




FLORIDA'S INSURANCE CONSUMER ADVOCATE'S

# *Consumer Resource Guide*

A reference of agencies  
and organizations  
available to help.



The Office of the Insurance Consumer Advocate will work to assist you with insurance-related concerns and questions. Inside are frequently used resources to assist you with resolving other issues that are best handled by one of our dedicated partners.

PHONE


850.413.5923

EMAIL

Your**FL**Voice@MyFloridaCFO.com

MAILING ADDRESS

Office of the  
Insurance Consumer Advocate  
200 East Gaines Street  
Tallahassee, Florida 32399 -0308

  @Your**FL**Voice

[www.MyFloridaCFO.com/Division/ICA](http://www.MyFloridaCFO.com/Division/ICA)

## RESOURCES

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### **Agency for Health Care Administration (AHCA)**

Phone: (850) 412-4304  
[www.AHCA.MyFlorida.com](http://www.AHCA.MyFlorida.com)

Responsible for state's Medicaid program and licensure of state health care facilities. You may also file complaints on assisted living and other health care facilities.



**American Red Cross**

### **American Red Cross**

Phone: 1-800-733-2767  
[www.RedCross.org](http://www.RedCross.org)

Humanitarian organization that provides emergency assistance, disaster relief and disaster preparedness education.



### **Better Business Bureau (BBB)**

Phone: 1-800-322-3602  
[www.BBB.org](http://www.BBB.org)

Provides consumers with information and ratings about businesses; and mediation and arbitration services to help resolve customer complaints. The BBB acts as an intermediary between businesses and consumers. Consumer complaints against member BBB businesses are typically monitored by a dispute resolution specialist and followed to conclusion.



### **Department of Agriculture and Consumer Services**

Phone: (850) 617-7996 or  
1-800-HELP-FLA (435-7352) or  
1-800-FL-AYUDA (352-9832) en Espanol  
[www.FreshfromFlorida.com](http://www.FreshfromFlorida.com)

Protects the environment, safeguards consumers, and ensures the safety and wholesomeness of food. Through regulation and mediation, the Department safeguards consumers from unlawful and deceptive business practices. The Department handles consumer complaints related to businesses

and professions it regulates; such as, motor vehicle repair facilities, health studios and car rental facilities.



### **Department of Business & Professional Regulation**

Phone: (850) 487-1395  
[www.MyFloridaLicense.com](http://www.MyFloridaLicense.com)

Licenses and regulates businesses and professionals in Florida. You may file a complaint against licensed construction professionals; such as contractors, roofers, electricians and plumbers.



### **Florida Department of Economic Opportunity**

Phone: (850) 245-7105  
[www.FloridaJobs.org](http://www.FloridaJobs.org)

Provides reemployment assistance including unemployment compensation and workforce development, training and placement services for job seekers. DEO offers loans, grants and other financial support services for small businesses and provides services to assist individuals and communities after the aftermath of a hurricane through the Disaster Unemployment Assistance and community development grant programs.



### **Department of Elder Affairs**

Phone: (850) 414-2000 or  
1-800-96-ELDER (963-5337)  
[www.ElderAffairs.org](http://www.ElderAffairs.org)

Administers programs such as the Long-Term Care Ombudsman Program, Office of Public and Professional Guardians, Communities for a Lifetime and SHINE (Serving Health Insurance Needs of Elders). The Department's Elder Helpline is a starting point for anyone seeking information about aging issues or aging service providers; reporting abuse; or seeking volunteer opportunities.

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### **Division of Consumer Services**

Phone: 1-877-MY-FL-CFO (693-5236)  
[www.MyFloridaCFO.com/Division/Consumers](http://www.MyFloridaCFO.com/Division/Consumers)

The Division's toll-free Insurance Consumer Helpline has dedicated Insurance Specialists who advocate for consumers and assist with insurance-related questions and issues, including filing a formal complaint against your insurance company.

### **Criminal Investigations Division**

Phone: (850) 413-3115  
Fraud Hotline: 1-800-378-0445  
[www.MyFloridaCFO.com/Division/CID](http://www.MyFloridaCFO.com/Division/CID)

The Division investigates fraudulent and criminal acts including insurance and workers' compensation fraud; fire, arson and explosives investigations; theft/misuse of state funds; etc. Contact the Division to report insurance and other types of fraud.

### **Division of Funeral, Cemetery and Consumer Services**

Phone: 1-800-323-2627  
Out of State: (850) 413-3039  
[www.MyFloridaCFO.com/Division/FuneralCemetery](http://www.MyFloridaCFO.com/Division/FuneralCemetery)

The Division of Funeral, Cemetery and Consumer Services provides assistance to purchasers of pre-need burial rights; funeral or burial merchandise; or funeral or burial services.

### **Division of Insurance Agent & Agency Services**

Phone: (850) 413-3136  
[www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents)

Obtain accurate information regarding insurance agents, adjusters and other licensed insurance professionals. You may also file a complaint and check the status of an agent's or adjuster's license.

### **Division of Public Assistance Fraud**

Fraud Hotline: 1-866-762-2237  
Phone: (850) 413-1901  
[www.MyFloridaCFO.com/Division/PAF](http://www.MyFloridaCFO.com/Division/PAF)

The Division of Public Assistance Fraud safeguards Floridians against public assistance fraud and the impact of these crimes by enforcing state laws regarding program eligibility and proper use of public assistance benefits. To report suspected public assistance fraud, call the Fraud Hotline or visit the Report Suspected Fraud website at [www.MyFloridaCFO.com/Division/PAF/PAFResources](http://www.MyFloridaCFO.com/Division/PAF/PAFResources).

### **Division of Workers' Compensation**

Phone: Claims 1-800-342-1741  
Exemption/Compliance 1-800-742-2214  
[www.MyFloridaCFO.com/Division/WC](http://www.MyFloridaCFO.com/Division/WC)

The Division of Workers' Compensation ensures injured workers, employers, health care providers, and insurance companies follow the Florida workers' compensation rules and laws. While the Division is not responsible for adjusting workers' compensation claims, it educates injured workers regarding their rights and responsibilities, reviews claims in which injured workers' benefits have been denied, stopped or suspended and ensures claims are being adjusted and reimbursed properly.



## Department of Health

Phone: (850) 245-4339  
www.FloridaHealth.gov

Provides essential public health services in communities and enforce laws and regulations that protect health and ensure safety. The Department of Health also receives and investigates complaints involving health care practitioners regulated by the Department (for example, doctors, nurses, anesthesiologists, dentists, hygienists, and mental health counselors). Examples of complaints that may be investigated include practicing below minimum standards or negligence; an impaired practitioner; advertising violations; sexual misconduct with a patient; misfilled/mislabeled prescriptions; and failure to release patient records.



## Department of Veterans' Affairs

Phone: (850) 487-1533  
Florida Veterans Support Line at 1-844-MyFLVet (693-5838) or 2-1-1  
www.FloridaVets.org

The Florida Department of Veterans' Affairs advocates for Florida veterans and connects them to earned benefits and services for health care, employment, housing, burial benefits, veteran certified businesses and more. The Department, through its Bureau of State Approving Agency, also evaluates and approves secondary and post-secondary education programs so Floridians can take advantage of federal veterans' educational programs such as the Post-9/11 GI Bill.



## Disaster Legal Services Hotline The Florida Bar - Young Lawyers Division

Phone: 1-800-468-5463  
The Florida Bar Young Lawyers Division

Disaster Legal Services Hotline provides free legal assistance to survivors affected by a Presidentially declared major disaster. Disaster survivors facing legal issues may call the hotline, leave a message and a lawyer will return their call. Callers should identify that they are seeking storm-related legal assistance, the county which they are located and their legal problem. Lawyers may also assist in navigating disaster recovery options available through FEMA and other organizations.



## Federal Trade Commission

Phone: 1-877-382-4357  
www.FTC.gov

Stops unfair, deceptive and fraudulent business practices by collecting complaints and conducting investigations, developing rules to maintain a fair marketplace, and educating consumers and businesses about their rights. Through its Bureau of Consumer Protection, the FTC regulates product claims made in advertisements in newspapers, magazines, direct mail and on the Internet, television and radio. Additionally, if you have been the victim of identity theft or if someone is using your personal information to open new accounts, make purchases, get a tax refund or other types of fraud, you may file a report with the Commission. It will assist you with creating your Identity Theft Report and a personal recovery plan based on your situation.



## Florida Long-Term Care Ombudsman Program

Phone: 1-888-831-0404 or  
(850) 414-2323  
Ombudsman.ElderAffairs.org

The mission of the program is to improve the quality of life for all Florida long-term care residents by advocating for and protecting

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their health, safety, welfare and rights. The Ombudsmen are advocates for residents of nursing homes, assisted living facilities and board and care homes (a type of assisted living facility that provides 24-hour care. Some locations are smaller and home-like). Ombudsmen provide information about how to find a licensed facility and what to do to get quality care. They are also trained to resolve issues related to care.



AMERICAN **BAR** ASSOCIATION

### Florida Free Legal Answers

[Florida.FreeLegalAnswers.org](http://Florida.FreeLegalAnswers.org)

Florida Free Legal Answers is a virtual legal advice clinic in which qualifying users post civil legal questions to be answered by licensed attorneys. Attorneys provide information and basic legal advice on non-criminal legal matters such as family law, financial, consumer issues, education, employment, housing, health and disability, civil rights, juvenile law, workers' compensation, wills and estate planning.



### Office of the Attorney General

Phone: (850) 414-3990 or  
1-866-966-7226

[www.MyFloridaLegal.com](http://www.MyFloridaLegal.com)

Responsible for protecting Florida consumers from various types of fraud and enforcing the state's antitrust laws. The Attorney General also handles complaints on price gouging, social media identity theft, military and veterans' assistance programs and more.



### Office of the Attorney General Seniors vs. Crime

Phone: 1-800-203-3099

[www.SeniorsvsCrime.com](http://www.SeniorsvsCrime.com)

Senior volunteers educate Floridians on

consumer fraud and assist with consumer investigations. In addition, the volunteers regularly conduct seminars on how seniors can protect themselves from becoming crime victims.



### Office of Financial Regulation

Phone: (850) 487-9687  
[www.FLOFR.com](http://www.FLOFR.com)

Licenses and regulates banks, credit unions, mortgage lenders, title loan companies, collection agencies and check cashing businesses in addition to several other financial-related industries. The Office also receives complaints and investigates securities and lending fraud and other crimes involving the financial services industry that impact consumers.



### Office of Insurance Regulation

Phone: (850) 413-3140  
[www.FLOIR.com](http://www.FLOIR.com)

Licenses insurance companies operating in Florida, and regulates insurance rates, business practices, claims, the financial stability of insurance companies. To file a complaint against an insurance company, consumers should contact the Department of Financial Services' Division of Consumer Services at 1-877-693-5236 or online at [www.MyFloridaCFO.com/Division/Consumers](http://www.MyFloridaCFO.com/Division/Consumers).

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