

MENTAL HEALTH

Filing an Individual Complaint

Consumer Complaints Related to MHPAEA Compliance

If a consumer is unable to resolve a complaint with his/her insurer, an individual may contact the Consumer Services Division at the Ohio Department of Insurance. A complaint can be filed online using ODI's complaint center, by phone, a complaint form or by mailing in a written complaint. When an individual files a complaint, the Consumer Services Division will take a number of steps to begin working on the case:

- A CSD analyst will answer questions over the phone and explain any additional steps the individual should take to resolve the problem, if any.
- ODI will send the company a copy of the complaint and ask for an explanation of its position. The assigned analyst will review the company's response to make sure it has correctly addressed the problem.
- ODI will decide if the company handled the issue appropriately and within the terms of the policy or certificate of coverage.
- ODI will decide if the company is in compliance with state insurance laws or administrative rules and take enforcement action when necessary or appropriate. If it is determined that the company violated insurance laws or rules, the complaint will be referred to ODI's Market Conduct Division or Enforcement Division for further action.
- The analyst will send the individual a letter that explains the results of ODI's review. After a complaint is filed, the process usually takes approximately 30 days but can take longer if the complaint involves a unique or complex problem.

For questions or for help in filing a claim contact the Department's Consumer Services Hotline at 1-800-686-1526.

Employer plans that are self-insured, and Medicaid plans are outside the ODI's jurisdiction. If a complaint comes to ODI but is outside its jurisdiction, CSD will redirect the consumer on where to file the complaint.

Individuals with a self-insured employer plan can file a complaint with the Department of Labor by calling 859-578-4680 or by visiting www.DOL.Gov.

Individuals with Medicaid can file a complaint with the Ohio Department of Medicaid by calling the Consumer Hotline 1-800-324-8680 or by visiting www.Medicaid.ohio.gov.