

**ARIZONA CHIROPRACTIC SOCIETY**  
**GRIEVANCE LETTERS – THE BEST TOOL TO GET INSURERS TO PAY**

When insurers do not pay, the single best tool to use is called a “Grievance Letter” which was enacted into law in 2000 through the efforts of ACS among others.

Each insurer must have a written grievance policy that is available to providers upon request. Each insurer must designate a contact person (the “Grievance Officer”) to receive grievances and answer provider questions on those grievances. Insurers may recommend, but may not require, a specific form for the submission of grievances. Insurers must file semi-annual grievance reports to the Department which include information such as the number of grievances received by an insurer, the kinds of grievances, and the time to resolution. If the Department is not pleased with what it sees, it will audit the insurer with a Market Conduct Evaluation.

Basically what a Grievance Letter does better than any other approach is to get serious attention from the insurer. This is because the insurer must report on a semi-annual basis to the Arizona Department of Insurance (ADOI) how all of the provider grievances were handled. For example, were the majority of the grievances decided in favor of the providers or the insurer? If ADOI finds that the providers’ grievances are not being sufficiently considered by the insurer, then ADOI can order an audit. ADOI sends personnel to the insurer to go through their books and assess fines if appropriate. No insurer wants to go through that process and so they take Grievance Letters very seriously, much more so than the usual letters and calls they receive on a daily basis.

We call the Grievance Letter an “arrow through the heart.” We strongly recommend using it whenever appropriate. Please don’t be intimidated by the title of the letter. It is basically the same as the usual insurance complaint letter, simply addressed and mailed to a different person at the insurance company (the “Grievance Officer”).

As of 9/13/07, we have the following information to find the names and addresses of the Grievance Officers for health plans in Arizona. For United HealthCare, contact Sarah Lamphier, Consumer & Regulatory Affairs Department, United HealthCare of Arizona, Inc., 4316 Rice Lake Road, MN015-2824, Duluth, MN 55811, Phone 866-314-8152 ext 6764, Fax 218-279-6912. For other plans, contact the insurer directly. If you cannot get the name of the Grievance Officer from the insurer, contact Carla Forde, Administrative Assistant II, Life & Health Department, AZ Department of Insurance, 2910 N. 44th Street, Ste. 210, Phoenix, AZ 85018-7256, 602-364-2393 / 602-364-2175 fax, [cforde@azinsurance.gov](mailto:cforde@azinsurance.gov). Finally, be **certain** to send a copy of your grievance letter to Ms. Forde.

As a member, you are welcome to call or email ACS with your questions about the Grievance Letter process or any other issue. ACS helps members get paid for their services. Contact ACS at 602-368-9496 or [ACS@AZChiropractors.org](mailto:ACS@AZChiropractors.org).