A Message from
ILLINOIS ATTORNEY GENERAL
KWAME RAOUL

As the cost of health care continues to rise nationwide, more and more patients face obstacles to obtaining quality, affordable care. Even patients who have health insurance often encounter serious problems, including denial of coverage or treatment. And patients without health insurance may find themselves the victims of unfair debt collection practices or misleading health plan advertising.

As Attorney General, I am working to ensure that every Illinoisan is treated fairly in the health care marketplace. My office's Health Care Bureau helps consumers resolve disputes with insurance companies and treatment providers and assists patients in understanding their rights under the law.

Our Health Care Bureau operates a toll-free helpline that allows consumers to ask questions, file complaints, or request assistance. Each year, we mediate thousands of complaints, save consumers millions of dollars and, most importantly, help consumers obtain needed medical care. If you need help, I urge you to call.

Kwame Raoul
Illinois Attorney General

If you have a complaint against an insurance company, HMO, or health care provider, or if you have questions regarding patients' rights or the consumer protection laws, we are here to serve you.

For more information about health care consumer protection services, call:

The Health Care Helpline
1-877-305-5145 (TTY: 1-800-964-3013)

KWAME RAOUL
ILLINOIS ATTORNEY GENERAL

CHICAGO
100 West Randolph Street
Chicago, IL 60601
(312) 814-3000; TTY: (800) 964-3013

SPRINGFIELD
500 South Second Street
Springfield, IL 62701
(217) 782-1090; TTY: (877) 844-5461

CARBONDALE
601 South University Ave.
Carbondale, IL 62901
(618) 529-6400; TTY: (877) 675-9339

www.IllinoisAttorneyGeneral.gov

Printed by authority of the State of Illinois. 02/19
This material is available in alternate format upon request.

HEALTH CARE

Getting the care and benefits to which you are entitled

KWAME RAOUL
ILLINOIS ATTORNEY GENERAL

WE CAN HELP

Many consumers who call the Health Care Helpline complain about problems with health insurance, while others have concerns about health care providers. Health Care Bureau staff assist callers in a variety of ways.

Common complaints involve:

- Billing disputes
- Denial of coverage
- Denial of treatment as not medically necessary
- Partial payments on claims
- Unfair insurance practices
- Unfair debt collection practices
- False or misleading health care advertising
- Difficulty navigating the health insurance appeals process

Health Care Bureau staff help consumers:

- Understand their health plans
- Understand their health care rights
- Understand the consumer protection laws
- Correct health plan or provider errors
- Recover unfair out-of-pocket expenses
- Challenge erroneous health plan decisions

Health Care Bureau attorneys conduct investigations and file lawsuits to enforce the consumer protection laws.

Actions may be taken against:

- Health plans
- Providers
- Anyone who engages in fraudulent, misleading, deceptive, or illegal practices in the health care market

The Health Care Bureau operates in two main areas: Advocacy and Enforcement.

ADVOCACY

Health Care Bureau intake staff, mediators, and our Medical Director, an experienced physician, advocate for and work with consumers to resolve their individual disputes. Most cases are resolved through mediation, with an average of 75 percent resolved in favor of consumers. Other cases may be assigned to our attorneys for further investigation.

Intake Staff:

- Receive calls to our toll-free helpline and obtain the basic facts
- Assign cases to mediators when appropriate
- Make the proper referrals when mediation is not appropriate

Mediators:

- Collect complaint details
- Request the consumer's written consent to obtain health information from third parties
- Contact insurance companies and providers to resolve disputes
- Work to overturn erroneous health plan decisions

ENFORCEMENT

Our attorneys protect consumers by conducting investigations and by bringing enforcement actions in cases of fraud, deception, and unlawful practices.

Specifically, our attorneys identify unfair or deceptive practices; file lawsuits on behalf of Illinois consumers; seek fines and consumer restitution; and enforce the Illinois Consumer Fraud Act.