



# HEALTH INSURANCE SMART NC

## A CONSUMER ASSISTANCE PROGRAM

Susan D. Nestor, MSN, RN • Director, Health Insurance Smart NC

# PRESENTATION OVERVIEW

- What is Health Insurance Smart NC?
- Smart NC Lines of Business
- How does Smart NC Assist Consumers?
- Smart NC Web Based Resources
- How do Consumers Learn about Smart NC?
- NC Department of Insurance – Consumer Assistance Group

# WHAT IS HEALTH INSURANCE SMART NC?

- A division of the NC Department of Insurance.
- Statewide Consumer Assistance Program.
- Advocates and assists consumers with their health insurance issues.
- File health insurance medical appeals and complaints.
- External Review requests for denied health insurance services or products.
- Services are provided at no cost to the consumer.

# SMART NC LINES OF BUSINESS:

## **Medical Appeals**

- Provide hands-on assistance to consumers in the preparation and filing of internal medical appeals with their insurer.

## **External Review**

- The independent medical review of an insurer denial (noncertification).

## **Complaints**

- File consumer complaints with the NC State Health Plan & other self-funded plans.
- Consumer complaints involving an insurer regulated by the Department are handled by the Consumer Services Division.

## **Counseling**

- Consumer rights under NC laws, utilization management, related health insurance issues.

# MEDICAL APPEAL ASSISTANCE

## PROCESS

- Consumer – complete, sign and submit the REQUEST MEDICAL APPEAL ASSISTANCE form and associated documents to Smart NC.
- Review case with consumer, due date to file and develop a plan of action.
- Smart NC will contact insurer - request records, obtain medical policies specific to case, and contact physician for additional information.
- Smart NC will perform a literature search of evidence-based research specific to case, review similar cases and outcomes.
- Smart NC will file the appeal with the insurer on behalf of the consumer.

# EXTERNAL REVIEW ASSISTANCE

- Insurance company denied coverage on the grounds that the service or product is not medically necessary, experimental/investigational, cosmetic. (noncertification decision).
- Generally, need to complete the insurers internal appeals process first.
- Complete and submit the External Review Request Form within 120 days of the date on the denial letter sent by the insurance company.
- Eligibility of External Review request determined by the Department.
- Case assigned to a contracted independent review organization (IRO).
- The case review is performed by a medical professional who has no affiliation with the consumer, health care providers or insurance company.
- Standard Request Decision – 45 days    Expedited Request – 3 days
- The External Review process is set forth under NCGS 58-50-75 thru 95.

# FILING A COMPLAINT

## PROCESS

- Complete and submit a REQUEST FOR ASSISTANCE FORM.
- Include a copy of the insurance card – both sides.
- Provide a written description of the disagreement.
- Smart NC will file the complaint with the insurer, request documents, discuss case with insurer representative or employer representative.
- Initial response can take seven days. Smart NC may not be included in further communication on the case.
- Smart NC has no statutory authority over NC State Health Plan or Self-Funded plans.

# CONSUMER RECOVERED BENEFITS

## **External Review Program** (2002 – to date)

- \$10,822,636.00

## **Smart NC Program** (2011 – to date)

- Medical Appeals – \$7,068,067.10
- Complaints – \$134,545.09

**Total Recovered Benefits for Consumers - \$18,025,248.19**



# SMART NC ONLINE RESOURCES

- Request Forms are available online and can be submitted electronically. [www.ncdoi.com](http://www.ncdoi.com) - click Consumer Assistance icon.
- All information for assisting consumers with filing a medical appeal, complaint or requesting an external review is online. [www.ncdoi.com/smart](http://www.ncdoi.com/smart)
- **Medical Appeals Tool Kit** – provides information and resources to help consumers file an appeal with their insurance company.
- Helpful Resources – “Consumer Guide to Appeals and Grievances”

McAfee

http://www.ncdoi.com/Consumer/Health/Defai

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NCDOI / Services for Consumers - Health Insurance

SERVICES FOR CONSUMERS

HEALTH INSURANCE

GETTING AND USING HEALTH INSURANCE

REQUEST ASSISTANCE / FILE A COMPLAINT

MEDICAL APPEALS ASSISTANCE

REQUEST AN EXTERNAL REVIEW

DISABILITY INSURANCE

GUIDANCE FOR PROVIDERS

COMPANIES SELLING INDIVIDUAL, SMALL GROUP AND SUPPLEMENTS TO HEALTH INSURANCE

PUBLICATIONS AND RESOURCES

## Services for Consumers - Health Insurance

The North Carolina Department of Insurance understands that choosing an insurance policy can be confusing. There are a lot of things to consider when selecting an insurance policy—will your doctor accept your insurance? How do I know what is covered? Do I have to use certain hospitals? Where do I get insurance? Once you start to use your insurance, there are other things that you may start to consider as well, such as - how much money will I have to pay? What if I have trouble getting my treatment covered or what if I'm denied?

The North Carolina Department of Insurance can help you with your health insurance questions and concerns. Our staff can help you:

- File a written complaint if you are not happy with an action taken by your insurance company
- Understand your rights and responsibilities regarding health insurance coverage
- File a medical appeal with your insurance company
- Request an external review if your claim was denied

The topics below provide information and assistance to help resolve your concern.

**How can we help you? Call us toll-free at 855-408-1212.**

HELPFUL RESOURCES

- [Request Assistance / File a Complaint](#)
- [File a Complaint \(Print\)](#)
- [Request Medical Appeals Assistance](#)
- [Request Medical Appeals Assistance \(Print\)](#)
- [Medical Appeals Checklist](#)
- [Medical Appeals Tool Kit](#)
- [Consumer Guide to Appeals and Grievances](#)
- [Consumer Guide To External Review](#)
- [Request an External Review](#)
- 855-408-1212 (toll free)

100%

# HOW DO CONSUMERS LEARN ABOUT SMART NC?

- North Carolina's regulatory statutes G.S. 58-50-61 and 58-50-62 require insurers to notify their insureds about the availability of assistance from Smart NC and provide contact information.
- Word of mouth from consumers and providers who have used Smart NC services. Many repeat customers!
- Provider practices, hospital care managers and hospital billing departments.
- NC Department of Insurance website information.
- With help from people like you – Thank You!

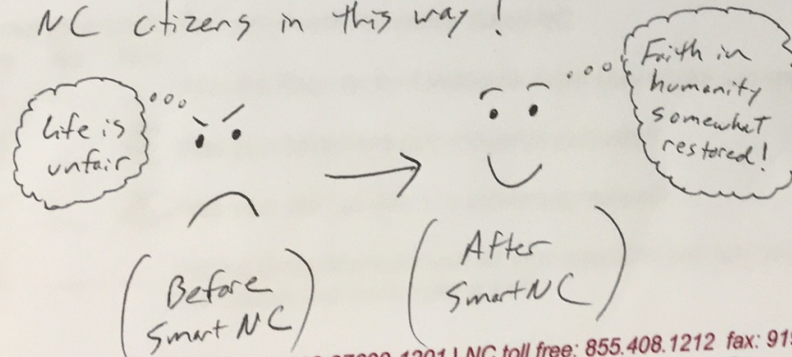
# SMART NC CUSTOMER EXPERIENCE

- Smart NC asks consumers to rate and describe their experience. Send out a Customer Satisfaction survey tool with better than a 40% return rate.
- Consumers rate the program as highly favorable, even if they did not win their medical appeal, external review or complaint in their favor.
- On average, staff contact or follow-up with consumers within 30 minutes of receiving a case.
- Customer Satisfaction surveys have been a part of the program since 2002.

I had no idea that this program existed and I feel like we were incredibly lucky to have gotten a hospital billing rep that knew about it and was able to provide us with information about making a complaint. This was after a year of back and forth with our insurer and hospital, and no one ever mentioned that this service was available.

This is the kind of government service that I am happy to have my tax dollars support. Finally, consumers of health care and health insurance have an advocate that can cut through the maddening bureaucracy of our broken health care system. Thank you!

Kudos to the NC Dept. of Insurance for representing NC citizens in this way!



1201 Mail Service Center | Raleigh, NC 27699-1201 | NC toll free: 855.408.1212 fax: 919.807.6865 | [www.ncdoi.com](http://www.ncdoi.com)  
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# NC DOI – ABOUT HELPING PEOPLE

## **Seniors' Health Insurance Information Program (SHIIP)**

- One-on-one counseling for Medicare beneficiaries and their caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare Part D, and long-term care insurance.

## **Consumer Services Division**

- Receive consumer inquiries and complaints concerning all lines of insurance. Provides assistance to help consumers understand their options for dealing with insurance-related matters. Analyzes written complaints to determine compliance with appropriate statutes, regulations and contract provisions.

## **Health Insurance Smart NC**

- Advocate and assist consumers with appeals, complaints and external reviews.

# QUESTIONS?

North Carolina Department of Insurance  
[www.ncdoi.com](http://www.ncdoi.com) or (855) 408-1212 (toll-free)

Susan D. Nestor, MSN, RN

Director, Health Insurance Smart NC

NC Department of Insurance

(919) 814-9912