

Advising complaint process and checklist

This is the process a SHIBA volunteer advisor should follow when working with a client who wants to submit a complaint.

Medicare assistance consulting process

1. Work with the client and answer questions if you are able. Consult your binder and available resources. Refer to the [Medicare Appeals](#) booklet, CMS Product No. 11525.
2. Problems? Consult with or hand off to a mentor, a more advanced volunteer or a Volunteer Coordinator (VC).
3. Problems? Consult with or hand off to a Regional Training Consultant (RTC).
4. Problem? **You may now have a SHIBA complaint. Submit per the process on the next page**, or if you have questions, call the SHIBA Assist Line at 1-800-562-6900.

Types of Medicare complaints

- **Appeal:** The action a client takes if they disagree with a coverage or payment decision made by Original Medicare, a Medicare Advantage plan or a Medicare prescription drug plan. The client or representative will need to follow the appeal process outlined by their Medicare Advantage plan, prescription drug plan or Original Medicare.
- **Grievance:** A complaint about the quality of care or other services a client gets from a Medicare plan or provider.

Medicare has an on-line complaint form for clients to submit non-urgent feedback about Medicare Advantage plans or prescription drug plans.

<https://www.medicare.gov/MedicareComplaintForm/home.aspx>

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Review the following checklist BEFORE you help clients submit a SHIBA complaint.

- Is this actually a question about coverage or costs for services? If so, educate and help the client to contact their plan to ask questions.
- Is this actually a billing problem? If so, educate and help the client to contact the medical provider or billing office to make sure they have all the information they need to submit the bill to the correct payer for the correct service.
- Is this actually an *appeal* or *grievance*? If so, educate and help the client to submit it to Medicare or the plan as appropriate. Appeals usually start with information about a denied or improperly processed claim. Help clients review their MSN or EOB for information about how to proceed.
- If the issue does not fit into one of the above checklist items—such as issues with fraud—or you are unable to help the client resolve it, consider consulting or handing the issue to a mentor, more experienced volunteer, VC or consult with your RTC.

Submitting a SHIBA Complaint

If you're unable to help the client resolve their issue after considering the above checklist, submit the issue as a SHIBA complaint using the website link from the Office of the Insurance Commissioner (OIC), mailing or faxing the OIC paper complaint form:

www.insurance.wa.gov/sites/default/files/documents/complaint-form_0.pdf

You may help the client with the complaint form by one of the following:

- Send the link to the online form to the client via email.
 - Fill out the online form for the client (they must have an email address).
 - Mail a paper version of the form to the client (no email address required).
- www.insurance.wa.gov/sites/default/files/documents/complaint-form_0.pdf
You can request SHIBA mail this form to a client by sending an email to shiba@oic.wa.gov.