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Organization: consumer

General Comment

After almost 40 years under an ERISA plan, there has never been any external review beyond the health Insurance except for my filing a federal court action suit. For fear of being kicked out of a plan, that last option had to be made very carefully as you are dealing with a local government self funded health plan. As you prepare to create an appeal outside the health plan it must be made clear that the consumer not be threatened or in any way obstructed from filing due to threat of loss of coverage.

No state insurance commissioner will even speak to you when you are under a self funded ERISA plan. So there is no assistance in filing a complaint. What I have found is that there was also nothing forcing an insurance company to even answer any complaint the consumer files. I had filed appeals with insurance only to find they signed the return receipt yet never did answer. After 40 years I have concluded we are a society with out protection of laws on the books. We are with out congressional representation as any time you write, you receive a canned response. Might as well contact India. So you better make this law count as the way it stands today, the only appeal the consumer can make an appeal is with substantial money to litigation. Money most people do not have.

