

NEW YORK DOMESTIC VIOLENCE NOTICE

The phone numbers for the New York State Domestic and Sexual Violence Hotline are:

1-800-942-6906
Spanish language 1-800-942-6908
In NYC: 1-800-621-HOPE (4673) or dial 311
TTY: 1-866-604-5350

New York Insurance Law §2612

New York Insurance Law §2612 provides important protections to persons who may be subject to domestic violence. These protections include prohibiting an individual, insurer or entity supervised by the Department of Financial Services, solely because a person is or has been a victim of domestic violence, from:

- Refusing to issue or renew, deny or cancel any insurance policy or contract,
- Demanding or requiring a greater premium or payment from any person,
- Designating domestic violence as a preexisting condition for which coverage will be denied or reduced, and
- Using the fact that a person is or has been a victim of domestic violence as an underwriting criterion.

If any person covered by an insurance policy issued to another person who is the policyholder, or if any person covered under a group policy delivers to the insurer that issued the policy, a valid order of protection against the policyholder or other person, then the insurer is prohibited for the duration of the order from disclosing to the policyholder or other person the address and telephone number of the insured, or of any person or entity providing covered services to the insured. A valid order of protection may be delivered to Principal Life Insurance Co. by following the procedure set forth below.

Any person, or the parent of a child, who is a victim of domestic violence may provide an alternative address, telephone number or other method of contact to Principal Life Insurance Co. by following the procedure set forth below.

Procedure: Please mail a valid order of protection to the address shown below. For all requests, please send a written explanation of your request, with your phone number, mailing address and email address, if any, to:

Benefit Management, LLC
PO Box 1090
Great Bend, KS 67530

Independent Dispute Resolution Process

You may dispute: (1) A bill for emergency services, including inpatient physician and hospital services after an emergency room visit; or (2) A surprise bill for physician services in a hospital or ambulatory surgical center if your provider did not give you all required information about your care.

Q: What is a surprise billing?

A: A surprise billing means:

1. An insured for services rendered by a non-participating provider at a participating hospital or ambulatory surgical center, where a participating provider is unavailable or a non-participating provider renders services without the insured's knowledge or unforeseen medical services arise at the time the health care services are rendered; provided, however, that a surprise bill shall not mean a bill received for health care services when a participating provider is available and the insured has elected to obtain services from a non-participating provider.
2. An insured for services rendered by a non-participating referred health care provider, where the services were referred by a participating provider to a non-participating referred health care provider without explicit written consent of the insured acknowledging that the participating provider is referring the insured to a non-participating referred health care provider and that the referral may result in costs not covered by the health care plan.
3. A patient who is not insured for services rendered by a physician at a hospital or ambulatory surgical center, where the patient has not timely received all the disclosures.
4. Please note that your health plan does not have a participating provider network associated with it, all claims are considered non-participating.

Q: How an insured, non-participating provider may submit an IDRE:

A: Patients can complete the patient application form located on the New York Department of Financial Services Website (dfs.ny.gov). The completed form can be sent to the NYS Department of Financial Services, Consumer Assistance Unit/IDR Process, One Commerce Plaza, Albany, NY 12257. For help call 1-800-342-3736 or e-mail IDRquestions@dfs.ny.gov.

Providers can complete the provider and insurer application form located on the New York Department of Financial Services Website (dfs.ny.gov). The completed form can be sent to the NYS Department of Financial Services, Consumer Assistance Unit/IDR Process, One Commerce Plaza, Albany, NY 12257. For help call 1-800-342-3736 or e-mail IDRquestions@dfs.ny.gov.

Q: How to complete an assignment of benefit form for surprise billing.

A: If you receive a surprise billing, you can sign an assignment of benefits form with your health care provider, to have your health plan pay your provider directly.

Q: Health Plans mailing address where the assignment of benefits form can be submitted.

A: Benefit Management LLC
PO Box 1090
Great Bend, KS 67530

Biomarker Coverage for New York members:

Coverage specific to biomarkers testing will be paid based on plan provisions. For practitioners requesting an exception to plan provisions, please contact Value Health Benefit Administrators at 1-833-660-0876.