

Filing a complaint to DOI (Dept of Insurance)

If there is no documentation submitted,
it didn't happen!

- ▶ The UDA sent to the insurance commissioners office.
 - ▶ 30 pages of over 250 dentist's complaints
- ▶ They Need documentation, rather than just a verbal complaint to fight back
 - ▶ Virtual Credit Card issues -
 - ▶ Retro denials - Money being taken out of other patients claims or other providers?
 - ▶ Non-covered services - What limits are being claimed by third-party payer?
 - ▶ Bundling or Downcoding - Identify what is being bundled and/or downcoded improperly?
 - ▶ Other Utah Law violations



Who has filed a complaint with DOI? - Send it in, it's not that hard!

Go to: insurance.utah.gov

Go to: insurance.utah.gov

Wildfire & Flood Resources

If you're affected by any of the wildfires and flooding currently active across the state and need help contacting your insurer, you can find contact info in our [Claim Assistance & Support Resources](#)  [handout](#).

You can find more information on our [Disaster Preparedness](#) page as well.

Click on
"Consumer"



Consumer

Shopping for insurance? Want to look up an agent or a company? Need to file a complaint? Find the answers on our consumer page.

[Learn more →](#)

Licensee

Are you a producer or insurer? Are you looking for information on title and escrow? Need information on filing electronically? Visit our licensee page to get everything you need.

[Learn more →](#)

Contact us

Can't find what you're looking for? Reach out to us and let us help you.

[Learn more →](#)

Information for Consumers

[Give Feedback](#)

Does your agent/company have a valid license?

To be sure that the person selling you insurance is licensed to do so, ask them to show you their insurance license. Write down their license number and name then use our [Licensee Search](#)  tool to verify they have a license for the product they are selling.

For additional information

[Scroll Down to near the bottom of the page](#)

Click on “File
a complaint...”

File a Complaint

No Surprises Act

Lookup Tool

[Give Feedback](#)

Complaints

[Give Feedback](#)

Read
Instructions-
Then Scroll to
the Bottom or
Click this Link

Filing a complaint

The Utah Insurance Department has a staff of insurance experts available to help you understand your insurance coverage and answer your questions. If you have been unable to resolve a problem with your insurance company or agent, you may contact our staff for assistance, or file a written complaint. Most types of complaints can be filed through the [Complaint Portal](#), including:

- PBM/Pharmacy
- Annuities
- Life insurance
- Property & casualty insurance

If your complaint involves health insurance, please refer to the [Health Insurance Complaints section](#) below. Our consumer service personnel are available to assist you between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday by calling: Salt Lake City area: 801-957-9200 In-state toll-free: 1-800-439-3805.



Complaints



[Scroll Down to near the bottom of the page](#)



After Reading
Instructions -
Click on one of
the Links

File a complaint

File online

Use the "Go to complaint portal" button to visit the Insurance Department Complaint Portal to file online. The portal will help you submit your complaint.

Using the Complaint Portal is the preferred and fastest way to resolve your complaint.



[Go to complaint portal](#)

If you are unable to access the portal, you may [download a paper form](#). However, the paper form must be submitted by mail, fax, or email. **PLEASE**

NOTE: Filing a complaint using a paper form will take longer to resolve your complaint.

Follow us online





UTAH
INSURANCE
DEPARTMENT

4315 S 2700 W
Taylorsville, UT 84129
(801) 957-9200

Please type your e-mail address and password in the fields below to gain access to the Consumer Portal.

You will need
to Create an
Account

Keep track of
password for
future
complaints

Email

Password

[Forgot password?](#)

Login

[Create Account](#)

If this is your first time using the Consumer Portal or you do not have an account, click the "Create Account" link above.

This is
setting up an
Account -

Note: All red
shaded areas
are required
fields



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Fill out the following information to create an account for the Consumer Portal.

Fields marked with an asterisk () are required. Please note: you will be logged out after an hour of inactivity and your work will not be saved.*

Account Information

You will use this information to log in to the system once your account has been created.

Email*

Confirm Email*

Password*

Must be at least 8 character(s).

Must have at least 1 lower case character(s).

Must have at least 1 upper case character(s).

Must have at least 1 number(s).

Must have at least 1 special character(s).

Confirm
Password*

Name

Prefix (eg: Mr,
Ms, Mrs)

First*

Middle

Last*

Suffix (eg: Jr, III)

Address

Address*

City*

State*

Zip Code*



Logged in as val@uda.org [Logout](#)

My Workspace

[Submit a Complaint](#)

[My Account](#)

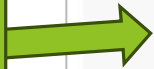
[Return to State Website](#)

Complaint Submission History

Complaint ID	Status	Complainant	Type of Insurance	Complaint Created Date	Complaint Closed Date	Name of Insured	Action
Search Clear							
Page 1 of 0							
50							

No complaints found.

Click on
Submit a
Complaint



Fill out the
Complainant
Information



UTAH
INSURANCE
DEPARTMENT

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Complainant Information

Fields marked with an asterisk (*) are required. Please note: you will be logged out after an hour of inactivity and your work will not be saved.

Complainant Information	Insured Information	Complaint Against	Insurance Information	Complaint Details	Documentation and Declaration	Review Complaint
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☐ Please select if complainant information is the same as account information.

Name

Prefix (eg: Mr, Ms, Mrs)

First*

Middle

Last*

Suffix (eg: Jr, III)

☐ Submitting on behalf of Organization/Entity?

Address

Address*

City*

A State must be selected*

State*

Zip Code

Email*

At least one phone number must be entered*

Home Phone

Work Phone

Mobile Phone

Ext.

Designate Primary Contact Phone Number

Designate Primary Method of Communication*



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Insured Information

If you are the Insured, check the box next to "Are you the insured?". By checking this box, your account information will automatically be filled in on this page. However, you may change any of this information that has been filled in. If you are not the Insured, please indicate your relationship to the Insured and complete the information below.

[Complainant
Information](#)

[Insured
Information](#)

[Complaint
Against](#)

[Insurance
Information](#)

[Complaint
Details](#)

[Documentation
and Declaration](#)

[Review
Complaint](#)

Are you the insured?* ☐

Relationship to Insured/Covered Person

Name

Prefix (eg: Mr, Ms, Mrs)
First*
Middle
Last*
Suffix (eg: Jr, III)
Organization Name

Address

Address
City
State
Zip Code
Phone Ext.
Email

[Previous](#)

[Cancel](#)

[Next](#)

Fill out the
Insured
Information



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Complaint Against

Please check at least one box below to tell who you are complaining against. You may check more than one box. A field will expand for each box checked. Please complete the details in each expanded section.

Complainant Information	Insured Information	Complaint Against	Insurance Information	Complaint Details	Documentation and Declaration	Review Complaint
---	-------------------------------------	-----------------------------------	---------------------------------------	-----------------------------------	---	----------------------------------

I am complaining against

- | | |
|---------------------------------|-------------------------------------|
| My Insurance Company | ☒ |
| Agent | ☐ |
| Agency | ☐ |
| Other Party's Insurance Company | ☐ |
| Other | ☐ |

Insurance Company Information

Insurance Company

Name*

City

State

Zip Code

Company Phone

Email

Ext

Previous

Cancel

Next

Fill out
information
on who the
Complaint is
against



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Insurance Information

Fields marked with an asterisk () are required. Please note: you will be logged out after an hour of inactivity and your work will not be saved.*

[Complainant Information](#) [Insured Information](#) [Complaint Against](#) [Insurance Information](#) Complaint Details Documentation and Declaration Review Complaint

Purchased Insurance on the Health Care Exchange?

Policy

Insurance Card ID Number
Type of Policy
Employer or Plan Sponsor
Policy Number 
In what state was this policy purchased?
Type of Insurance*
Specify if Other

Claim

Claim Number
Date of Loss

Other Party

Other party's name
Other party's Insurance Company
Other party's policy or claim number

Fill out the
Insurance
Information





Logged in as val@uda.org [Logout](#)

Complaint Details

Fields marked with an asterisk () are required. Please note: you will be logged out after an hour of inactivity and your work will not be saved.*

Complainant Information	Insured Information	Complaint Against	Insurance Information	Complaint Details	Documentation and Declaration	Review Complaint
---	---	---------------------------------------	---	---------------------------------------	---	--------------------------------------

Detail of Complaint*

Characters: 0/2000

Describe what you would consider to be a fair resolution to your complaint*

Previous

Cancel

Next

Important : Fill
out the
Complaint
Details

Include fact
details and the
perceived law
violations.

(Do not need to include
opinions)



Logged in as val@uda.org [Logout](#)

Documentation and Declaration

You will be asked below if you have documentation to submit. If you select the upload option, you will be taken to the document upload screen after successfully submitting your complaint. If you wish to mail or fax your documentation, please send your documents to the address and fax at the bottom of this page. You will be given a Complaint ID Number after you successfully submit your complaint. Please reference that Complaint ID Number on any correspondence you send by mail or fax.

Complainant Information	Insured Information	Complaint Against	Insurance Information	Complaint Details	Documentation and Declaration	Review Complaint
---	---	---------------------------------------	---	---------------------------------------	---	--------------------------------------

Documentation

Do you have supporting documents? If so, how will you send them to us?*

☐ Upload ☐ Fax (385) 465-6047 ☐ Mail (See address top right) ☐ None to supply

Declaration/Authorization/Release

Declaration/Authorization*

☐ By checking this box, under penalties of perjury, I, the complainant, affirm that all the foregoing information submitted, including any accompanying documentation, was completed in good faith, is true, complete and correct to the best of my knowledge.

Other

Are you represented by an attorney?* ☐ Yes ☐ No

If yes, please give name, address and phone number.

Previous

Cancel

Next

Upload
documentation

Include
Complaint ID
number on
documents sent



Logged in as val@uda.org [Logout](#)

Review Complaint

Please review your information before submitting your complaint. If you are satisfied with the information you entered, click "Submit." If you need to edit your information before submitting, you can use the "Previous" button below or you can go back to any prior page by clicking on the blue heading for each page.

[Complainant Information](#) [Insured Information](#) [Complaint Against](#) [Insurance Information](#) [Complaint Details](#) [Documentation and Declaration](#) [Review Complaint](#)

Complainant Information

Name

Prefix (eg: Mr, Ms, Mrs)

Dr

Documentation

Do you have supporting documents? If so, how will you send them to us?

☐ Upload ☐ Fax (385) 465-6047 ☒ Mail (See address top right) ☐ None to supply

Declaration/Authorization/Release

Declaration/Authorization

☒ By checking this box, under penalties of perjury, I, the complainant, affirm that all the foregoing information submitted, including any accompanying documentation, was completed in good faith, is true, complete and correct to the best of my knowledge.

Other

Are you represented by an attorney?

No

[Previous](#)

[Cancel](#)

[Submit](#)

Review all
Information
-
Scroll to the
bottom to
Submit

Uploading
Documents will
occur after
submitting (at
the end)

If your complaint includes information from a phone call:



If Discussion of an Insurance Concern occurs on a phone call. The call needs to be documented.

- a- **NAMES** of the people on both ends of the call
- b- **PHONE NUMBER** called
- c- **DATE** of call
- d- **QUOTE EXACT STATEMENTS**, not an interpretation of the statement.
- e- Ask for a **Reference Number** for the conversation

**As with patient charts or notes,
“If it’s not documented, It Didn’t Happen”**



Insurance Department