



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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**Need help solving problems with your life, health or dental insurance? This guide will help walk you through the steps necessary to solve problems you may have with health related insurance. Select from one of the choices below. Follow the steps outlined for that section.**

- **Insured Group Plan**
- **Government Plan**
- **Individual Plan**
- **How to Determine Plan Type**
- **Self Funded/Self Insured**
- **Abbreviations Explained**

## **Insured Group Plan**

- Employee Benefit Handbook on the Appeal Rights – This should always be the first source of contact. The insurance company will follow the appeal guidelines even if prodded by a third party.
- The Plan Administrator – This is generally the employee at your company who is responsible for personnel.
- The Insurance Representative – The representative's name may appear in the handbook. Otherwise the name will be known by the employer and the insurance company. Georgia Department of Insurance at 404-656-2070 or 1-800-656-2298. Ask for the Managed Care Section if you are a Provider at 404-657-6041.
- If the insurance company is HMO and the complaint involves the treatment plan, and the quality of care is the question, contact the Department of Human Resources at 404-657-5550. The insurance company and/or the company that pays the claim (TPA or ASO)

## **Individual Plan**

- Check the policy contract for any appeal rights and follow the stated guidelines.
- The agent that sold the policy contract.
- Georgia Department of Insurance at 404-656-2070 or 1-800-656-2298. Ask for the Managed Care Section if you are a provider at 404-657-6041.

## **Self Funded/Self Insured Plan**

- Employee Benefit Handbook on the Appeal Rights – This should always be the first source of contact.
- The insurance company will follow the appeal guidelines even if prodded by a third party.
- The Plan Administrator – This is generally the employee at your company who is responsible for personnel.

- The Insurance Representative – The representative’s name may appear in the handbook. Otherwise the name will be known by the employer and the insurance company.
- Georgia Department of Insurance at 404-656-2070 or 1-800-656-2298 for general type questions such as whether the group is insured/self-funded/self-insured. Contact the Managed Care Division if you are a Provider at 404-657-6041.
- The patients ID card will not use the word Insurance on it. If it is self-funded the card will say: Example: Administered By or Plan of Benefits. It is important to know that Self-Funded Plans are not Insurance.
- The Department of Labor at 404-562-2156.

### **Government Plan**

- If you work for the Federal Government contact the Office of Personnel Management at 202-6066-0500 or 1-888-767-6738.
- If active or retired railroad employee and not Medicare contact the U.S. Department of Labor at 404-562-2156.
- If retired Medicare railroad employee contact Health Care Finance Administration at 404-562-7150.
- If retired Medicare Part A (hospital care) call Blue Cross at 706-322-4082. If you are a health care provider call 706-322-4812.
- If retired Medicare Part B (physician care) call Aetna at 1-800-727-0827 and secondly call Health Care Finance Administration at 404-562-7150.
- If Medicare Part B health care provider with a problem call Health Care Finance Administration at 404-562-7150.
- If question involved the availability of maternity benefits on a group health plan call Equal Employment Opportunity Commission at 404-562-6800.
- If Consolidated Omnibus Budget Reconciliation Act of 1974 (COBRA) call the US Department of Labor at 404-562-2156.
- If a civilian Health and Medical Program for Uniformed Services (CHAMPUS) or (TRICARE) call CHAMPUS Service Operations at 1-800-403-3950.

### **How to Determine Plan Type**

- You can determine the type of insurance plan you have by answering the following questions. Each question tells you who to get the answer from.
- Is your plan a group health plan provided by the employer? Or is the plan an individual private plan? Ask your employer or your insurance company.
- Is your plan an insured group or is it self-insured? As your employer, insurance company or the company that pays the claims.
- If your plan is group insurance, is the contract from a company that is based in the state of Georgia or another state? Ask your employer or your insurance company. If the company is based in another state then the Commissioner’s Office of that State will be your ultimate source of contact. Our office can get you the proper contact number for any state.
- If your plan is group insurance, does the Insurance Commissioner of Georgia exercise regulatory authority over the plan? The answer is “YES” only if the company is an insured group.

### **Abbreviations Explained**

- HMO – Health Maintenance Organization
- PPO – Preferred Provider Organization

- PSHCC – Provider Sponsored Health Care Corporation
- MEWA – Multiple Employer Welfare Arrangements
- Self Insured – group (employer) is self insured and usually has an outside company administer the claims.
- Fully Insured – group (employer) is insured by an insurance company and usually the claims office of the insurance company processes the claims for the group.
- ASO – Administrative Services Only – usually done by an insurance company where all they do is process claims for the group.
- TPA – Third Party Administrator – A company the group has contracted with to process the group's claims.