

Our Services Are Free to you

Call us with any questions related to your healthcare plan

No matter what type of health coverage you have, you can use our services.

We Are on Your Side

We do not quit on any case until we have explored every possible solution.

You Have a Voice. Now You'll Be Heard

For help, contact us:

P: 1.866.466.4446

E: Healthcare.Advocate@ct.gov

OHA business hours are 8:00am-5:00pm EST

Interpretive services available

The Office of the Healthcare Advocate:

- Protecting your rights
- Maintaining the respect and dignity you deserve
- Resolving your healthcare plan issues

Did You Know ?

- To date, OHA has recovered over \$100 million for consumers. For more information visit www.ct.gov/oha
- OHA has a high rate of success in overturning health plan denials



Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

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www.ct.gov/oha

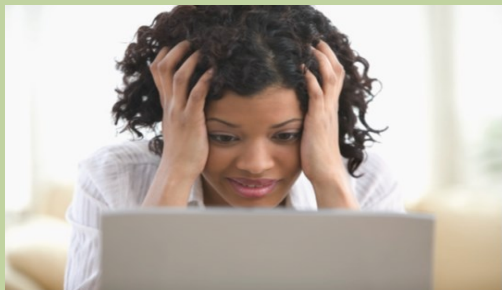


Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

Free Assistance With Your Health Coverage Issues

- All health insurance plans
- Claim denials
- Enrollment issues
- All other health coverage-related issues





Have You...

- Been denied service or treatment you thought was covered
- Felt overwhelmed by medical bills
- Lost your job and wanted to understand your healthcare options
- Had trouble finding a provider to take your insurance

Our Mission

OHA is an independent state agency that provides advocacy services for Connecticut healthcare consumers. OHA does not replace your health plan. We hold health plans accountable and help you successfully resolve your healthcare issues.

OHA helps you find the answers when you need it most.

For help call the Office of the Healthcare Advocate
1.866.466.4446 www.ct.gov/OHA

Get the Most out of Your Healthcare Plan

Know Your Rights

Under Connecticut law, you have rights. Coverage must include:

- Emergency treatment
- Preventative screenings
- Mental Health coverage
- And more

Under federal law, you may also have rights.

- The Mental Health Parity Equity
- COBRA
- The Affordable Care Act

Tips

- If you have a doctor, hospital, or group of physicians you prefer, you should ask them if they participate in any plan that you may consider.
- If you have a chronic illness or take certain medications, ask how you can use the plan to get the care you need.
- Know what your insurance policy covers, how much it covers, how much you have to pay out of pocket, and whether you have access to your current doctors.

Get the Most out of Your Healthcare Dollars

Get Answers

We know healthcare, including state and federal laws and regulations. We have the expertise and experience to help resolve your issue.

What we do:

- Listen to you
- Research the issue
- Determine what course of action is best
- Guide and assist you directly through the process until it is resolved

You May Save Money

You are entitled to benefits and other services you may not know about or think you are entitled to.

We help you:

- Get what you are entitled to under your plan
- Identify billing and claim errors
- Appeal a claim denial
- Get reimbursed when the plan should have paid