



# Illinois Department of Insurance

## Fact Sheet

### Office of Consumer Health Insurance

Updated - May 2018

Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

### **What is the Office of Consumer Health Insurance?**

The Office of Consumer Health Insurance (OCHI) is a consumer assistance office that helps you with your health insurance problems and questions. The office was established by the Department of Insurance (now the Division of Insurance) on January 1, 2000 as part of the Managed Care Reform and Patients Rights Act.

OCHI can:

- Explain your rights as a health care consumer;
- Answer your questions about health insurance;
- Help you understand the coverage provisions of your specific health care plan; and
- Assist you when you have a problem or complaint.

### **What is the Managed Care Reform and Patient Rights Act?**

The [Managed Care Reform and Patient Rights Act](#), 215 ILCS 134, gives Illinois consumers more control of their health care through tighter requirements on health maintenance organizations, insurance companies, doctors and other health care providers. The Act does not apply to self-funded plans regulated by the U.S. Department of Labor.

### **What Are My Rights Under the Act?**

You have the right to receive detailed information from your insurance company or HMO about your coverage including information on:

- the areas of the state served by the plan;
- exclusions and limitations;
- pre-certification and utilization review requirements;
- emergency room coverage and requirements;
- selection of primary care physicians;
- access to specialty care;
- benefits available for out-of-area coverage;
- out-of-pocket expenses;
- provisions for continuity of care; and
- the appeals process.

You have the right to receive coverage for emergency services when a “prudent person” would reasonably believe that your condition is serious enough to require emergency medical attention.

If you are in an HMO, you have the right to apply for a standing referral from your primary care physician when you have a condition that requires ongoing care from a specialist. In some cases, your HMO may be required to provide access to such specialty care outside the network.

You have the right to appeal decisions made by your insurance company and HMO.

### **How Do I File a Complaint against My Health Plan?**

You should first file an appeal directly with your insurance company or HMO.

You may request an external independent review if your appeal is denied for the following reasons:

- Medical necessity including appropriateness, healthcare setting, level of care or effectiveness;
- Experimental/Investigational
- Pre-existing condition
- Rescission of coverage

Information about the external review process is located at

<http://insurance.illinois.gov/ExternalReview/ExternalReviewMain.html>. An accredited independent review organization will be randomly assigned by the Department of Insurance to review your appeal if it is eligible.

The completed forms may be submitted by:

- email – [doi.externalreview@illinois.gov](mailto:doi.externalreview@illinois.gov)
- fax – (217) 557-8495
- by US Mail – Illinois Department of Insurance, External Review, 320 W. Washington St., Springfield, IL 62767

You may contact the External Review Unit within OCHI toll-free at (877) 850-4740.

If you are unable to resolve problems other than those listed above, you may file a complaint at any time with the Illinois Department of Insurance.

You can also file a complaint electronically at the Department of Insurance web site at

<https://mc.insurance.illinois.gov/messagecenter.nsf>

### **Important Health Insurance Telephone Numbers**

#### State Resources:

Department of Insurance Springfield Office	217-782-4515
Department of Insurance Chicago Office	312-814-2420
Office of Consumer Health Insurance (OCHI)	877-527-9431 (toll-free)
Uninsured Ombudsman Program	877-527-9431 (toll-free)
Senior Health Insurance Program (SHIP)	800-548-9034 (toll-free)
(within Illinois Department on Aging)	800-252-8966 (toll-free)
Comprehensive Health Insurance Plan (CHIP)	800-962-8384 (toll-free)
Attorney General's Hotline	877-305-5145 (toll-free)
AllKids/Family Care/Adult Medicaid	800-226-0768 (toll-free)
State Employees Group Insurance	217-782-2548

#### Federal Resources:

ERISA/COBRA US Department of Labor	866-444-3272 (toll-free)
Medicare Hotline	800-633-4227 (toll-free)