

A MESSAGE FROM  
**Wayne Goodwin**  
*Insurance Commissioner*

The Department of Insurance has a long-standing tradition of helping North Carolinians with their insurance-related questions and concerns. I'm proud to announce that we are now able to serve you in new and exciting ways through Health Insurance Smart NC.

Health Insurance Smart NC is the state's primary source of health insurance information and assistance for all people not on Medicare.

Smart NC's top priority is to help you understand your options when it comes to health insurance issues. You can trust that we will give you information that is accurate and unbiased, and at no cost to you.

You are unique, and so are your health insurance needs. When you call or visit our Smart NC staff, you will get the individual attention you need to help you make smarter decisions about health care coverage.

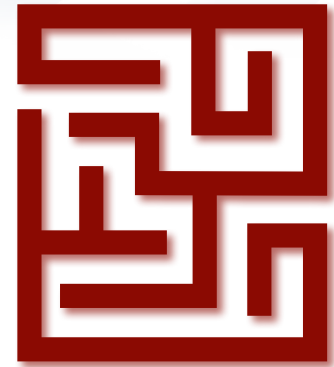
When you have questions about health insurance, start here at Health Insurance Smart NC.

*Wayne Goodwin*



*Questions about health insurance?*

**Start here.**



NC DEPARTMENT OF INSURANCE  
1201 Mail Service Center  
Raleigh, NC 27699-1201  
[www.ncdoi.com/smart](http://www.ncdoi.com/smart)

*If you're having trouble finding,  
keeping or using health insurance...  
we can help.*





## ***ABOUT Health Insurance Smart NC***

The North Carolina Department of Insurance developed Health Insurance Smart NC to help North Carolinians better understand their options and rights related to health insurance.

If you need help finding health insurance or resolving a dispute with your insurer, or if you want to find out more about what the new health care law means to you, contact Health Insurance Smart NC.

Our staff of health insurance specialists works out of the Department of Insurance office in Raleigh, as well as from regional offices in New Bern and Asheville.

***Do you have questions about health insurance? Start [HERE](#).***

You shouldn't feel lost when you're trying to understand your health insurance options. When it comes to health care, you want to make the smartest, most-informed decisions for you and your family. Health Insurance Smart NC can help you along the way.

### ***WE can help you:***

- File complaints or appeals with your health insurance company.
- Identify enrollment opportunities for health insurance coverage.
- Understand your rights and responsibilities regarding health insurance coverage.
- Request an external review if your health insurance claim was denied.
- Learn about health insurance-related issues.

**Health Insurance Smart NC services are provided at no cost to you.**

### ***CONTACT us***

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