

## MAINE BUREAU OF INSURANCE

### We CAN assist you with...

#### These types of insurance plans

##### Health & Life:

- Individual Health
- Small Group Health
- Medicare Supplement
- Long-Term Care
- Disability
- Life, Annuities & Viaticals

##### Property & Casualty

- Auto
- Homeowners and Renters
- Service Contracts
- Property
- Casualty
- Pet, Title and Travel

#### And these types of issues

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Agent activity</li> <li>• External review appeal process</li> <li>• Independent resolution disputes for surprise emergency billing</li> <li>• Problems relating to medical necessity of a treatment</li> <li>• Experimental or investigational therapy for certain medical conditions</li> <li>• Claim denial for emergency or urgent medical services</li> </ul> | <ul style="list-style-type: none"> <li>• An improper denial of a claim, delay in claim handling, or a claim dispute</li> <li>• Incorrect benefit amount or less than indicated by the policy</li> <li>• Wrong information provided by an insurance company</li> <li>• Alleged improper cancellation or nonrenewal of an insurance policy</li> <li>• Unfair claims-handling practices</li> <li>• Unfair trade practices</li> </ul> |
|--|---|

### We CANNOT assist you with...

#### These types of insurance plans

##### Health & Life:

- [Federal employee plans](#)
- [VA plans](#): Tricare, Champus
- [Medicare/Medicare Advantage](#)
- [MaineCare](#) (Medicaid)
- Self-funded employee health\*
- [Social Security Disability](#) (SSDI or SSI)

##### Property & Casualty:

- [Federal flood Insurance](#)
- Federal crop Insurance

#### Or these types of issues

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Recommending an agent or broker</li> <li>• Billing, coding, other provider issues</li> <li>• Contract issues between insurance companies and providers</li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Workers' compensation claims</a></li> <li>• Insurance activities in other states</li> </ul> |
|--|--|

\* We do have jurisdiction over a few self-funded plans. Please call our office, so we can determine if your plan is within our jurisdiction. If we do not have jurisdiction, we can direct you to the proper resource for help.

## **In the course of an investigation, we CAN:**

- Notify the insurance company of the details of your complaint and ask them to provide an explanation or resolution, if appropriate.
- Review in detail the information obtained from the company for compliance with statutes, regulations and their own policy contracts.
- Provide general information about the provisions of your insurance policy, as appropriate.
- Take corrective action and require a company or agent to remedy a problem and/or pay a fine, if a statute, regulation or policy was violated.
- Notify you when we have completed our review of your insurance company's explanation to discuss our findings.
- Refer you to the proper agency to resolve your insurance problem, if we do not have the regulatory authority to resolve it ourselves.

## **In the course of an investigation we CANNOT:**

- Force the company to pay a claim, refund a premium, or reinstate or issue a policy if no laws were broken.
- Act as your lawyer or give you legal advice.
- Provide information regarding possible violations or enforcement actions.
- Make medical or disability judgments.
- Make liability decisions.
- Act as a moderator or advocate.