

## A Process & Resources for Filing Insurance-Related Complaints

Thank you for visiting the OSDA website. Here you will find resource materials and step-by-step instructions on how to assist your patient in addressing insurance pre-authorization or service reimbursement problems.

What you can do in this situation is approach authorization or reimbursement problems from a grassroots level by communicating directly with the patient's employer and the insurance company that processes their claims.

Remember that to be effective, any insurance claim or complaint needs to originate with the patient. Therefore, it is essential that your patient be willing to invest the minimal time and energy needed to see the complaint process through if it is to be successful.

Here are the basic steps to follow in submitting an insurance complaint:

1. Assuming that either a pre-authorization or reimbursement for service has been denied, have your patient complete and submit the official Oregon Insurance Division complaint form (to get the form, log on to [www.4.cbs.state.or.us/exs/ins/complaint/](http://www.4.cbs.state.or.us/exs/ins/complaint/)). Scroll down to "Oregon Insurance Division Interactive Complaint". A copy of this form can be found in the "forms" section of this page.

While filing a complaint with the state can be done on line, we suggest that the form be printed and submitted by mail along with a copy of the denial (the address can be found below), with copies sent as well to the employer's Human Resources Department and the insurance company processing their claims. Copies of all correspondence should also be kept by the client and in your client file.

Mail complaint forms to:

Oregon Department of Business Services  
Attn: Insurance Division  
P.O. Box 14480  
Salem, OR 9739-0405

2. If the patient employer's home office is out of Oregon, complaint forms from the Insurance Division in that state should be submitted as well. These forms and a mailing address can likely be found on line. All receiving the complaint form should also get a copy of the Oregon State Statute covering the legal right of a dentist to provide services. A copy of this statute can be found in one of documents in the "letters" section of the OSDA Forms page.

3. Notify the OSDA of the complaint. We will follow up on your behalf with the patient's employer to answer any questions they might have about denturism and learn what we can about their policies regarding reimbursing denturists for services provided. Provide this information to either Joe Coss at [joe.coss@frontier.com](mailto:joe.coss@frontier.com) or Ron Farris at [info@denturestudio.com](mailto:info@denturestudio.com)
4. As the provider, you should follow up on each complaint that is filed by sending letters to all concerned (patients, their employer and the employers' claims processing insurance company) that acknowledges the complaint, asks for prompt action and offers your assistance. Templates for these letters can be found in the "letters" section of the OSDA forms page.
5. Within a week of filing a complaint the patient should contact their Human Resources Department to follow up and learn what action is being taken. Encourage them to keep you informed and give you copies of any correspondence they might receive related to the complaint. Keep a written record of any verbal communications you and the patient might have.
6. Reply quickly and professionally if and when your patient's employer or their claims processor responds to your correspondence.

## A Complaint Filing Checklist

- Send letter to patient notifying them of insurance denial along with the complaint form from Oregon and the employers' home office state if not Oregon.
- Filing of complaint by patient with Oregon Insurance Division
- Send letter to Oregon Insurance Division with copy of insurance denial
- Send Letter to insurance company requesting claim/preauthorization reconsideration
- Send letter to patient employer's Human Resources Department informing them of the situation
- Call or email to the OSDA informing them of the situation