

Ombuds Office

Ombuds, Ombudsman, or Ombudsperson–

At the most fundamental level, an ombuds is one who assists individuals and groups in the resolution of conflicts or concerns.



What is the Ombuds Office?

The Ombuds Office at Covered California is a resource for consumers who have a problem or issue they cannot resolve by calling the Service Center, filing a Covered California complaint, or filing an appeal. If your problem was not resolved using one of these methods, the Ombuds Office can research your case and help you find a resolution. If we are unable to help you, we will explain why, or refer you to a resource that may be able to.

When should I contact the Ombuds Office?

Some common reasons why you may need to contact the Ombuds Office are:

- It has been more than 30 days since you submitted your Covered California complaint and you have not heard back, or received a response or update
- You sought assistance from the Service Center but still have not been able to resolve your issue
- You have not received a response or resolution from the Service Center within the allowed time frames
 - See the next page for more information regarding response and resolution time frames

You should also contact the Ombuds Office if you:

- Need to learn more information about Covered California appeals procedures and time frames
- Want information about Covered California policies and procedures
- Need to know how to use services of our independent contractor Health Consumer Alliance (HCA), that provides free legal advice and representation, assistance filing a complaint or grievance, and guidance on how to request a hearing
 - For more information on the services HCA provides, please call HCA at 888.804.3536, or visit healthconsumer.org

Contact us at:

- ombuds@covered.ca.gov
- Call 888.726.0840 Monday–Friday, 8AM–5PM (excluding state holidays)
- Fax your information to 888.726.0841
- Via USPS at 1601 Exposition Blvd., Sacramento, CA 95815
 - Note: if you are using email, fax, or regular mail, please include a summary of the problem you are having, your Covered California case number, a phone number, and the best time for us to reach you.

We will research your case as soon as possible. The time it takes us to research will vary from case to case, depending on how complicated your situation is. However, we will do our best to help resolve your issue as quickly as possible (within 30 days for most cases). We will keep in touch along the way to let you know the status of your case.



Ombuds Office: Referral Guide

In general, the Ombuds Office should be contacted by a consumer or representative if the response or resolution time is beyond Service Center procedural time frames listed below.

Subject	Description	Initial Consumer Contact	Resolution Timeframe
Access to Care (urgent)	Life sustaining treatments/medications	1–2 business days	5 business days
Access to Care (non-urgent)	Ongoing medical treatments, appointments or prescriptions needed within 30 days or less that are not life threatening	3 business days	15 business days
Reinstatements	Reinstate coverage for error (Not for cancellation due to non-payment)	10 business days	30-45 days
1095 Dispute	Multiple disputes filed and issue is not resolved	10 business days	30 days
Advanced Premium Tax Credit Discrepancy (APTC, or, financial help)	APTC results need to be corrected or changed	10 business days	30-45 days
Effective Date Change	Change the start date of an enrollment	10 business days	30-45 days
Appeals Process Questions	Consumer has a question about the appeals process	1–3 business days	Up to 90 days
Complaints	Non-appealable issues	1–5 business days	30 days

Have questions? We can help.

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