

## **INSURANCE RESOURCES**

### **HMO's and INSURANCE**

If your insurance company or HMO turns down your claim for treatment, you don't have to take no for an answer. You can appeal the carrier's decision. If the answer is still no, in many states you can file what's known as an external appeal. The following organizations can be of help if your claim for cancer treatment has been turned down.

**NEW YORK STATE ATTORNEY GENERAL'S HEALTH CARE BUREAU** PROTECTS and advocates for the rights of all health care consumers in NYS. The staff at the toll-free Hotline will assist with individual problems.

800/428-9071 or fax a complaint to: 518-402-2163. <http://www.ag.ny.gov/bureau/health-care-bureau>  
*There is also an on-line complaint form.*

### **NEW YORK STATE INSURANCE DEPARTMENT**

The New York State Insurance Department supervises and regulates all insurance business in NY State and investigates complaints about insurance company problems including violations of the NYS Prompt Pay Law (which requires health insurers & HMOs to pay undisputed health insurance claims within 45 days of receipt and levies fines for delayed payment). The insurance company has 35 days to respond to the NYSID's letter, a copy of which will be sent to the complainant.

800-358-9260 <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

### **OTHER RESOURCES**

**PATIENT ADVOCATE FOUNDATION:** [www.patientadvocate.org](http://www.patientadvocate.org)  
800-532-5274

**MEDICARE RIGHTS CENTER:** [www.medicarerights.org](http://www.medicarerights.org)  
800-333-4114

**HEALTH INSURANCE PROGRAMS IN NEW YORK STATE:** [www.health.ny.gov/health\\_care](http://www.health.ny.gov/health_care)  
*Health Insurance Programs information for New Yorkers.*