

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
16. Does DIFS handle complaints about all kinds of health care insurance (commercial? Medicaid? Medicare? Exchange?)
Answer at **4:44** in the timecode