

PRESS RELEASE

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The Arizona Department of Insurance has produced three new publications to assist consumers with their questions about health care insurance.

These free publications are:

- A Consumers Guide to Group Health Insurance in Arizona
- A Consumers Guide to Individual Health Insurance in Arizona
- A Consumers Guide to Health Care Appeals

Both guides to group and individual health care insurance contain information on the types of coverage that is available, waiting periods, exclusions, pre-existing conditions, limitations, consumer rights and renewal provisions. They also provide contacts for Medicare, a federal program that is not regulated by the state Insurance Department, and a brief outline of Arizona's Health Care Appeals program.

The Health Care Appeals brochure explains how the process works. Appeals can be filed in cases where claims or services have been denied. If the consumer is not satisfied with the insurer's decision on a formal appeal, an external independent review can be requested.

All three publications are available on the Insurance Department's web site at www.state.az.us/id or by phoning (602) 912-8444 in the Phoenix area or (1-800) 325-2548 statewide. Or, consumers can pick up a copy of the publications at the Insurance Department office in Phoenix at 2910 N. 44th St., or in Tucson at 400 W. Congress St, Suite 152.