

How to File a Complaint

TDI, Texas Attorney General, BBB, OIG, CMS, Other Insurances

1. How to file a complaint with the Texas Department of Insurance. (If the patient's ID card says "TDI" or "DOI" on the front, complain to TDI).
 - <https://www.tdi.texas.gov/hprovider/providercompl.html>
 - Under "File a complaint with TDI"
 - Have a copy of the patient's health insurance card. You will have to upload a copy of the patient's health insurance card, later.
 - Click #2 "online complaint system"
 - When you click "online complaint system", you will need to create an account, if you do not have one.
 - Click "Log in"
 - Click "Submit a Complaint"
 - Check the box if you are filing a complaint for yourself
 - Complete the form, there are several pages
2. How to file a complaint with the Texas Attorney General.
 - <https://www.texasattorneygeneral.gov/consumer-protection/file-consumer-complaint>
 - Read "Preparing Your Complaint" before starting. The complaint cannot be saved and must be completed in one sitting.
 - Click on the large red button "File Consumer Complaint online"
 - After you click the red "File a Consumer Complaint Online" button, it will open directly to the form. POET reviewed the 1st couple pages and it appeared easy enough.
3. How to file a complaint with the Better Business Bureau.
 - <https://www.bbb.org/central-texas/get-consumer-help/complaints/complaint-process/>
 - About 1/2 way down the page, there is a paragraph titled "A complaint can be filed, by completing a complaint form, via on of the following methods:"
 - Click on "file a complaint"
 - Read this next page
 - Scroll to the bottom, click "Start your complaint"
 - POET reviewed the 1st couple pages; it appears easy enough
4. How to file a complaint with the Office of the Inspector General (OIG).
 - <https://oig.hhs.gov/fraud/report-fraud/>
 - Scroll down about midway, click the big blue button "File a Complaint Online"
 - Click through the pages and answer the questions.
 - POET reviewed the 1st couple pages, it has like one question to the page.
5. How to file a complaint with CMS
According to Texas Medical Association, (TMA) The following is some information on submitting a request to Medicare regarding a Medicare Advantage plan: Per Mary Fox w/Knowledge@texmed email 12/14/2020
Medicare Advantage Complaints:
Office of the Regional Administrator
1301 Young St., Suite 900
Dallas, TX 75202
Email: PartDComplaints_RO6@cms.hhs.gov
Fax: (443) 380-8886

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Per TMA, this email (even though it says PartDComplaints) can be used for Part B complaints also.

6. Where to file Medicare, Medicaid, and other health plan complaints (Cards that DO NOT have TDI or DOA on them. For Questions call TDI (800) 252-3439

(Pulled off the TDI website <https://www.tdi.texas.gov/hprovider/doctors3.html>)

- **Children's Health Insurance Program (CHIP)**

Complaints involving CHIP health maintenance organizations (HMOs) claims issues should be directed to the:

Texas Department of Insurance Consumer Protection (111-1A)

P. O. Box 149104

Austin, TX 78714-9104

Other CHIP complaints should be directed to the:

Health and Human Services Commission Customer Service/Provider Relations, H-610

1100 W. 49th Street

Austin, TX 78756-3172

512-338-6569

provider.resolutions@hhsc.state.tx.us

- **Federal Employees (including Postal Workers)** Federal employees' benefit plans fall under the authority of the federal government. These types of complaints should be sent to:

United States Office of Personnel Management

Insurance Service Division

Health Insurance Group

1900 E Street, NW Grp, Room 3435

Washington, DC 20415

- **State Employees** Article 3.50-2(4B) of the Texas Insurance Code, indicates that the Employee Retirement System (ERS) handles complaints regarding state employee's health insurance. Complaints involving state of Texas employees --including those who have elected HMO coverage -- **should be directed to:**

Employees Retirement System Group Health Coverage

P. O. Box 13207

Austin, Texas 78711

512-476-6431

- **TASB (Texas Association of School Boards)** TASB is a self-funded plan established under the authority of Section 21.922 of the Texas Education Code. The law allows the TASB to regulate its own insurance program. You should direct these types of matters to one or both of the following entities:

Texas Association of School Boards

P. O. Box 2719

Austin, TX 78768

Commissioner of Education Texas Education Agency

1701 North Congress

Austin, TX 78701

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- **TRICARE Standard**_TRICARE Standard (formerly CHAMPUS) is a federal program for active and retired military personnel and dependents. It falls under the regulatory authority of the U. S. Department of Defense in Aurora, Colorado, and is administered by Humana Military Healthcare Services. Therefore, we suggest that you send your complaint or appeal to:

For claims:

TRICARE South Region

Claims Department

P. O. Box 7031

Camden, SC 29020-7031

1-800-403-3950 (families and providers)

1-803-713-0354 (fax)

Hours of operation are Monday – Friday 8:00 a.m. to 6:00 p.m.

For correspondence:

TRICARE South Region

Customer Service Department

P. O. Box 7032

Camden, SC 29020-7032

1-800-444-5445 (Humana Military Tricare South)

For further assistance after contacting the number above, email trosouthcs@tros.tma.osd.mil

or call 1-800-554-2397

www.mytricare.com

www.humanamilitary.com

TRICARE HMO Option If the complaint or appeal involves a TRICARE HMO plan, we suggest you send it to:

Medical Director

CHAMPUS FHFS TRICARE Grievances

7800 IH-10 West, Suite 30

San Antonio, TX 78230

1-800-406-2832

- **TRS-CARE (Teacher Retirement System of Texas)**_TRS-Care is a state program authorized under Article 3.50-4 of the Texas Insurance Code. The law provides that the Teacher Retirement System handle complaints regarding the TRS-Care program. Complaints of this type should be forwarded to:

Group Insurance Division

Teacher Retirement System of Texas

1000 Red River Street

Austin, Texas 78701

512-397-6400

- **University of Texas Employees, The** Texas Insurance Code (Article 3.50-3) provides that the University of Texas System regulates the self-funded plan that insures employees of all the University of Texas campuses. Please send these complaints to:

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UT System Employer Group Insurance Program

Attn: Laura Chambers, director of Office of Employee Benefits

702 Colorado Street, Suite 6-600

Austin, TX 78701

512-499-4616

512-499-4620 (fax)

- **Other Governmental Employees (county, city, and school districts)** Local governments and political subdivisions are authorized to establish risk pools under the Local Government Code. The law allows municipalities or counties to regulate their own insurance programs.

To file an appeal under a local government health plan, you will need to send a written appeal to the address given in your patient's benefit booklet.

- **Medicaid** As Medicaid is a federally funded program, we suggest that medical providers contact either the Texas Health and Human Services Commission (HHSC) or Texas Medicaid & Healthcare Partnership (TMHP) to file an appeal or grievance. Providers may contact HHSC at the following address:

Texas Health and Human Services Commission

Mail Code 91X

P.O. Box 204077

Austin, TX 78720-4077

TMHP Contact Center is available during the hours of 7 a.m. to 7 p.m., Central Time, Monday through Friday and assists with questions such as provider enrollment procedures, claims filing procedures, and policy information. Providers may also contact TMHP at the following address:

Texas Medicaid and Healthcare Partnership

Claims

P.O. Box 200555

Austin, TX 78720-0555

1-800-925-9126

www.tmhp.com/Pages/default.aspx?sdupgwelredir=1

- **Medicare** If your complaint involves a Medicare claims issue, please be aware that those issues fall under the authority of the U. S. Department of Health and Human Services (Social Security Administration).
(per TDI) We have been informed that if our Texas citizens have a claims payment problem with Medicare, they should contact Novitas Solutions, Inc. We suggest that you contact Novitas Solutions, Inc at: www.novitas-solutions.com

Medicare Risk (HMO)

If your complaint involves a Medicare Health Maintenance Organization, please know that Medicare HMOs fall under the jurisdiction of the U. S. Department of Health and Human Services, Health Care Financing Administration (HCFA).

HCFA has informed us that complaints involving Medicare Risk plans (also known as Medicare+Choice plans) are to be directed to the HMO that issues the coverage. The HMO is responsible for ensuring that Medicare Risk complaints undergo the appropriate Federal grievance and appeals processes.

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Questions concerning Medicare or Medicare Risk HMOs should be directed to the Medicare Hotline phone number

1-800-638-6833

- **Self-Funded Employee Benefit Plans** Individual employers and certain employee organizations may self-fund their employee health benefit plans under the authority of the Employee Retirement Income Security Act (ERISA), a federal law. ERISA preempts state regulation of these self-funded plans; however, the U.S. Department of Labor has some oversight of these plans. If you have additional questions, you may contact the U.S. Department of Labor at:

U. S. Department of Labor

Division of Technical Assistance and Inquiries

PWBA N5619

200 Constitution Ave. NW

Washington DC 20210

1-866-444-3272

Examples of companies that have self-funded their benefit plans include: Motorola, IBM, Wal-Mart, HEB, Texaco, and AMD.

7. Helpful tips from Texas Medical Association (white papers).

- Filing a Complaint with TDI:
<https://www.texmed.org/Template.aspx?id=1778&terms=filing%20a%20complaint%20with%20t%20di>
- Sample Letter of Complaint to Health Plan:
<https://www.texmed.org/Template.aspx?id=3520&terms=sample%20letter%20of%20complaint%20to%20healthplan>

8. A few other numbers that you might be interested in contacting:

- Texas State Representative: **Trent Ashby**
 - Capitol Phone: (512) 463-0508
 - Capitol Fax: (512) 463-5893
 - Capitol Office: Room E2.806
 - Capitol Address: P.O. Box 2910 Austin, Tx 75768
 - District Phone: (936) 634-2762
 - District Address: 2915 Atkinson Dr. Lufkin, TX 75901
- Your Representative may be different. To find out who to contact:
<https://house.texas.gov/members/find-your-representative/>
- Texas State Senator: **Robert Nichols**
 - Capitol Phone (512) 463-0103
 - Capitol Office: Ext E1.704
 - Capitol Address: P.O. Box 12068, Capitol Station
Austin, TX 78711
 - District Phone: (903) 589-3003
 - District Address: 329 Neches Street
Jacksonville TX 75766