

Florida Division of Financial Services

The DFS Helpline at 1 800 342 2762 assists policyholders in resolving disputes with insurance companies regarding payment of claims. They do their best to ensure that insurance companies process claims according to the policyholders written policy. They usually will also help providers who complain on a policyholder's behalf. Once a complaint is filed, the Consumer Advocate Department calls the insurance company and tries to resolve the issue. It is best if the provider can give as much detailed information as possible, in writing, including the patient's name and policy number, any confirmation number received as a result of an insurance verification phone call, any written treatment authorizations, and any specific Florida Statutes or policy statements you believe were violated.

If the insurance company continues to refuse to pay a claim, the matter may be referred to the Office of Insurance Regulation, or you may want to complain to them directly. The office of Insurance Regulation may conduct a Market Conduct Exam to determine if the insurance company is practicing unfair or deceptive trade practices. The Office of Insurance Regulation is the agency that issues the certificate of authority for the company to practice in the State of Florida. If a violation of practice is found, the company can be fined, or their license suspended or revoked.

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