Where Do I Go for Help With Insurance Questions and/or Problems?

The IDF Patient Insurance Center provides information regarding insurance issues, as well as other possible sources of assistance, for you and your family. IDF also has a Patient Advocate who provides individualized assistance for patients and families who face insurance problems including denials for therapy, procedures related to PI, reimbursement complications and help getting insurance. Our Patient Advocate can also help you locate a specialist, connect with peer support and more. You can find information about these resources at http://primaryimmune.org/services/patient-insurance-center.

Many states offer direct help with problems or questions about health insurance, through either Consumer Assistance Programs, the Department of Insurance or the Department of Labor (if you are in a self-insured plan). To find out if your state has a Consumer Assistance Program, you can visit www.healthcare.gov. In addition, the Marketplace will offer several kinds of assistance to help you apply for coverage and choose a plan that meets your needs, visit https://www.healthcare.gov/contact-us/ to find the following resources:

- Online questions and answers
- Online chat
- Toll-Free call center, available 24/7: 800-318-2596 (TTY 855-889-4325)

Local help will also be available through insurance agents and brokers as well as government agencies such as State Medicaid and Children’s Health Insurance Program (CHIP) offices. All states will have additional organizations/people trained and certified to help you understand your health coverage options and to help you enroll in a plan. Depending on which state you live in and who is providing the service, these organizations may be known as Navigators, In-Person Assisters or Certified Application Counselors. A list of the services available by these organizations can be found in the chart below. To find help in your area visit https://LocalHelp.HealthCare.gov or view the Consumer Resources section (page 26) of this toolkit.