



## Resolving Insurance Problems

**Michigan's insurance equity law provides that all health insurance policies must cover services provided by a DC if the policy would provide coverage for the same services if performed by an MD or DO. Unfortunately, some insurance policies are in violation of this law. If you believe your policy is in violation, and your insurance company will not remedy the situation, you should consider filing a complaint with OFIS.**

If you are in a dispute with an insurance company regarding payment for chiropractic services rendered or denial of chiropractic coverage due to monetary caps or limited annual visits that do not apply to other health care providers, and you have been unable to resolve the situation to your satisfaction, the Office of Financial and Insurance Services (OFIS) may be able to help. OFIS is the state of Michigan's governmental entity that regulates all insurance companies doing business in the state.

Prior to filing a complaint, contact your insurance company and exhaust all possible attempts at a solution. If you are still unable to resolve the dispute, be sure to attempt to get a written statement outlining the company's position. Ask them to include any policy language, copies of documents you signed when you applied for insurance, and any other reasons, facts, or documentation that they contend support their actions/position.

**If you are still dissatisfied, you may wish to file a written complaint. OFIS will attempt to resolve the complaint and see that your questions are answered. Their interactive complaint form can be found online at [www.michigan.gov/documents/cis\\_ofis\\_e\\_form\\_25076\\_7.pdf](http://www.michigan.gov/documents/cis_ofis_e_form_25076_7.pdf).**

**Be sure to include all pertinent information, including: Name of insurer and/or agent involved in the dispute; policy and claim numbers; details of all previous attempts to resolve the matter; and, copies of any and all documents that help verify/explain the problem. Always send copies. Never send original documents.**

Once OFIS receives your complaint, they will open a file and contact the parties named in the complaint, asking them to review the matter and provide a written response. OFIS will then review the response to determine if it: Complies with the policy language; complies with the Michigan Insurance Code and other rules and directives of the Insurance Commissioner; and, addresses the issues in your complaint and is reasonable in light of approved and accepted business practices. When OFIS's review is complete, they will provide you with a written statement of their position.

**While dealing with government bureaucracy and red tape is not fun, it is often your only defense against insurance policies that violate your rights under the law! Do not be afraid to stand up for what you deserve!**

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**The OFIS Insurance Complaint Form contains a space entitled "Details of My Complaint."  
Typical Complaints Include:**

- My policy has a yearly limit on chiropractic services inclusive to the amount of \_\_\_\_\_, without such yearly limits on visits to other physician groups.
- My policy has annual chiropractic visit limits, without such visit limits when I see other physicians.
- My policy limits the number of procedures (services) if performed on the same day by a doctor of chiropractic, but has no limits on procedures on the same day if performed by other physicians.
- My policy excludes procedures (services) rendered by doctors of chiropractic (HMO).
- My policy has a higher co-pay for the same procedure (service) when performed by a doctor of chiropractic than it does for my other physicians.