



DEPARTMENT OF

Professional & Financial Regulation

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

MAINE BUREAU OF INSURANCE

34 State House Station, Augusta ME 04333

Tel: 800-300-5000 or 207-624-8475; TTY Maine Relay 711

FAX: 207-624-8599

<https://www.maine.gov/pfr/insurance/home>

How to File a Health, Life, Annuity, Long-Term Care, Disability, Medicare Supplement, or Viatical Complaint with the Maine Bureau of Insurance

This form is for filing a complaint with the Maine Bureau of Insurance that is related to one of the types of insurance listed above. (If you have a complaint related to property and casualty insurance, please complete the appropriate form at www.maine.gov/pfr/insurance/consumers/file-a-complaint-dispute.)

Please complete both sides of the last two pages of this form. The complaint form, signed by the insured, contract owner, or authorized representative (i.e., power of attorney, parent, legal guardian), authorizes the Bureau to investigate your complaint and provides basic information that we will use. If additional space is needed, please use a separate sheet of paper.

Once completed, detach the complaint form and mail to:

Maine Bureau of Insurance
34 State House Station
Augusta ME 04333

Alternatively, you may file a complaint electronically at www.maine.gov/pfr/insurance/consumers/file-a-complaint-dispute.

Additional documentation can be sent by e-mail to insurance.pfr@maine.gov or directly to the claims investigator who is assigned your case, after they have contacted you; or by fax to (207)-624-8599. Please include your name and the words “consumer complaint” on the subject line or fax cover page.

What to Include in Your Complaint

Please Provide Us with Details:

- Tell us what happened, who was involved, and why you think the company or agent is wrong.
- Have you tried to resolve this problem? If so, please provide us with details of the efforts you have made.
- What do you want the company or agent to do?

When filing your complaint, please be sure to attach any copies (not originals) you have of documents related to the issue, such as:

- Letters, e-mails and other communications between you and the company or agent concerning your complaint, such as notices from the insurance company, explanations of benefits and appeal decisions;
- Records explaining how claim payments were calculated;
- A copy of your insurance policy or certificate of coverage;
- Any additional information related to the complaint that you think we should know.

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How the Bureau of Insurance Handles Your Complaint

When we receive your completed complaint form, your complaint will be assigned to an investigator who will contact you by mail or by email. We will write to the company summarizing your complaint. We will ask the company to send us a written response to the issues you raised and to any supporting documentation you submitted to us.

By law, any person or company we license must respond to us within 14 days. (We allow the company an additional three days for mailing time.) If we don't receive a timely response, we send out a follow-up letter by certified mail. However, the company may ask for an extension if its response requires additional investigation.

The length of our investigation into your complaint depends on how complicated the issues are. The investigation may require follow-up letters, emails and phone calls. The investigator assigned to your complaint will advise you of our conclusions once the investigation has been completed.

We are committed to conducting a thorough investigation on your behalf. Our duty is to enforce the insurance laws and regulations of this state.

Consumer Tips:

- Read your policy. Make sure that you understand your coverage and call your insurer or agent if you have any questions.
- Keep a file with all of your insurance records.
- If your health plan requires referrals, make sure to get a referral from your Primary Care Provider before seeing another provider. Contact your insurance company before you receive the referred services, to verify that the company has received the request and has approved the referral.
- Take notes when you talk to the company; write down the date, time, and name of the person you talk to whenever you call your insurance company with a question or a complaint about your policy or claim.

The Bureau of Insurance has many resources to help you deal with insurance companies, including tips about buying insurance and making claims. For more information, visit our web site at <https://www.maine.gov/pfr/insurance/home> or telephone us at 800-300-5000, 207-624-8475, or TTY 711.

It is Important that You Know That We Cannot:

- Force the company to satisfy you if no laws have been broken.
- Act as your lawyer or give you legal advice.
- Make medical decisions.

