

WYOMING DEPARTMENT OF INSURANCE
106 East 6th Avenue, Cheyenne, WY 82002
Contact: Cheryl Fiechtner (307) 777-6887

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*****FOR IMMEDIATE RELEASE*****

INSURED, BUT NO PROOF

CHEYENNE, Wyo. — Complications within the health insurance marketplaces have created challenges for some new enrollees who have not yet received proof of their insurance coverage. As a result, many consumers are unsure if their medical treatments are covered. If you recently purchased a plan, but haven't received proof of insurance from your insurance company, Wyoming Insurance Commissioner Tom Hirsig offers these tips:

Contact the Company

The first thing you should do is contact your insurance company to verify that you do have insurance coverage. Ask your insurance company for proof of coverage, such as an insurance card or identification numbers. When you speak to your insurance company, take detailed notes of the conversation. Include the date and time that the conversation took place, and the name of the representative. Hold on to copies of any written communication you received from your insurance company such as emails or letters as you may need these materials later.

If you are planning to buy coverage from the federal marketplace, print out any paperwork or confirmations that you receive during the enrollment process.

Payment Options

You may need to get a prescription filled or see your doctor before you receive your insurance card. Your provider (hospital, doctor, pharmacy) may be able to verify your coverage by contacting your insurer directly. If verification of coverage cannot be obtained, you still have options. One option is to pay for expenses out of pocket. Once your insurance coverage is established, your insurance company should reimburse you to the extent that the service or medication is covered under your policy. You may also be able to work with your doctor's office, hospital or pharmacy to delay payment or set up a payment plan until they can verify that you're insured. Keep your receipts and any bank statements that show that you've paid for the services.

If you are still having difficulty obtaining proof of coverage from your insurance company, reach out to the Wyoming Department of Insurance for assistance. They can be reached at 106 East 6th Avenue, Cheyenne, WY 82002, telephone: 307-777-7401 or toll free in Wyoming at 800-438-5768 and online at <http://doi.wyo.gov>.