

## New York Department of Financial Services

Consumer Assistance Unit ("CAU") November 15, 2022

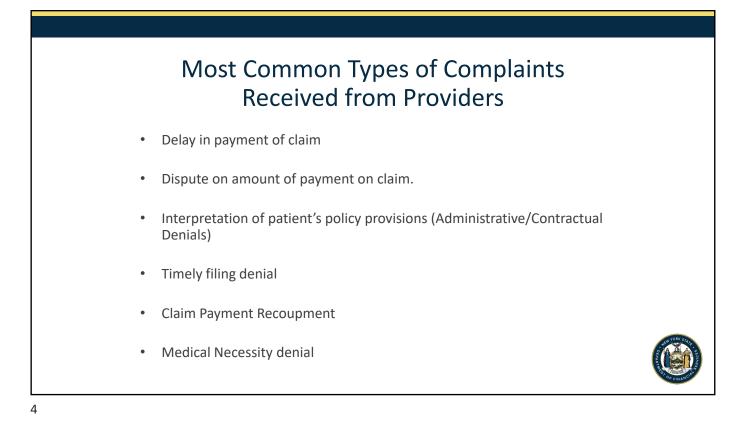
## Services Provided by CAU

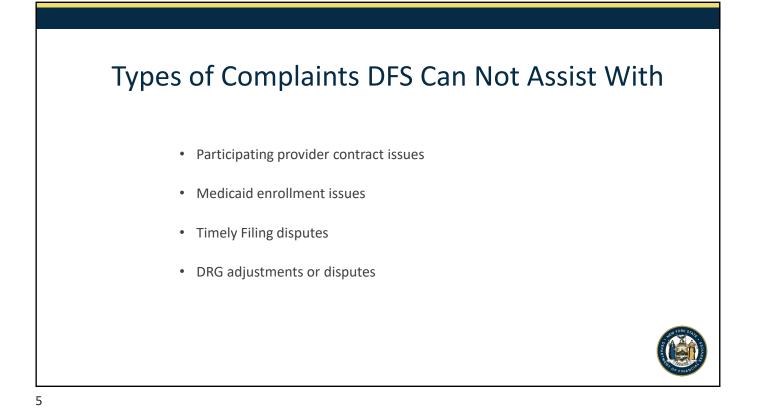
- Consumer Complaints
- Provider Complaints
- Legislative Complaints Filed on Behalf of Constituents
- Screening of External Appeal Applications
- Assisting with questions from Consumers & Providers received by phone or email.

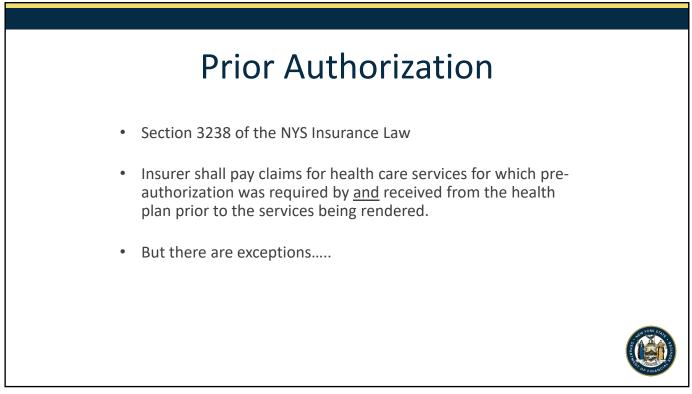


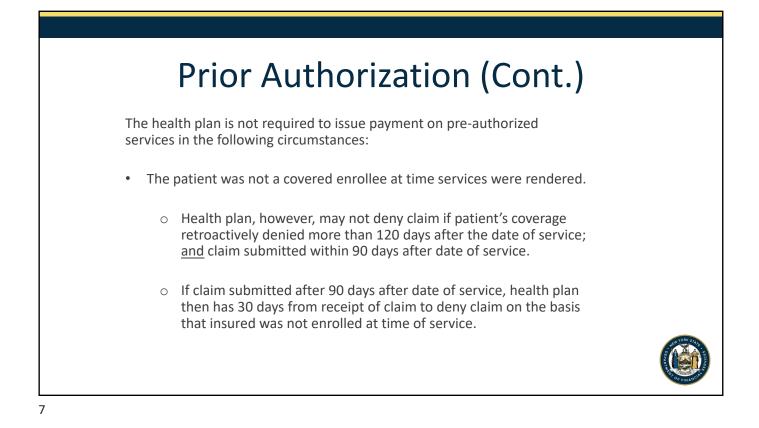
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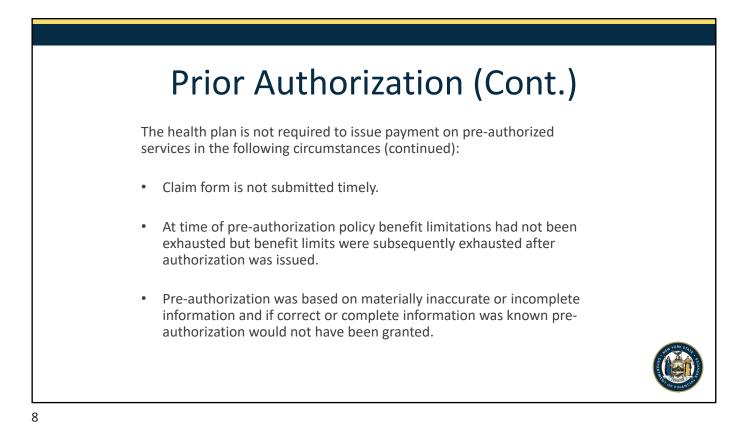
	DFS' Jurisdiction
*	DFS has jurisdiction over issues related to health insurance policies situs in the state of New York.
*	DFS does NOT have jurisdiction over issues related to the following types of coverage:
	Self-funded plans
	Medicare or Medicare HMO policies
	Out-of-State contracts
	Federal Employee plans
	<ul> <li>Essential Plans (except for External Appeals &amp; Independent Dispute Resolutions)</li> </ul>

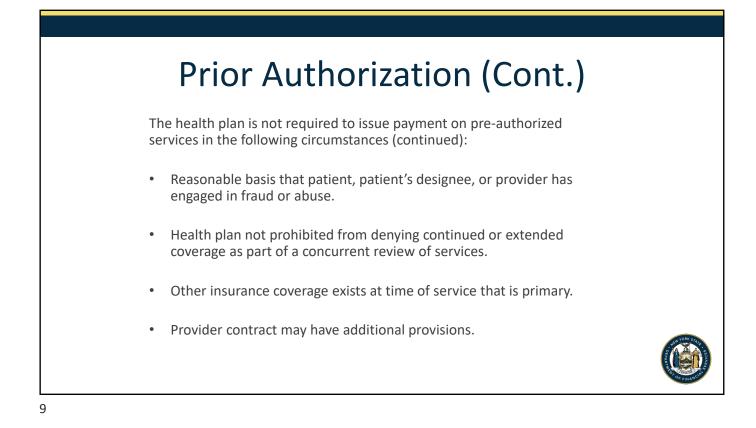


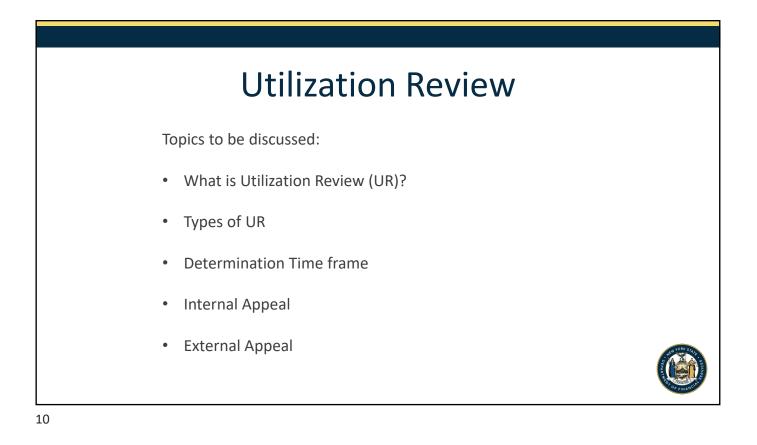


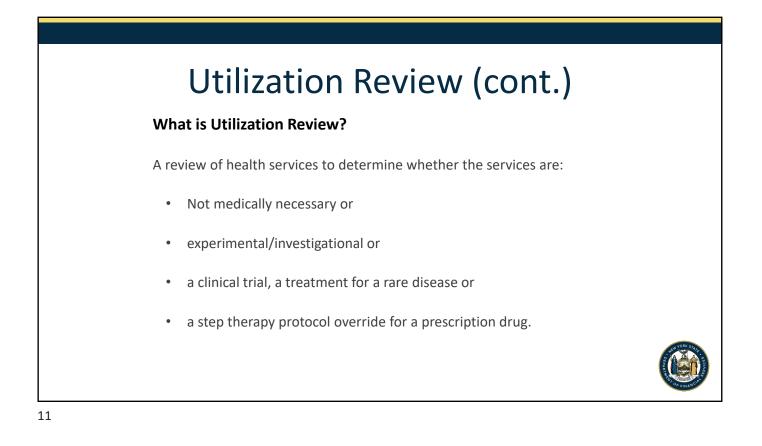


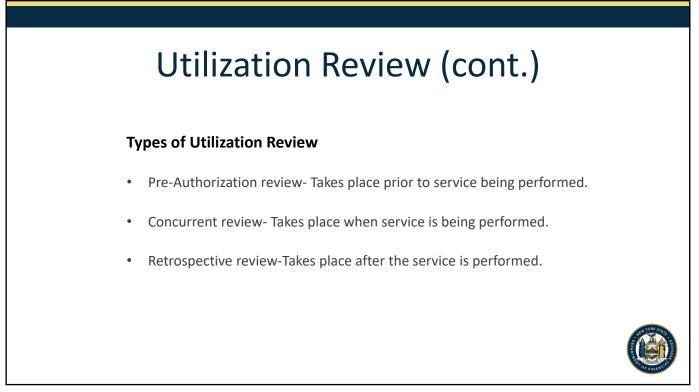


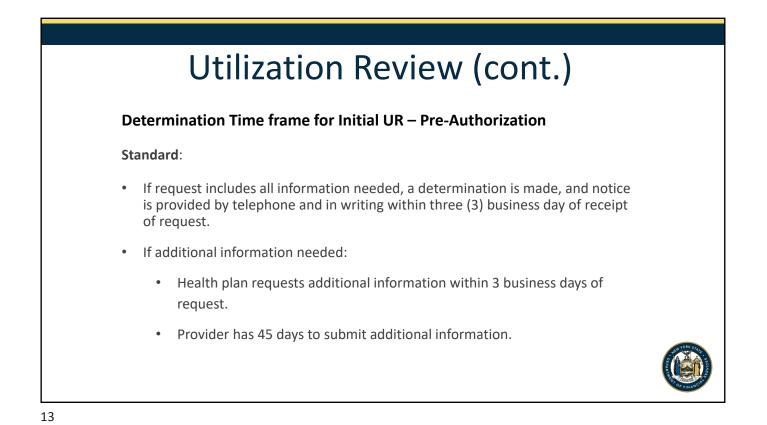


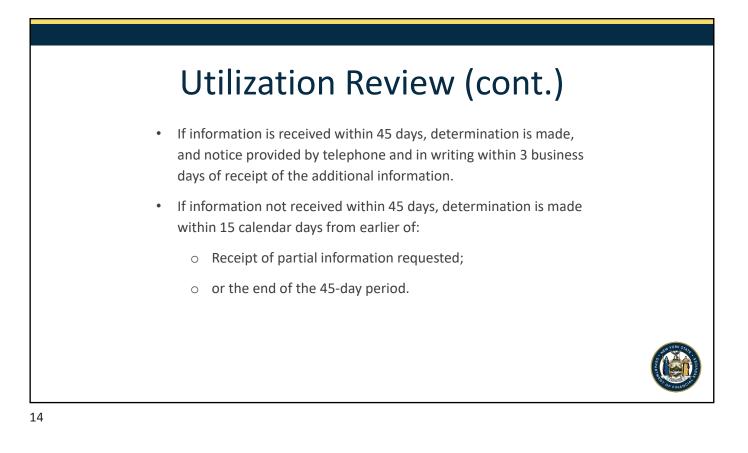


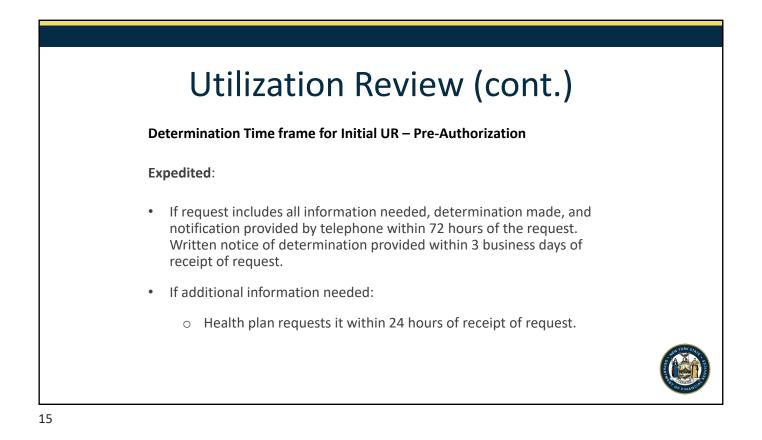


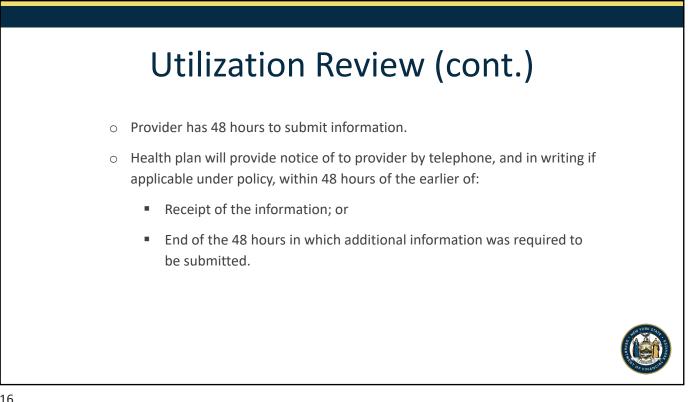


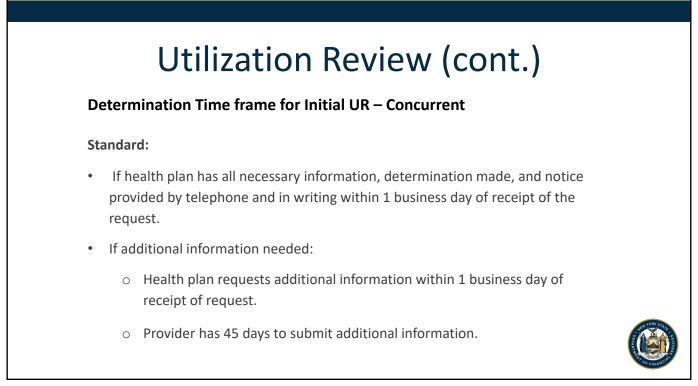


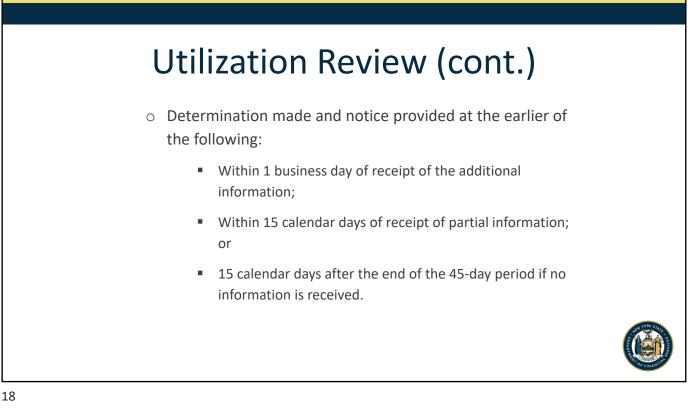


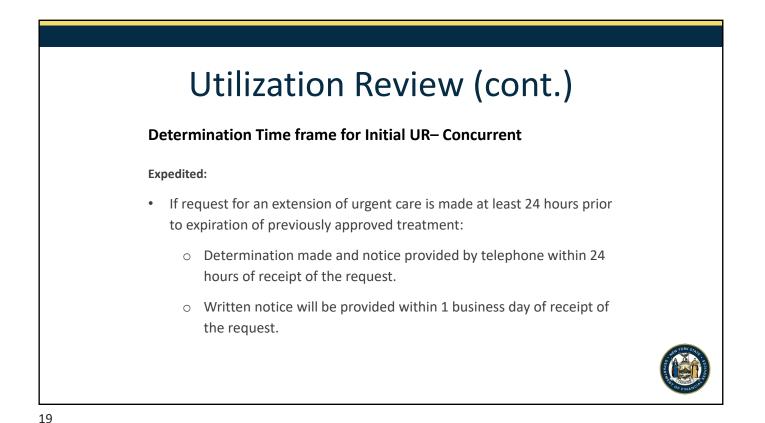












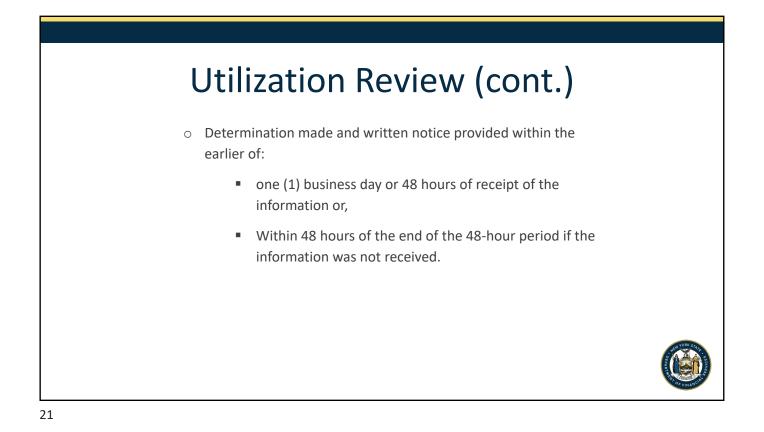
Utilization Review (cont.)

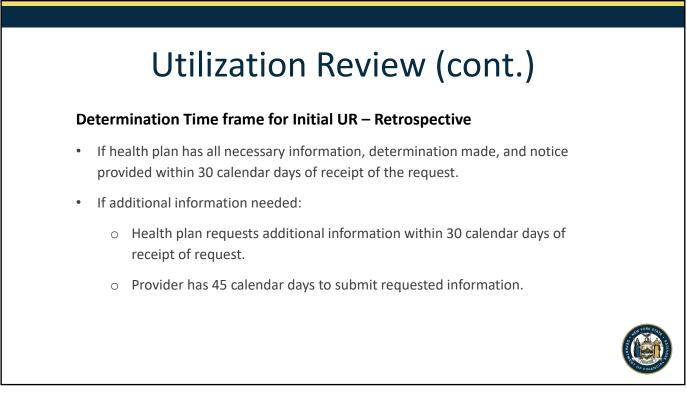
- $\circ$  If additional information needed:
  - Health plan requests additional information within 24 hours of receipt of request.
  - Provider has 48 hours to submit information.

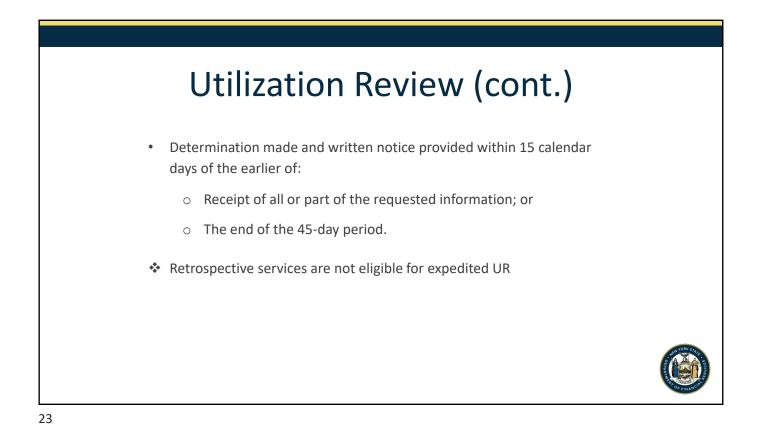


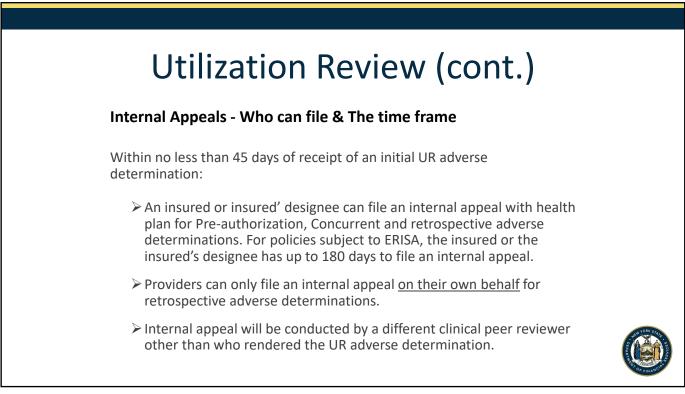
<sup>•</sup> If request for an extension of urgent care is made less than 24 hours prior to expiration of previously approved treatment:

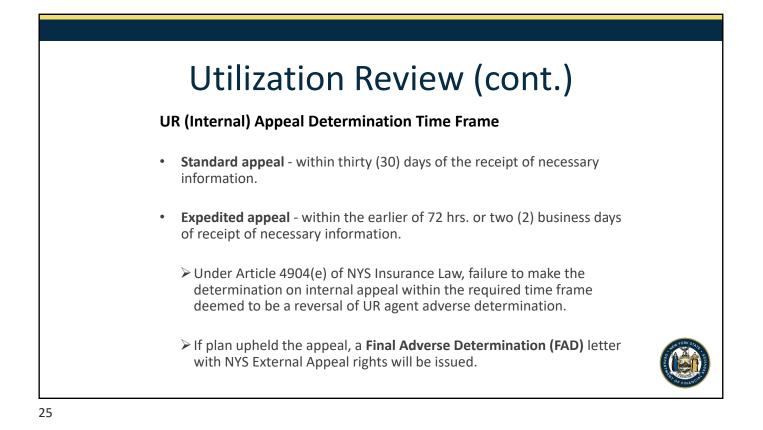
Determination made, and written notice provided within the earlier of 72 hours or one (1) business day of receipt of the request if health plan has all necessary information.

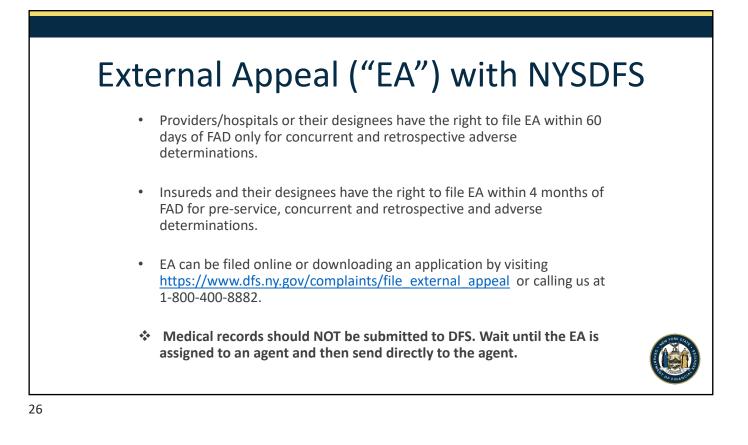


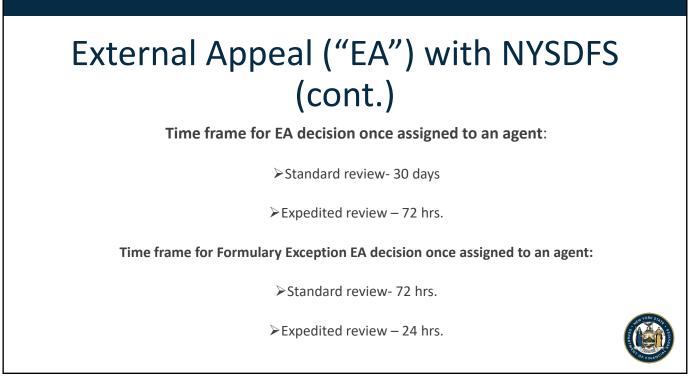


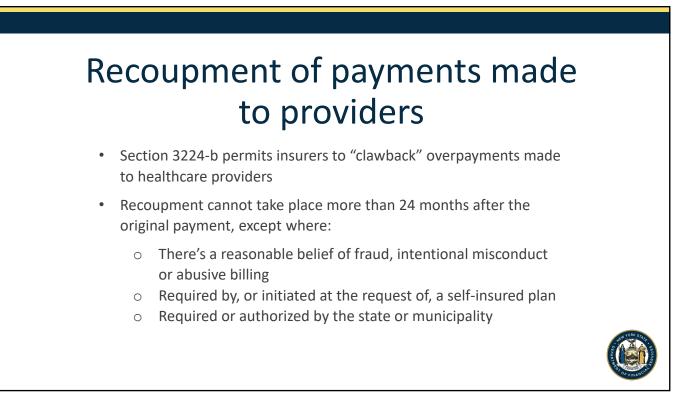










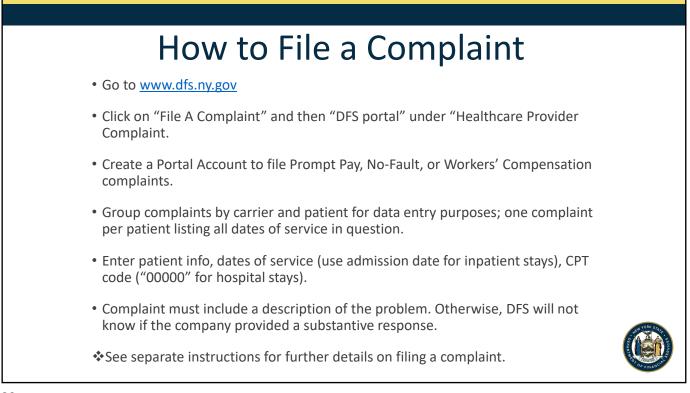


## Recoupment of payments made to providers (cont.)

Plan must provide 30-days written notice before making recovery efforts, which must include:

- Name of the patient
- Date of service
- Payment amount
- Amount of the proposed adjustment
- A reasonably specific explanation for the adjustment
- The opportunity for the provider to challenge the adjustment
- Notice is NOT required for recovery of duplicate payments.









Contact Information
The DEC Listling is staffed Manday, Exident from 8:20 ANA to 4:20 DNA
The DFS Hotline is staffed Monday - Friday, from 8:30 AM to 4:30 PM. Call us at (800) 342-3736 or send us an email at <u>consumers@dfs.ny.gov</u> .
File a complaint at: <u>https://www.dfs.ny.gov/complaint</u>
File an External Appeal at: <u>https://www.dfs.ny.gov/complaints/file_external_appeal</u>
> By Mail at:
New York State Department of Financial Services Attn: Consumer Services Unit
1 Commerce Plaza
Albany, NY 12257