

Early Childhood Insurance Crisis- Advocacy Response

Child care and early learning businesses are facing insurmountable challenges across the state in accessing and retaining insurance that meets their needs and price points. These businesses are finding their policies cancelled, or forced to renew at an increased rate, often with reduced coverage. Program leaders are told by carriers that they simply do not serve child care businesses anymore.

What we can do: Child care and early learning program leaders can address this issue by reporting all insurance issues they have experienced in recent years, such as sharp rate increases, reduction or removal of coverage, etc. Some cases may be investigated by the state, and all others will be used to document the specific negative actions that have taken place. See below for instructions.

How to File a Complaint with the PA Dept. of Insurance

The Pennsylvania Dept. of Insurance asks residents who are having problems with insurance claims to file a complaint. **There are two ways to do this:**

1. Get the **paper form**. Print and fill it out. Then mail or fax it to the PA Dept. of Insurance.

Pennsylvania Insurance Department Bureau of Consumer
Services, Room 1209, Strawberry Square Harrisburg, PA 17120
Fax: 717-787-8585



2. **Create an account** with the PA Dept. Insurance. Then submit your complaint online through their portal.

1. Go to insurance.pa.gov.
Under the word "consumer" click on "file a complaint," which will take you to <https://bit.ly/create-pa-gov-consumer-account>. At this point, you will be on a page titled "Pennsylvania Consumer Services Online Create Account" and you have to create an ID and password before you can submit the complaint.

2. The information you need to create the ID and password:

- § Email address
- § Name
- § Address
- § Home, work and/or cellphone numbers
- § Choose preferred phone number cell, work or home)
- § Choose preferred method of communication (portal only, United States Postal Service only, or both)



What else you can do: Add your name and program to the ECE Insurance Crisis Sign On Letter

Questions? Contact PublicPolicy@FirstUp.org

