

## **Why and How to File Formal Health Insurance Complaints to Maryland Insurance Administration**

Why bother filing formal complaints with the Maryland Insurance Administration? One recent complaint, filed by a patient's physician to Delaware's Department of Insurance, is fueling significant changes in our neighboring state. Among the recommendations: (1) no more use of pre-authorization criteria more restrictive than those published by professional organizations, e.g., American College of Cardiology; (2) ensure that denials are being conducted by health care personnel with expertise in the field of medicine being reviewed. **Here's a link to the full story:** [http://today.msnbc.msn.com/id/42613298/ns/nightly\\_news/](http://today.msnbc.msn.com/id/42613298/ns/nightly_news/)

Here's how to file a health insurance complaint with the Maryland Insurance Commissioner: <http://www.mdinsurance.state.md.us/sa/documents/LH-AGComplaintForm-MedRel.pdf>