What To Do When Things Go Wrong (FAQ)
DIFS Video Questions and Answers

Below you’ll find a list of questions and their corresponding answers in the video timecode

1. If I have a claim denied or am unhappy with my insurance, what are my rights under the law? How do I file a complaint and who do I complain to? Answer at 8:01 in the timecode

2. If I file a complaint, how long will it take to get a response? Answer at 8:32 in the timecode

3. What if I don’t like or agree with the response to my complaint? Answer at 9:15 in the timecode

4. What are my responsibilities as an insured person? Answer at 3:01 in the timecode

5. If I am enrolled in Medicaid, do the same procedures regarding complaints, grievances and appeals apply to me as to others who are not in Medicaid? If not, who do I talk to and what do I do? Answer at 5:04; 17:33 in the timecode

6. I take important prescription medicines that were on my insurance company’s formulary when I chose my plan. What do I do if I go to pick up my medicine and am told it’s no longer on the formulary? Answer at 6:28 in the timecode

7. I just found out my insurance company will not cover my prescription medicine any longer, or they are trying to switch me to another medicine. What do I do? Answer at 6:28 in the timecode

8. What do I do if I find my coverage has changed but I received no notice of any change? Answer at 7:55 in the timecode

9. Can a doctor file a complaint or grievance for me or on my behalf? Answer at 13:22 in the timecode

10. I complained about a denial and was directed to an “internal grievance”. What is that? How long does it take? What if I don’t like or agree with the result? Answer at 11:10 in the timecode
11. How do I make a request for external review?
   Answer at 12:30 in the timecode

12. What does DIFS do with my request for external review?
   Answer at 12:37 in the timecode

13. Do I have to get my medical records, or will DIFS do that?
   Answer at 13:00 in the timecode

14. How long does an external review take? How will DIFS let me know the result? What if I don’t agree with the result?
   Answer at 13:46 in the timecode

15. Do I need a lawyer to help with any part of the complaint/grievance/appeal process?
   Answer at 13:23 in the timecode

   Answer at 4:44 in the timecode