



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
LEGISLATIVE AND REGULATORY AFFAIRS

PO Box 325
TRENTON, NJ 08625-0325

TEL (609) 984-3602
FAX (609) 292-0896

JON S. CORZINE
Governor

NEIL N. JASEY
Commissioner

BULLETIN NO. 09-24

TO: ALL LIFE AND HEALTH INSURANCE COMPANIES, PROPERTY AND CASUALTY INSURANCE COMPANIES, FRATERNAL BENEFIT SOCIETIES, HEALTH MAINTENANCE ORGANIZATIONS, HEALTH SERVICE CORPORATIONS, MEDICAL SERVICE CORPORATIONS, HOSPITAL SERVICE CORPORATIONS, DENTAL SERVICE CORPORATIONS, DENTAL PLAN ORGANIZATIONS AND VIATICAL SETTLEMENT PROVIDERS AUTHORIZED TO CONDUCT INSURANCE BUSINESS IN NEW JERSEY, ALL NEW JERSEY-CHARTERED DEPOSITORY INSTITUTIONS AND CREDIT UNIONS AND ALL PERSONS AND ENTITIES LICENSED OR REGISTERED WITH THE DIVISION OF BANKING, OFFICE OF CONSUMER FINANCE

FROM: NEIL N. JASEY, COMMISSIONER

RE: FILING OF CONSUMER COMPLAINTS WITH THE DEPARTMENT OF BANKING AND INSURANCE, CONSUMER INQUIRY AND CASE PREPARATION UNIT

Certain rules of the Department of Banking and Insurance ("Department") require insurers and other carriers and licensees and other regulated persons to notify consumers of their opportunity to file a complaint with the Department and specify the address to which such complaints are to be sent.

It has come to the attention of the Department that consumer complaints and inquiries regarding the conduct of regulated individuals and businesses continue to be submitted directly to the consumer protection units of the Insurance and Banking Divisions. The purpose of this bulletin is to advise carriers, licensees and other regulated persons that, with the exception of the submissions noted below, all consumer complaints and inquiries regarding Insurance and Banking matters, including those directed to the Office of the Insurance Claims Ombudsman, are to be submitted for processing to the Consumer Inquiry and Case Preparation Unit ("CICPU") utilizing the following contact information:

Location: Consumer Inquiry and Case Preparation Unit
20 West State Street
P. O. Box 471
9th Floor
Trenton, New Jersey 08625

Phone: 609-292-7272 or 1-800-446-7467
Fax: 609-777-0508
Webpage: <http://www.state.nj.us/dobi/consumer.htm>

The Office of Insurance Claims Ombudsman will continue to receive, review and process insurance claim complaints filed specifically pursuant to N.J.A.C.11:25-1.3, utilizing the following contact information:

Location: Office of the Insurance Claims Ombudsman
20 West State Street
9th Floor
P. O. Box 472
Trenton, New Jersey 08625

Phone: 609-292-7272 or 1-800-446-7467
Fax: 609-292-2431
Webpage: <http://www.state.nj.us/dobi/ombuds.htm>
E-Mail: Ombudsman@dobi.state.nj.us

Provider-initiated medical necessity appeals and provider payment complaints should continue to be submitted to the Office of Managed Care of the Department utilizing the on-line form: <http://www.state.nj.us/dobi/chap352/352ihcapform.doc> or by using the following contact information:

Location: Office of Managed Care
Consumer Protection Services
Department of Banking and Insurance
P.O. Box 329
Trenton, NJ 08625-0329

Phone: 1-888-393-1062
Fax: (609) 633-0807

The Department intends to propose rule amendments in accordance with this Bulletin. Until the amendments are adopted, questions regarding this bulletin may be directed to the Manager of the CICPU at telephone extension 50387 or PO Box 471. Licensees and regulated entities should monitor the Department's website at <http://www.state.nj.us/dobi/legsregs.htm> for information on the rulemaking proposal and are invited to submit comments when it is posted on the website and published in the New Jersey Register.

All recipients of this Bulletin are urged to disseminate it to their employees and producers and to effect this change on all printed and/or on-line material where the Department consumer complaint contact information is listed.

July 28, 2009
Date

/s/ Neil N. Jasey
Neil N. Jasey
Commissioner

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