



PENNSYLVANIA CHIROPRACTIC ASSOCIATION

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Dear Colleagues:

Over the past year, the Pennsylvania Chiropractic Association has received numerous and diverse complaints from members regarding the policies, procedures and practices of health insurance payers and especially the policies and procedures of Third Party Administrators (TPAs). Most of these complaints arise from frustrated and angry patients who are seeing an increase in their out-of-pocket costs associated with their care and/or a decrease in the number of covered visits. Many members have expressed similar frustrations to PCA.

The PCA makes every effort to document provider complaints and take necessary action to help PCA members. In this case, PCA took your concerns to the PA Insurance Department Commissioner.

On October 4, 2011, PCA President John E. McCarrin, D.C., Eric Osterberg, D.C. (PCA 1st Vice President), Jason Martin, Esquire (PCA General Counsel) and I met with Insurance Commissioner Michael Consedine and his staff at State Representative Stephen Barrar's Capitol office. We also had our lobbyists in the meeting, the Winter Group's Mark Singel and Peg Callahan. The purpose of the meeting was to voice some of the more common concerns amongst PCA membership to the Insurance Department and have an open discussion about these concerns. Commissioner Consedine and his staff took the time to listen and engage in a very candid and productive conversation.

Some key points to relate to you: Commissioner Consedine confirmed that all matters related to insurance in Pennsylvania fall under his jurisdiction as Insurance Commissioner. This includes all third party administrators that are acting as agents for health insurance payers. He emphasized that his department is committed to serving and protecting the public. While he and his staff were very attentive to the concerns voiced by the PCA, his office is very interested in hearing complaints directly from the patients. Commissioner Consedine made clear that when his department receives a number of complaints regarding a particular issue, his staff commences an investigation to make certain that no laws under his jurisdiction are violated.

What does this mean to you? If a patient has concerns or issues with regards to a health insurance payer or TPA, it is important that you communicate to the patient that the Pennsylvania Insurance Department wants to receive their complaints. **You can suggest to the patient that he or she files a complaint with the Insurance Department.** For your convenience, the following is a link to the PA Insurance Department's complaint form: <https://www.insurance.state.pa.us/dsf/complaintform.html>

As always, the PCA wants to continue to monitor these complaints so that we can continue addressing these issues as necessary to help our members. Therefore, we suggest that the patient sends a copy of any complaints that are filed with the PA Insurance Department to the PCA by fax (717-232-8368) or email (info@pennchiro.org). Providers can also send us copies of the patient complaints; however, this can only be done if it is in compliance with HIPAA and the patient gives consent to do so.

If you have any questions about this letter or the underlying issues, please feel free to contact me at your convenience: 717-232-5762 or enielsen@pennchiro.org.

On the Behalf of the PCA Board of Directors, I remain

Respectfully Yours in Chiropractic,

Edward L. Nielsen, M.H.S., Executive Vice President