

How to Dispute Your MIB Consumer File?

The accuracy of information in MIB Consumer Files is of paramount importance to MIB. MIB and its member companies are fully committed to ensuring that MIB Consumer Files contain only accurate, timely, verified and complete information. In fact, out of all the free disclosures that we provide to consumers, we find that only 1-2% of these Consumer Files have to be amended due to inaccurate or incomplete information.

In addition to making this commitment, MIB also offers an effective reinvestigation process in accordance with the federal Fair Credit Reporting Act. If you have received a copy of your MIB Consumer File and you feel that the information in your MIB Consumer File is inaccurate or incomplete, then you may request a "reinvestigation" by contacting the MIB Disclosure Office. You can either e-mail MIB at infoline@mib.com, or contact us in writing at MIB Disclosure Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184.

Consumers who live in Canada can contact us in writing at MIB Disclosure Office, 330 University Avenue, Suite 501, Toronto, Canada M5G 1R7.

If you have not yet received a copy of your MIB Consumer File, then you may wish to submit a request by visiting http://www.mib.com/request_your_record.html. Although you are not required to obtain a copy of your MIB Consumer File before disputing information, doing so may be helpful to you so you can specify the exact nature of your dispute and address all the information you believe to be inaccurate or incomplete.

When asking MIB to begin a reinvestigation, MIB will ask you to submit a signed Request for Reinvestigation Form (see link in your MIB Consumer File letter) or a signed letter from you. You will be asked to provide all of the following information in order for MIB to initiate your dispute:

- Your full name, including middle initial (and name suffix such as JR, SR, II, III, which would distinguish you from another family member of a different generation)
 - Your address
 - Your date of birth
 - Your place of birth
 - Social Security Number or Social Identification Number (Canada)
 - List each item on your MIB Consumer File that you believe to be inaccurate or incomplete and provide the specific reasons why you feel the information is inaccurate or incomplete. If you send MIB a letter indicating general dissatisfaction with your MIB Consumer File without explicitly stating what is inaccurate or incomplete, then MIB may need additional information from you.
- **There is no charge for submitting a dispute.**

What Happens Next?

- Once MIB has sufficient information to begin your dispute, MIB will initiate a reinvestigation with the member company(ies) that reported the information in order to confirm the accuracy of the information or to determine whether an error has been made.
- MIB will send you the reinvestigation results by mail when we complete the dispute process, which may take up to 45 days.

•What can you do to make this process as effective and expeditious as possible?

- As mentioned, we suggest that you obtain a free copy of your MIB Consumer File before you begin the dispute process so that you can dispute all the information you believe to be inaccurate or incomplete in a single reinvestigation process.
- Be as specific as possible when describing the information that you believe to be inaccurate or incomplete, and provide the exact nature and extent of the inaccuracy or incompleteness.
- We encourage you to provide us with medical records from your own healthcare providers that are relevant to the condition(s) that you wish to dispute. These may include lab test results and treatment records. As a patient, you are in a superior position to promptly obtain your treatment records and lab test results from your doctors as compared to MIB or its members. You can send all medical records to MIB's Disclosure Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184. If you live in Canada, you can send the records to MIB Disclosure Office, 330 University Avenue, Suite 501, Toronto, Canada M5G 1R7.
- In the alternative, we suggest that you provide the name, address, and telephone number for any healthcare provider that may be reasonably expected to have additional information directly relevant to the disputed item(s). If there are any such additional relevant medical sources that you would like to be contacted in the reinvestigation process, please also provide a description of relevant information they may have about your dispute and provide any additional supporting documentation that may help in the reinvestigation process.

Please visit www.naaip.org – The One Stop Shop for Insurance Professionals.