



**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  
[www.maine.gov/pfr/insurance](http://www.maine.gov/pfr/insurance)

**How to File an INDEPENDENT HEALTH CARE PROVIDER Complaint with the  
Maine Bureau of Insurance**

This form is for an independent health care provider to file a complaint with the Maine Bureau of Insurance. (If you have a complaint related to your own insurance coverage, please complete the appropriate form at [File a Complaint/Dispute | PFR Insurance \(maine.gov\)](#). If you have any questions on this process, please contact Kim E. Davis at [kim.e.davis@maine.gov](mailto:kim.e.davis@maine.gov) for assistance.

**Attention:** Complaints involving a consumer who has been harmed should be filed by the consumer only. Consumers can contact the Bureau if they need help determining next steps.

Please complete both sides of the last two pages of this form. The complaint form, signed by the health care provider or health care provider representative (i.e. billing clerk, office manager or other office staff) 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  
Attn: Health Care Provider Complaints  
34 State House Station  
Augusta ME 04333

You may also file a complaint electronically by visiting [File a Complaint/Dispute | PFR Insurance \(maine.gov\)](#) additional documentation can be sent by e-mail to [insurance.pfr@maine.gov](mailto: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.

**What to Include in Your Complaint**

Please Provide Us with Details:

- Tell us what happened, who was involved, and why you think the company 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 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 concerning your complaint.
- Records explaining how the carrier provider submission and payment system works.
- A copy of your provider contract.
- Any additional information related to the complaint that you think we should know.

## **How the Bureau of Insurance Handles Your Complaint**

When we receive your completed complaint form, your complaint will be reviewed and 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 10 business 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.

### **Independent Health Care Provider Tips:**

- Read your provider contract. Make sure that you understand your contracting obligations and call the carrier if you have any questions.
- Read and understand all instructions regarding billing, coding, and credentialing.
- Keep a file with all your contractual records, including updates to instructions on claim submissions, payments, and other contract services.
- Take notes when you talk to the company; write down the date, time, and name of the person you talk to whenever you call the insurance company with a question or a complaint about claim processing or other carrier servicing.

### **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 contractual decisions.



