

## What is the Consumer Services Division?

Consumer Services is the division within the Insurance Commissioner's office that provides assistance to individuals and educates consumers about their rights. The division also acts as a mediator between a consumer and an insurance company.

## What are my rights if I disagree with an action taken by my insurance company?

You have the right to appeal the company's decision as outlined in your benefit booklet or certificate. Additionally, the insurance laws of Delaware afford you certain rights. If, after reviewing your coverage and/or contacting your company, you still have concerns, you should contact Consumer Services.

## Can the Department of Insurance make my company pay for services?

No, we cannot require benefits be paid unless there is a founded violation of the law. However, we can assist you in understanding your rights and we can guide you through the appeal process.

## We are here to help.

The Delaware Insurance Commissioner's Office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, fax, letter, email or with an online complaint form:

Phone: 1-800-282-8611 (Toll free)  
(302) 674-7310

Fax: (302) 739-6278

Email: [consumer@state.de.us](mailto:consumer@state.de.us)

Online: [insurance.delaware.gov/  
filecomplaint](http://insurance.delaware.gov/filecomplaint)

Main Office: Rodney Building  
841 Silver Lake Blvd.  
Dover, DE 19904

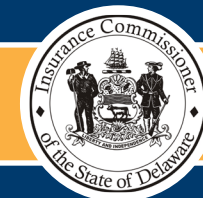
Wilmington: The Nemours Building  
1007 Orange St., Suite 1010  
Wilmington, DE 19801

Delaware Department of Insurance  
[insurance.delaware.gov](http://insurance.delaware.gov)

# Delaware Department of Insurance



## Consumer Services Division



Insurance Commissioner  
Trinidad Navarro

# Consumer Services Division: We are Here to Help

## Our Role

The Consumer Services Division was created to promote and protect the interest of Delaware consumers. We assist Delawareans in understanding and exercising their rights to appeal adverse decisions. In addition, we assist uninsured consumers seeking insurance coverage. We also conduct consumer outreach efforts so that more Delawareans are aware of how the department can provide assistance. Please let us know if you would like to schedule a visit.

## Your Role

**Know your responsibilities.** Read and review your benefit booklet, certificate or policy. These resources often provide information about your benefits and what your plan does and does not cover. They will also summarize your rights of appeal and grievance in many cases.

**Know your rights.** There are laws governing the activities of companies that are designed to protect consumers. You can find out more by contacting our office.

## How We Can Help

- Answer inquiries and questions about fully and self-funded insurance.
- Help you understand and pursue your rights to appeal adverse decisions made by an insurance company. Please note, we may require a signed inquiry form or letter from the consumer requesting assistance.
- Answer your questions about regulatory requirements affecting your coverage and provide information about state and federal mandated benefits.
- Publish written information describing different types of insurance coverage and make such information available to consumers.
- Speak to interested groups to discuss the different types of health insurance plans and coverage.

## What We Cannot Do

- Offer legal advice
- Determine liability
- Reverse arbitration results
- Overturn court decisions

## We Are Here for You

If you believe there is a problem regarding your company and its handling of your benefits, get in touch with us. Our goal is to assist you through the appeals and grievance process and answer your questions. If we determine that your situation falls under the authority of another government agency, we will put you in touch with the appropriate agency.

