

*“I had surgery at a local hospital, and before I could go home I had to pay my portion of the bill. When I checked the bill over, I knew there were charges for medications and post-operative therapy I never received. I’ve already paid, but I just know that my insurance company and I are unfairly paying for those charges.”*

*“I have several health problems, and in order to treat one without making the others worse, my physician started me on a certain course of treatment. When the doctor’s office filed the insurance claim, the company refused to pay because it said the treatment was not medically appropriate. But my doctor says it is.”*

*“My doctor referred me for an MRI, but the insurer says it’s an expensive test that isn’t necessary. My doctor believes it’s the best way to find out exactly what’s causing my problem.”*

*“I signed up for a certain Medicare HMO because it had a really good prescription plan. But after just a few months, I got a notice from the HMO that it was dropping the prescription plan because it was too expensive. If I want to keep that part of my plan, I’d have to pay double the premiums I pay now. If I knew they were going to do this, I wouldn’t have signed with them.”*

*“I purchased health insurance because I can’t get it through work. But I haven’t found a doctor anywhere who is a member of the plan, and I can’t get a straight answer from anyone at the insurance company.”*

PENNSYLVANIA  
ATTORNEY GENERAL

## TAKE THE PROPER STEPS

*If you have a problem with your coverage, you should:*

- 1. Call your insurance plan’s customer service department.**  
It is important to let your insurer know about the problem.
- 2. File a formal complaint or grievance with your plan.**  
If your phone call to the plan does not solve your problem, call the plan again and tell them that you want to file a formal complaint or a formal grievance.
- 3. File a complaint promptly with the Attorney General’s Health Care Section.**  
The sooner the Health Care Section can intervene on your behalf, the more effective we can be. Complaint forms can be obtained by calling **1-877-888-4877** (weekdays between the hours of 8:30 am - 5 pm) or from our website, **[www.attorneygeneral.gov](http://www.attorneygeneral.gov)**.



## WE CAN HELP

Health Care Section toll-free number

# 1-877-888-4877

weekdays between 8:30 am – 5 pm

**[www.attorneygeneral.gov](http://www.attorneygeneral.gov)**

Health Care Section



*You've heard the stories, or maybe you've lived them: an insurance company denies treatment your doctor tells you is medically necessary; health care providers delay filing claims for their services with the insurance companies so long that the filing period expires; insurance companies delay paying hospitals and doctors with the result that your account is turned over for collection; or, you can't get authorization to see a specialist that your doctor thinks is necessary. If you are experiencing these types of problems, you can turn to the Health Care Section for help.*

*Among the first of its kind in the nation, the Health Care Section will help Pennsylvanians navigate the complex terrain of the health care industry. The Health Care Section will help protect the rights of health care consumers to a fair and equitable marketplace.*

*This brochure is designed to answer some common questions concerning health care. If you need more information, or if you feel you have been treated unfairly by a provider, insurer or managed care organization, call the Health Care Section toll-free at 1-877-888-4877 weekdays between 8:30 am and 5 pm.*

## THE ATTORNEY GENERAL'S HEALTH CARE SECTION

The Attorney General's Health Care Section advocates on behalf of consumers who are experiencing difficulty in dealing with health care organizations. The Section fields complaints from consumers and monitors trends in the insurance industry and their impact upon the public.

The Attorney General's Health Care Section mediates complaints, investigates business practices and takes legal action where appropriate on behalf of consumers and the public interest against entities that engage in unfair or deceptive acts or practices. In addition, the Section reviews and proposes legislation to help ensure a fair playing field for Pennsylvania consumers.

The Section is not empowered to act as private legal counsel for individual consumers, but mediates consumer complaints and investigates unfair business practices on the part of the health care industry.

## HOW CAN THE HEALTH CARE SECTION HELP ME?

The Health Care Section mediates various types of health care complaints including, but not limited to, coverage denials, billing disputes, medical records access, confidentiality issues and deceptive or fraudulent practices. Below are several situations that could be addressed by the Health Care Section:

*"I haven't had any problems with my health care plan before, but when I went to pick up a prescription at the pharmacy, the pharmacist said the prescription benefit manager my plan uses refused to cover this medication. When I asked why, he said the company has dropped several prescriptions from their coverage list, including mine."*

*"My son is seven years old and has severe asthma. Although it seems we are in our primary care physician's office constantly, our child is not getting any better. We heard about several different treatments that would better manage his asthma, but our doctor says the HMO won't cover any of the disease management programs or medications."*

# WE CAN HELP

