



Consumer Complaint Form Cover Sheet

Use this form and attached pages to submit a consumer complaint, which is handled by the Utah Insurance Department (UID). Please follow the steps below to submit the form successfully to our office.

STEP 1: **Review the Consumer Complaint Form and Important Information Page provided.** As an alternative, if you have access to a computer, rather than submitting this paper form, submit the complaint online through our complaint portal at www.insurance.utah.gov/complaint.

STEP 2: **Complete the Consumer Complaint Form.** Please complete the following pages 1 and 2. Attach additional pages if needed to describe your complaint.

STEP 3: **Enclose any supporting documentation.** Have you gathered all the necessary information to support your complaint? Any supporting documentation will be helpful for your complaint.

Checklist:

Required Documents

Completed and signed complaint form

Supplemental Optional Documents

Supporting Documents

Copy of Insurance Card

Photos (if applicable)

STEP 4: **Fax, mail or email the completed form and documentation to UID.**

Fax:

UTAH INSURANCE DEPARTMENT
(385) 465-6047

Electronic Mail (choose one email):

health@utah.gov
life@utah.gov
prop-cas@utah.gov

Regular Mail:

UTAH INSURANCE DEPARTMENT
ATTN: CONSUMER SERVICES
PO BOX 146901
SALT LAKE CITY UT 84114-6901

Courier/Expedited Service:

UTAH INSURANCE DEPARTMENT
ATTN: CONSUMER SERVICES
4315 SOUTH 2700 WEST SUITE 2300
TAYLORSVILLE UT 84129

Please keep a copy of the completed form and documentation for your records if needed.

Please Note: You may contact one of the consumer service divisions should you have any questions.

Property & Casualty Division
(including Workers Comp, Bail Bond & Title)
801-957-9305

Health Division
801-957-9280

Life/Annuity Division
801-957-9290

TIME FRAME

Following the receipt of your properly completed form and documentation, we will contact you as soon as possible (typically within 1-2 business days). Please be sure your contact information is provided on the form.

The complaint process will vary depending on the type of complaint (typically 3-4 weeks or 4-5 weeks for long-term care complaints).

KEEP FOR YOUR RECORDS

<https://insurance.utah.gov/complaint>

4315 SOUTH 2700 WEST, SUITE 2300 | TAYLORSVILLE UT 84129 | PHONE (801) 957-9200 | FAX (385) 465-6047

REV 02262021



CONSUMER COMPLAINT FORM

1 COMPLAINANT INFORMATION

Complainant's Name:

Relationship to Insured:

Is the complaint about someone else's insurance? Yes No

Preferred method of communication? Email US Mail

Your Mailing Address:

Phone: Home Cellular Business

Wish to receive phone calls? Yes No

Email:

2 INSURED / POLICY INFORMATION

Insured Name:

Insured Birth Date:

Insurance Carrier Name:

Insurance ID # / Policy #

Type of insurance coverage? Individual Group

Employer Name: (if Group Policy)

State where purchased?

3 ADDITIONAL INFORMATION

Agent/Agency Name & Phone: (if applicable)

Claim # (if applicable)

Medicare Plan Type: (if applicable)

Policy Effective Date:

Date of Loss:

Represented by an attorney or currently in litigation? Yes No

Amount Involved: (\$)

Type of Insurance: (Life, Annuity, Health, Auto, Home, Title, etc)

4 OTHER INVOLVED PARTIES

#1 Other Involved Party: (if applicable)

#1 Contact Information:

#2 Other Involved Party: (if applicable)

#2 Contact Information:

RETURN TO UID

<https://insurance.utah.gov/complaint>

5 DESCRIBE YOUR PROBLEM (PLEASE ATTACH ADDITIONAL PAGES IF NEEDED)

Briefly describe what the insurance company/agent/agency has done or has failed to do.

.....
.....
.....
.....
.....
.....
.....
.....

Please describe what you would like the Utah Insurance Department to do to assist you.

.....
.....
.....

6 AUTHORIZATION AND RELEASE

I attest that the information provided in this request form is true and accurate to the best of my knowledge. By signing below, I hereby authorize the Utah Insurance Department to receive and disclose all information, including protected health and financial information, as necessary and appropriate to investigate the subject matter of this complaint. I also authorize the parties set forth in sections 2 thru 4 above to release any and all information necessary for the Utah Insurance Department to investigate the matter of the complaint.

Signature of Complainant

_____ Date

7 CONSENT TO SHARE INFORMATION (IF APPLICABLE)

My representative is authorized to provide and discuss with the Utah Insurance Department any information concerning the complaint, including my private and confidential information. The Department is authorized to contact my representative about the complaint and to disclose any information concerning the complaint, including my private and confidential information, to my representative. The Department has sole discretion to determine what information should be disclosed to my representative.

I hereby authorize _____
to receive information on my behalf as my representative.

Signature of Complainant

Date

Signature of Authorized Representative

Date

RETURN TO UID

<https://insurance.utah.gov/complaint>

IMPORTANT INFORMATION

LIFE INSURANCE AND ANNUITIES

- UID only regulates policies issued in the state of Utah. Please contact the appropriate issue state's insurance department for assistance if issued outside Utah.
- Federal plans are regulated by the Office of Personnel Management (OPM). Contact OPM at 202-606-1234 for further assistance.
- If trying to locate a policy of a deceased individual and do not know the name of the insurance company, utilize the Life Insurance Policy Locator Tool located at www.naic.org under the consumers tab at the top of the page.
- UID does not regulate pension plans or a 401K. Please contact the US Department of Labor, Employee Benefit Security Administration (EBSA) at 866-444-3272 for further assistance.

HEALTH INSURANCE

- UID only regulates policies issued in the state of Utah. Please contact the appropriate issue state's insurance department for assistance if issued outside Utah.
- Federal plans are regulated by the Office of Personnel Management (OPM). Contact OPM at 202-606-1234 for further assistance.
- There are two types of health insurance plans: fully-insured and self-funded. The UID only has jurisdiction of fully-insured policies, issued in Utah. If the plan is self-funded, regardless of the issue state, please contact Employee Benefit Security Administration (EBSA) at 866-444-3272 for further assistance. (*Contacting your carrier or reviewing your insurance card can identify which plan you have.*)
- UID does not regulate Medicare Advantage Plans. Medicare Advantage Plans are regulated by Medicare. Contact Medicare at 800-633-4227 for further assistance.
- If your claim was denied and you have exhausted your appeal process, you may be eligible for an independent review. For further information, please contact the health division at 801-957-9280.
- If you need assistance with Medicare choices, please contact Senior Health Insurance Program (SHIP) at 1-800-541-7735 for assistance.

PROPERTY & CASUALTY INSURANCE *(including Bail Bond, Workers Comp & Title)*

- If the claim is still being investigated, please allow the company at least 30 days from the day the claim was filed to complete their investigation. If the company has already denied your claim, you may file a complaint prior to the 30 days.
- If your accident occurred in another state and about a third party's insurance policy, you will need to file your complaint in the state where the loss occurred.
- If your complaint is about a service contract, home warranty, or GAP Waiver issue, please attach the contract to the complaint as supporting documentation.
- If you did not receive a copy of your Lender's Title Insurance Policy after closing, it is mailed to the Lender and not the new homeowner.
- If questioning whether to purchase Title Insurance, in order for a title agency to conduct escrow in the state of Utah, an Owners or Lenders Policy of Insurance must be issued.
- If you sold your home and did not receive a copy of the Owner's Title Insurance Policy, the policy is issued in the name of the buyer and mailed to the property sold.
- In regards to Workers Comp, UID is unable to assist in situations where there are disputes over what is owed, or if the procedure or service is related to the work injury. We are unable to assist with wage claim issues, unless the payment is late, with no extenuating reasons. In most instances, problems, concerns, or questions related to a workers' compensation injury will need to be discussed with the Utah Labor Commission at 801-538-6800.

KEEP FOR YOUR RECORDS

<https://insurance.utah.gov/complaint>

4315 SOUTH 2700 WEST, SUITE 2300 | TAYLORSVILLE UT 84129 | PHONE (801) 957-9200 | FAX (385) 465-6047

FREQUENTLY ASKED QUESTIONS

How can I file a complaint online?

You can file a complaint on our website at www.insurance.utah.gov/complaint.

Can UID force them to pay claims or change liability decisions?

The Utah Insurance department does not have authority to force payment of a claim or change liability decisions that are in dispute. We can review claims to make sure it was paid according to the policy and Utah insurance law.

Can I submit the complaint anonymously?

Unfortunately, complaints are not accepted anonymously and may become a matter of public record.

If I see an out-of-network provider or I am treated at an out-of-network facility, what portion of the claim will I be responsible to pay?

You may be responsible for the difference between the amount billed by the provider and/or facility and the amount the carrier determines to be the Allowed Amount for reimbursement or payment.

Why did I receive a bill from the ambulance service?

Most ambulance services are considered out-of-network and do not contract with any insurance carrier.

Does the UID regulate self-insured entities?

UID does not unless a licensee is involved such as an independent adjuster or third-party administrator.

What can the UID do if I am receiving poor customer service from my agent or insurance company?

There are no insurance laws in Utah that regulate customer service.

Is it legal for the insurance company to use my credit information without my permission?

Yes. A federal law, the Fair Credit Reporting Act (FCRA), states that insurance companies have a "permissible purpose" to look at your credit information without your permission.

Can I assist someone else with their complaint?

Yes, however you and the person directly involved must complete and sign Section 7 of complaint form to share information.

Who can I contact if I have further questions?

Contact the UID at (801) 957-9200.

REV 02262021