

# CONSUMER ALERT

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NEBRASKA DEPARTMENT OF INSURANCE

402-471-2201 ~ TOLL-FREE CONSUMER HOTLINE 1-877-564-7323

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## **Insured, But No Proof:**

### ***What to Do If You Haven't Received Your Proof of Insurance Coverage***

*Complications within health insurance marketplaces have created challenges for some new enrollees who have not yet received proof of insurance coverage. Many are unsure if their medical treatments are covered. If you still do not have proof of insurance from your insurance company, the following tips may be helpful.*

Since open enrollment began on October 1, insurance companies have encountered multiple problems that have prevented the companies from being able to enter new members into their systems. Some companies received incomplete or incorrect information from the insurance marketplaces. This delay in providing proof of coverage has many consumers worrying if they really have insurance and wondering what to do next.

### **Contact the Company**

The first thing you should do is contact your insurance company to verify that you do have insurance coverage. Ask your insurance company for proof of coverage, such as an insurance card or identification numbers. When you speak to your insurance company, take detailed notes of the conversation. Include the date and time that the conversation took place, and the name of the representative. Keep copies of any written communication you received from your insurance company such as emails or letters, as you may need these materials later.

You should also verify that you have paid your first premium on time. Some insurers have permitted late payments for coverage that is retroactively effective to January 1. Find out your insurer's deadline and keep any records that can serve as proof of payment.

If you are about to buy coverage from the marketplace, print out any paperwork or confirmations that you receive during the enrollment process.

### **Payment Options**

You may need to get a prescription filled or see your doctor before you receive your insurance card. Your provider (hospital, doctor, pharmacy) may be able to verify your coverage by contacting your insurer directly. If verification of coverage cannot be obtained, you still have options. One option is to pay for expenses out of pocket. Once your insurance coverage is established, your insurance company should reimburse you to the extent that the service or medication is covered under your policy. You may also be able to work with your doctor's office, hospital or pharmacy to delay payment or set up a payment plan until they can verify that you're insured. Keep your receipts and any bank statements that show that you've paid for the services.

If you are still having difficulty obtaining proof of coverage from your insurance company, call the Department of Insurance on its toll-free consumer hotline at 1-877-564-7323 for assistance.