

## New York State Attorney General Letitia James

Dear New Yorkers:

Obtaining and paying for health care can get complicated. Sometimes those complications can result in hefty fees or crucial treatment being delayed. That's why it's important to keep careful track of your health insurance benefits and make sure you know your rights. And it's also important to get help if you think those rights are being denied.



The Health Care Bureau of the Office of the New York State Attorney General safeguards your health care rights by mediating disagreements, providing information and investigating cases of fraud and abuse. Our Helpline can give you quick access to this help.

This brochure explains how you can reach us for information or help when gaining or affording health care becomes overwhelming. Please don't hesitate to contact us.

You can take charge of your health by becoming an informed consumer.

Sincerely,

A handwritten signature in black ink that reads "Letitia James". The signature is fluid and cursive.

Letitia James



Health Care Bureau Helpline

1-800-428-9071

Fax: 518-650-9365

[www.ag.ny.gov/bureau/  
health-care-bureau](http://www.ag.ny.gov/bureau/health-care-bureau)

## Be Informed

### Health Network Coverage

"In-network" providers agree to accept the insurance company's payment, along with your co-pay as full payment. Check with your plan and all your providers — even labs — to confirm that those you want to use are in network.

Check out-of-network coverage carefully. Plans may pay very little to out-of-network providers, leaving you to pay the balance.

### Prescription Drugs

Check whether your medication is on the plan's list of covered drugs ("drug formulary"). If your plan requires you to use mail order and you believe you cannot, ask about a hardship waiver to use a retail pharmacy.

## Be Proactive

**Question bills.** You generally should not have to pay more than your deductible, co-pay, or coinsurance for any in-network provider. Compare any other charges to your coverage.

**Document everything.** Write down the date of the conversation, the person with whom you spoke, and what was said.

**Appeal Denials.** Exercise your internal and external appeal rights if your health plan denies a claim.

**Request financial aid.** Ask about a hospital's financial aid program. If you are not eligible, ask whether the hospital will accept a discounted payment.

Looking for more health care tips?

Go to our website:

[www.ag.ny.gov/bureau/health-care-bureau](http://www.ag.ny.gov/bureau/health-care-bureau)

# Real Problems with Health Care, Real Solutions for New Yorkers



NEW YORK STATE OFFICE  
of the

ATTORNEY GENERAL

Health Care Bureau

## What We Do

The Attorney General's Health Care Bureau is dedicated to making sure you know your rights and to helping you get the health benefits you are entitled to. Our office:

- Helps consumers navigate the complex health care system;
- Helps consumers challenge insurers that deny coverage;
- Targets health care organizations that have fraudulent, misleading or deceptive practices;
- Educates New Yorkers about their health care rights;
- Pushes for laws, regulations and policies that enhance the rights of health care consumers.

### The Health Care Bureau has successfully helped individual New Yorkers:

- Receive cancer treatment that had been denied;
- Obtain a high cost specialty drug where preauthorization had been denied;
- Obtain a reversal of a health plan denial, resulting in payment of a \$128,000 hospital bill;
- Reduce an improper balance bill from a provider for over \$1000 to a zero balance;
- Obtain over \$3000 in refunds after receiving wrong deductible determinations from insurer;
- Reinstate health coverage after uncovering billing errors.

# How Does the Helpline Work?

Many consumers call the Helpline because they do not fully understand their health insurance benefits, doctor or hospital charges, appeal rights, or where to get help.

