

Quinn Administration Highlights Illinois Academy of Family Physicians Partnership to Ensure Illinois Families Maintain Health Insurance Coverage

Department of Insurance and Academy teaming up to assist more individuals who face coverage and claim denials, rescissions

CHICAGO - June 22, 2010. Governor Pat Quinn is highlighting a partnership between the Illinois Department of Insurance (DOI) and the Illinois Academy of Family Physicians (IAFP) to help the thousands of Illinois families who face medical-related disputes with their health insurance companies every year. The medical expertise provided by IAFP's volunteer physicians will enhance the Department's ability to protect Illinois consumers and serve as an additional resource as the Department implements the health insurance reforms of the federal Patient Protection and Affordable Care Act.

"This innovative partnership between the Department of Insurance and the Illinois Academy of Family Physicians will help residents throughout Illinois to confront unfair denials of medical claims," said Governor Pat Quinn. "I salute the Illinois Academy of Family Physicians and its dedicated doctors for participating in this groundbreaking public-private partnership."

"The Department's first priority is consumer protection," said Illinois Department of Insurance Director Michael T. McRaith. "Illinois families and business paying hard-earned premium dollars continue to suffer from claim denials and coverage revocations, especially when health care treatment is most needed. The insights of the Illinois Academy of Family Physicians will provide Department regulators with an additional tool to ensure that Illinois families receive the health care benefits for which premiums were paid."

Every year, the Department receives thousands of formal complaints and phone calls from consumers who have a medical-related dispute with a health insurance company. For example, Illinois health insurance companies rescind more policies, by a wide margin, than any other state—almost 50% more than California. Health insurance companies routinely deny claims on the basis that a medical condition was "preexisting" or that a treatment recommended by a physician is not "medically necessary."

The partnership with IAFP will allow the Department to better understand medical and health care issues faced by Illinois consumers, more effectively advocate for consumers who experience claim denials or policy rescissions, and expand the Department's expertise as it implements health insurance reform in Illinois. Consumers who need assistance should call the Department's toll-free hotline at (877) 527-9431 or visit the Department's website at insurance.illinois.gov.

“The Illinois Academy of Family Physicians applauds the Department of Insurance’s efforts to protect Illinois consumers and improve our overall healthcare system,” said Patrick A. Tranmer, M.D., M.P.H., President of the Illinois Academy of Family Physicians. “This demonstrates our ability to work as a team toward the common goal of better health care for all – we stand ready to help our patients.”

Earlier this year, Governor Quinn signed a law (Public Act 96-857) providing greater consumer protections to Illinois residents with health insurance. Effective July 1, 2010, all Illinoisans with health insurance will have the right to an independent, external review of denied health insurance claims. Guidance on the new law for consumers, providers, and insurers will be available on the Department’s website at insurance.illinois.gov.

More Information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department’s Web site at <http://insurance.illinois.gov> or call our toll-free hotline at (877) 527-9431.