

Guide to Filing an Insurance Complaint

Persons living with headache disorders have more treatment options than ever before, including new and innovative medications. For some patients, concurrent use of multiple preventive or rescue medications yields the best outcomes. Yet despite their effectiveness, insurance companies are denying patients access to prescribed medications, adding to the stress, anxiety and stigma of living with the disease.

Patients—and their providers—have an opportunity, however, to get help in appealing their insurance company's denial. Every state provides oversight of insurance companies. Aside from their regulatory role, states also provide liaison services between insurance companies and the consumers they serve.

If you or your patient has been denied access to treatment, you have the right to file a complaint.



Step 1: Try To Resolve The Issue Directly

Before you file a request for assistance or complaint with your state's consumer services office, you should first contact the insurance company to try and resolve the issue. If you do not receive a satisfactory response, then contact your state's consumer services office.



Step 2: File An Official Complaint

Information and state-specific links for filing a complaint are available at headachemigraineforum.org/complaint

Aside from the reason for your complaint, be prepared to provide the following information regarding your situation:

- Name and contact information of the patient or provider filing the complaint;
- Name of insurance company, type of insurance and state where the plan was purchased;
- Claim information, including policy and claim numbers, and dates;
- What you consider to be a fair resolution.

Most states are required to follow up in a defined period, usually 30-45 days.



Step 3: Share A Copy Of Your Complaint

The Headache and Migraine Policy Forum is tracking complaints related to care and treatment denials to help follow-up on systemic access challenges. Sharing your story will help other patients get access to treatment. Please email a copy of your complaint to: complaint@headachemigraineforum.org