans** (includes postal workers)

U.S. Office of Personnel Management

Agency Employee Review

Retirement and Insurance Group

1900 E. Street NW

Washington, DC 20415-1000

(202) 606-1800

<http://www.opm.gov/>

- **State of Illinois Employee Quality Care Health Plan, Life Insurance and Dental Insurance**
Department of Central Management Services
Group Insurance Division
201 East Madison
Springfield, IL 62702
(800) 442-1300
http://www.state.il.us/cms/1_servicese/
- **State of Illinois Employee HMO Plans**
Illinois Department of Insurance
320 W. Washington Street
Springfield, IL 62767-0001
(877) 527-9431
<http://insurance.illinois.gov>
- **Illinois Retired Teachers Plan or Local Government Quality Care Health Plan**
Department of Central Management Services
Bureau of Benefits
201 East Madison
Springfield, IL 62702
(800) 442-1300
http://www.state.il.us/cms/3_servicese_ben_choice/choice_retiree.htm
- **TRICARE (Champus) for active and retired military personnel and dependents**

TRICARE Management Activity
Appeals, Hearings and Claims Collection Division
16401 E. Centretch Parkway
Aurora, CO 80011-9066
North Region (877) 874-2273
South Region (800) 444-5445
West Region (888) 874-9378
<http://www.tricare.mil/mybenefit/home/Medical/AppealsGrievances/AppealRequirements?>

Self-Insured Employee Benefit Plans/Union Plans or Health & Welfare Plans

Many large employers provide health benefits for their employees through self-insured plans. Although self-insured plans are frequently administered by an insurance company, it is the employer and not the insurance company that bears the risk for paying claims. Generally, federal law exempts self-insured employer plans from state insurance regulation. The same is true of health & welfare benefit plans (union plans). However, the Department does have jurisdiction over adverse determinations of medical necessity and appropriateness to the extent required utilization review procedures are not followed by the entity performing those services for the self insured plan. In most cases, the Department of Insurance will accept your complaint and forward it to the plan in an effort to assist. We recommend you refer to your member handbook on how to file an appeal under the plan. The U.S. Department of Labor has some oversight of these plans.

Northern Illinois:

U.S. Department of Labor
Employee Benefits Security Administration
Chicago Regional Office
200 W. Adams Street, Suite 1600
Chicago, IL 60606
(866) 444-3272
www.dol.gov/ebsa

Southern Illinois:

U.S. Department of Labor
Employee Benefits Security Administration
Kansas City Regional Office
1100 Main Street, Suite 1200
Kansas City, MO 64105
(866) 444-3272
www.dol.gov/ebsa

Policies Purchased in Another State

Complaints should be sent to the Department of Insurance in the state where you purchased the policy. Check your insurance booklet or policy for the address or call us for that information. For HMOs, please contact the Division of Insurance for assistance.

Worker's Compensation

The Department of Insurance generally does not have the authority to investigate complaints regarding Worker's Compensation claims, including complaints about fee schedules. Inquiries and complaint should be directed to:

Written questions or complaints:

Illinois Workers' Compensation Commission

James R. Thompson Center

100 W. Randolph, Suite 8-200

Chicago, IL 60601-3275

Phone inquiries:

(866) 352-3033 Statewide

(312) 814-6611 Chicago Area

(815) 987-7292 Rockford Area

(309) 671-3019 Peoria Area

(217) 785-7087 Springfield Area
and Southern Illinois

(618) 346-3450 Collinsville Area

For More Information

Call our Consumer Services Section at (312) 814-2427 or
our Office of Consumer Health Insurance toll free at (877) 527-9431
or visit us on our website at <http://insurance.illinois.gov>