

**From:** [REDACTED]  
**To:** [Mishaan, Jessica](#)  
**Subject:** FW: Public Records Act Request 2019-13526  
**Date:** Friday, November 22, 2019 2:22:20 PM  
**Attachments:** [2019-11-21 \[REDACTED\].PRA request 1.pdf](#)  
[2019-11-22 CAP Inltr to \[REDACTED\].pdf](#)  
[2019-11-22 \[REDACTED\].files.pdf](#)

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**From:** Braz, Madison  
**Sent:** Friday, November 22, 2019 2:17 PM  
**To:** [REDACTED]  
**Subject:** Public Records Act Request 2019-13526

Dear [REDACTED],

Please see attached in response to your Public Records Act request.

Sincerely,

[REDACTED]  
Consumer Advisor

State of Vermont  
Office of the Attorney General  
Consumer Assistance Program  
109 State Street  
Montpelier, VT 05609-1001

Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)  
Website: <http://www.uvm.edu/consumer>  
Phone: (800) 649-2424 (toll free from VT phone)  
Fax: (802) 304-1014

**THOMAS J. DONOVAN, JR.**  
ATTORNEY GENERAL

**JOSHUA R. DIAMOND**  
DEPUTY ATTORNEY GENERAL

**SARAH E. B. LONDON**  
CHIEF ASST. ATTORNEY  
GENERAL



**ADDRESS REPLY TO:**  
**CONSUMER ASSISTANCE PROGRAM**  
109 State Street  
Montpelier, Vt 05609  
website: [ago.vermont.gov/cap](http://ago.vermont.gov/cap)  
e-mail: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

**STATE OF VERMONT**  
**OFFICE OF THE ATTORNEY GENERAL**  
**PUBLIC PROTECTION DIVISION**

**TEL: 1-800-649-2424**  
**FAX: (802) 304-1014**

November 22, 2019

*Via-email to* [REDACTED]

[REDACTED]

Re: Public Records Request

Dear [REDACTED]

I write in response to your Public Records Act request dated November 21, 2019, a copy of which is attached for your convenience.

The documents pertaining to your request are attached (PRA-CAP001 - PRA-CAP022). The Consumer Assistance Program identified one complaint against Health Insurance Innovations ("Health Insurance Innovations") between January 1, 2016 and November 20, 2019.

Some material in the records has been redacted consistent with the obligations of this office under the Access to Public Records Act to protect individual privacy. In particular, we have redacted some identifying information: phone number, street address, age, and email address.

Under 1 V.S.A. § 318(c)(1), you have a right to appeal from any denial of access. Such appeal should be in writing.

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

A handwritten signature in black ink, appearing to be "M. [REDACTED]".

[REDACTED]  
Consumer Assistance Program  
Office of the Attorney General  
State of Vermont

From: [REDACTED]  
Sent: Thursday, May 26, 2016 12:59 PM  
To: consumer@uvm.edu  
Cc: [REDACTED]  
Subject: Consumer Complaint Form - THIS IS A PUBLIC RECORD

Below is the result of your feedback form. It was submitted by  
( [REDACTED] ) on Thursday, May 26, 2016 at 12:59:10

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email: [REDACTED]

Intake Number: callled but no reference #

Name: Kathy Williams

Consumer Business Name: n/a

Street: [REDACTED]

City: milton

State: vermont

ZIP: 05468

Phone: [REDACTED]

Age: [REDACTED]

Senior: [REDACTED]

Consumer is Business: No

Veteran or Service Member: No

Business Name: Healt Insurance Innovations

Business Street: p.o. box 99906

Business City: grapevine

Business State: texas

Business ZIP: 76099

Business Phone: 1-800-952-7420

Business E-mail: HIIQuoteCustomers.com

Complaint: got quote online. they told me I would have great coverage for doctors and hospitals. no deductibles, any provider I wanted and surgery/hospital I wanted. paid for immediate insurance on 5/17 to cover my surgery on 5/20. hospital called them and they said they would cover surgery but a 48-72

PRA-CAP001

2019-11-22

hour wait. changed my surgery for 5/31. doctor called them back and they said they don't cover hospital or surgeries. tried getting hold of them and they kept sending me to different "departments" and then kept hanging up on me.

Loss: \$279

Relief Requested: my money back.

Found By: internet

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