

**Who regulates health insurance?** Health insurance obtained by the individual or through an employer or trade group (group policy) is regulated in the United States by the state governments, not by the federal government. If you already tried unsuccessfully to resolve your dispute with your insurer, whether it is a health maintenance organization (HMO) and preferred provider organization (PPO), you can seek help from the appropriate state agency.

Most states have one department or agency to regulate all health insurance plans in their state, but some states differentiate between HMOs and PPOs. Find your state in the table below to find the appropriate agency and its website.

Please note: If you have Medicare or a self-funded employer plan, this information does not apply to you. Those plans are regulated by other agencies, and complaints dealing with those plans cannot be handled by the agencies listed below.

**Which state should you contact?** Contact the state you were living in when you applied for your policy. If you moved since then but still have the same policy, such as if you relocated temporarily for work or are attending school out-of-state, make sure to contact the state you were living in before you moved.

The departments and their respective duties may have changed since this chart was compiled. Verify that the agency listed for your state regulates your particular plan before filing a complaint, and after you file the complaint, follow-up to make sure they have all the necessary information to proceed.

(Table begins on the following page.)

| STATE                | HMOs   | PPOs  |
|----------------------|--|---|
| Alabama              | Alabama Department of Insurance<br><a href="http://www.aldoi.gov">http://www.aldoi.gov</a>   | Alabama Department of Insurance<br><a href="http://www.aldoi.gov">http://www.aldoi.gov</a>  |
| Alaska               | Alaska Division of Insurance<br><a href="http://www.commerce.state.ak.us/insurance">http://www.commerce.state.ak.us/insurance</a>  | Alaska Division of Insurance<br><a href="http://www.commerce.state.ak.us/insurance">http://www.commerce.state.ak.us/insurance</a>   |
| Arizona              | Arizona Department of Insurance<br><a href="http://www.id.state.az.us">http://www.id.state.az.us</a>   | Arizona Department of Insurance<br><a href="http://www.id.state.az.us">http://www.id.state.az.us</a>  |
| Arkansas             | Arkansas Insurance Department<br><a href="http://insurance.arkansas.gov">http://insurance.arkansas.gov</a>   | Arkansas Insurance Department<br><a href="http://insurance.arkansas.gov">http://insurance.arkansas.gov</a>  |
| California           | California Department of Managed Health Care<br><a href="http://www.dmhc.ca.gov">http://www.dmhc.ca.gov</a>  | California Department of Managed Health Care<br><a href="http://www.dmhc.ca.gov">http://www.dmhc.ca.gov</a><br>California Department of Insurance<br><a href="http://www.insurance.ca.gov">http://www.insurance.ca.gov</a><br><br>Depends on insurance company – see<br><a href="http://www.dmhc.ca.gov/dmhc_consumer/hp/hp_agencies.asp">http://www.dmhc.ca.gov/dmhc_consumer/hp/hp_agencies.asp</a> for more info |
| Colorado             | Colorado Division of Insurance<br><a href="http://www.dora.state.co.us/insurance">http://www.dora.state.co.us/insurance</a>  | Colorado Division of Insurance<br><a href="http://www.dora.state.co.us/insurance">http://www.dora.state.co.us/insurance</a>   |
| Connecticut          | State of Connecticut Insurance Department<br><a href="http://www.ct.gov/cid">http://www.ct.gov/cid</a>   | State of Connecticut Insurance Department<br><a href="http://www.ct.gov/cid">http://www.ct.gov/cid</a>  |
| Delaware             | Delaware Department of Insurance<br><a href="http://www.delawareinsurance.gov">http://www.delawareinsurance.gov</a>  | Delaware Department of Insurance<br><a href="http://www.delawareinsurance.gov">http://www.delawareinsurance.gov</a>   |
| District of Columbia | District of Columbia Department of Insurance, Securities and Banking<br><a href="http://www.disr.washingtondc.gov/">http://www.disr.washingtondc.gov/</a>  | District of Columbia Department of Insurance, Securities and Banking<br><a href="http://www.disr.washingtondc.gov/">http://www.disr.washingtondc.gov/</a>   |
| Florida              | Jointly regulated by:<br><br>Florida Agency for Health Care Administration<br><a href="http://ahca.myflorida.com">http://ahca.myflorida.com</a><br><br>Florida Department of Financial Services<br><a href="http://www.fldfs.com">http://www.fldfs.com</a><br>Florida Office of Insurance Regulation: Life & Health Financial Oversight<br><a href="http://www.floir.com/lh/oir_LHFO_index.htm">http://www.floir.com/lh/oir_LHFO_index.htm</a> | Florida Office of Insurance Regulation: Life & Health Financial Oversight<br><a href="http://www.floir.com/lh/oir_LHFO_index.htm">http://www.floir.com/lh/oir_LHFO_index.htm</a>  |
| Georgia              | Georgia Department of Insurance and Safety Fire<br><a href="http://www.inscomm.state.ga.us">http://www.inscomm.state.ga.us</a>   | Georgia Department of Insurance and Safety Fire<br><a href="http://www.inscomm.state.ga.us">http://www.inscomm.state.ga.us</a>  |
| Hawaii               | Hawaii Dept. of Commerce & Consumer Affairs<br><a href="http://www.hawaii.gov/dcca">http://www.hawaii.gov/dcca</a>   | Hawaii Dept. of Commerce & Consumer Affairs<br><a href="http://www.hawaii.gov/dcca">http://www.hawaii.gov/dcca</a>  |
| Idaho                | Idaho Department of Insurance<br><a href="http://www.doi.state.id.us">http://www.doi.state.id.us</a>   | Idaho Department of Insurance<br><a href="http://www.doi.state.id.us">http://www.doi.state.id.us</a>  |
| Illinois             | Illinois Department of Financial and Professional Regulation: Division of Insurance<br><a href="http://www.idfpr.com/doi/default2.asp">http://www.idfpr.com/doi/default2.asp</a>   | Illinois Department of Financial and Professional Regulation: Division of Insurance<br><a href="http://www.idfpr.com/doi/default2.asp">http://www.idfpr.com/doi/default2.asp</a>  |
| Indiana              | Indiana Department of Insurance<br><a href="http://www.in.gov/idoi">http://www.in.gov/idoi</a>   | Indiana Department of Insurance<br><a href="http://www.in.gov/idoi">http://www.in.gov/idoi</a>  |
| Iowa                 | Iowa Insurance Division<br><a href="http://www.iid.state.ia.us">http://www.iid.state.ia.us</a>   | Iowa Insurance Division<br><a href="http://www.iid.state.ia.us">http://www.iid.state.ia.us</a>  |
| Kansas               | State of Kansas Department of Insurance<br><a href="http://www.ksinsurance.org">http://www.ksinsurance.org</a>   | State of Kansas Department of Insurance<br><a href="http://www.ksinsurance.org">http://www.ksinsurance.org</a>  |

| STATE          | HMOs   | PPOs   |
|----------------|--|--|
| Kentucky       | Kentucky Office of Insurance<br><a href="http://doi.ppr.ky.gov">http://doi.ppr.ky.gov</a>  | Kentucky Office of Insurance<br><a href="http://doi.ppr.ky.gov">http://doi.ppr.ky.gov</a>  |
| Louisiana      | Louisiana Department of Insurance<br><a href="http://www.lidi.state.la.us">http://www.lidi.state.la.us</a>   | Louisiana Department of Insurance<br><a href="http://www.lidi.state.la.us">http://www.lidi.state.la.us</a>   |
| Maine          | Maine Dept of Professional & Financial Regulation: Bureau of Insurance<br><a href="http://www.maine.gov/pfr/insurance">http://www.maine.gov/pfr/insurance</a>  | Maine Dept of Professional & Financial Regulation: Bureau of Insurance<br><a href="http://www.maine.gov/pfr/insurance">http://www.maine.gov/pfr/insurance</a>  |
| Maryland       | Maryland Insurance Administration<br><a href="http://www.mdinsurance.state.md.us">http://www.mdinsurance.state.md.us</a>   | Maryland Insurance Administration<br><a href="http://www.mdinsurance.state.md.us">http://www.mdinsurance.state.md.us</a>   |
| Massachusetts  | Massachusetts Office of Consumer Affairs & Business Regulation: Division of Insurance<br><a href="http://www.mass.gov/?pageID=ocahomepage&amp;L=1&amp;L0=Home&amp;sid=Eoca">http://www.mass.gov/?pageID=ocahomepage&amp;L=1&amp;L0=Home&amp;sid=Eoca</a> | Massachusetts Office of Consumer Affairs & Business Regulation: Division of Insurance<br><a href="http://www.mass.gov/?pageID=ocahomepage&amp;L=1&amp;L0=Home&amp;sid=Eoca">http://www.mass.gov/?pageID=ocahomepage&amp;L=1&amp;L0=Home&amp;sid=Eoca</a> |
| Michigan       | Michigan Department of Labor & Economic Growth<br><a href="http://www.michigan.gov/dleg">http://www.michigan.gov/dleg</a>  | Michigan Department of Labor & Economic Growth<br><a href="http://www.michigan.gov/dleg">http://www.michigan.gov/dleg</a>  |
| Minnesota      | Minnesota Department of Commerce<br><a href="http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce">http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce</a>  | Minnesota Department of Commerce<br><a href="http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce">http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce</a>  |
| Mississippi    | Mississippi Insurance Department<br><a href="http://www.doi.state.ms.us">http://www.doi.state.ms.us</a>  | Mississippi Insurance Department<br><a href="http://www.doi.state.ms.us">http://www.doi.state.ms.us</a>  |
| Missouri       | Missouri Department of Insurance, Financial Institutions, and Professional Registration<br><a href="http://www.difp.mo.gov">http://www.difp.mo.gov</a>   | Missouri Department of Insurance, Financial Institutions, and Professional Registration<br><a href="http://www.difp.mo.gov">http://www.difp.mo.gov</a>   |
| Montana        | Montana State Auditor's Office<br><a href="http://sao.mt.gov">http://sao.mt.gov</a>  | Montana State Auditor's Office<br><a href="http://sao.mt.gov">http://sao.mt.gov</a>  |
| Nebraska       | Nebraska Department of Insurance<br><a href="http://www.doi.ne.gov">http://www.doi.ne.gov</a>  | Nebraska Department of Insurance<br><a href="http://www.doi.ne.gov">http://www.doi.ne.gov</a>  |
| Nevada         | Nevada Division of Insurance<br><a href="http://doi.state.nv.us">http://doi.state.nv.us</a>  | Nevada Division of Insurance<br><a href="http://doi.state.nv.us">http://doi.state.nv.us</a>  |
| New Hampshire  | New Hampshire Insurance Department<br><a href="http://www.nh.gov/insurance">http://www.nh.gov/insurance</a>  | New Hampshire Insurance Department<br><a href="http://www.nh.gov/insurance">http://www.nh.gov/insurance</a>  |
| New Jersey     | State of New Jersey Department of Banking & Insurance<br><a href="http://www.state.nj.us/dobi">http://www.state.nj.us/dobi</a>   | State of New Jersey Department of Banking & Insurance<br><a href="http://www.state.nj.us/dobi">http://www.state.nj.us/dobi</a>   |
| New Mexico     | New Mexico Public Regulation Commission: Insurance Division<br><a href="http://www.nmprc.state.nm.us/id.htm">http://www.nmprc.state.nm.us/id.htm</a>   | New Mexico Public Regulation Commission: Insurance Division<br><a href="http://www.nmprc.state.nm.us/id.htm">http://www.nmprc.state.nm.us/id.htm</a>   |
| New York       | New York State Insurance Department<br><a href="http://www.ins.state.ny.us">http://www.ins.state.ny.us</a><br><br>Department of Health: Managed Care<br><a href="http://www.health.state.ny.us">http://www.health.state.ny.us</a>                        | New York State Insurance Department<br><a href="http://www.ins.state.ny.us">http://www.ins.state.ny.us</a>   |
| North Carolina | North Carolina Department of Insurance<br><a href="http://www.ncdoi.com">http://www.ncdoi.com</a>  | North Carolina Department of Insurance<br><a href="http://www.ncdoi.com">http://www.ncdoi.com</a>  |
| North Dakota   | North Dakota Insurance Department<br><a href="http://www.nd.gov/ndins">http://www.nd.gov/ndins</a>   | North Dakota Insurance Department<br><a href="http://www.nd.gov/ndins">http://www.nd.gov/ndins</a>   |
| Ohio           | Ohio Department of Insurance<br><a href="http://www.ohioinsurance.gov">http://www.ohioinsurance.gov</a>  | Ohio Department of Insurance<br><a href="http://www.ohioinsurance.gov">http://www.ohioinsurance.gov</a>  |
| Oklahoma       | Oklahoma Insurance Department<br><a href="http://www.oid.state.ok.us">http://www.oid.state.ok.us</a>   | Oklahoma Insurance Department<br><a href="http://www.oid.state.ok.us">http://www.oid.state.ok.us</a>   |
| Oregon         | Oregon Department of Consumer & Business Services: Insurance Division<br><a href="http://www.cbs.state.or.us/external/ins">http://www.cbs.state.or.us/external/ins</a>   | Oregon Department of Consumer & Business Services: Insurance Division<br><a href="http://www.cbs.state.or.us/external/ins">http://www.cbs.state.or.us/external/ins</a>   |

**Chart: State Agencies regulating HMOs and PPOs**

[www.unitedpolicyholders.org](http://www.unitedpolicyholders.org)

| <b>STATE</b>   | <b>HMOs</b>   | <b>PPOs</b>   |
|----------------|---|---|
| Pennsylvania   | Commonwealth of Pennsylvania Insurance Department<br><a href="http://www.ins.state.pa.us">http://www.ins.state.pa.us</a>  | Commonwealth of Pennsylvania Insurance Department<br><a href="http://www.ins.state.pa.us">http://www.ins.state.pa.us</a>  |
| Rhode Island   | State of Rhode Island Department of Business Regulation<br><a href="http://www.dbr.state.ri.us">http://www.dbr.state.ri.us</a>  | State of Rhode Island Department of Business Regulation<br><a href="http://www.dbr.state.ri.us">http://www.dbr.state.ri.us</a>  |
| South Carolina | South Carolina Department of Insurance<br><a href="https://www.doi.sc.gov">https://www.doi.sc.gov</a>   | South Carolina Department of Insurance<br><a href="https://www.doi.sc.gov">https://www.doi.sc.gov</a>   |
| South Dakota   | South Dakota Department of Revenue & Regulation: Division of Insurance<br><a href="http://www.state.sd.us/drr2/reg/insurance">http://www.state.sd.us/drr2/reg/insurance</a>   | South Dakota Department of Revenue & Regulation: Division of Insurance<br><a href="http://www.state.sd.us/drr2/reg/insurance">http://www.state.sd.us/drr2/reg/insurance</a>   |
| Tennessee      | Tennessee Department of Commerce & Insurance: Insurance Division<br><a href="http://www.state.tn.us/commerce/insurance">http://www.state.tn.us/commerce/insurance</a>   | Tennessee Department of Commerce & Insurance: Insurance Division<br><a href="http://www.state.tn.us/commerce/insurance">http://www.state.tn.us/commerce/insurance</a>   |
| Texas          | Texas Department of Insurance<br><a href="http://www.tdi.state.tx.us">http://www.tdi.state.tx.us</a>  | Texas Department of Insurance<br><a href="http://www.tdi.state.tx.us">http://www.tdi.state.tx.us</a>  |
| Utah           | Utah Insurance Department<br><a href="http://www.insurance.utah.gov">http://www.insurance.utah.gov</a>  | Utah Insurance Department<br><a href="http://www.insurance.utah.gov">http://www.insurance.utah.gov</a>  |
| Vermont        | State of Vermont Department of Banking, Insurance, Securities & Health Care Administration: Division of Health Care Administration<br><a href="http://www.bishca.state.vt.us/HcaDiv/hcdefault.htm">http://www.bishca.state.vt.us/HcaDiv/hcdefault.htm</a> | State of Vermont Department of Banking, Insurance, Securities & Health Care Administration: Division of Health Care Administration<br><a href="http://www.bishca.state.vt.us/HcaDiv/hcdefault.htm">http://www.bishca.state.vt.us/HcaDiv/hcdefault.htm</a> |
| Virginia       | Virginia State Corporation Commission: Bureau of Insurance<br><a href="http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm">http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm</a>   | Virginia State Corporation Commission: Bureau of Insurance<br><a href="http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm">http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm</a>   |
| Washington     | Washington State Office of the Insurance Commissioner<br><a href="http://www.insurance.wa.gov">http://www.insurance.wa.gov</a>  | Washington State Office of the Insurance Commissioner<br><a href="http://www.insurance.wa.gov">http://www.insurance.wa.gov</a>  |
| West Virginia  | West Virginia Insurance Commission<br><a href="http://www.wvinsurance.gov">http://www.wvinsurance.gov</a>   | West Virginia Insurance Commission<br><a href="http://www.wvinsurance.gov">http://www.wvinsurance.gov</a>   |
| Wisconsin      | State of Wisconsin Office of the Commissioner of Insurance<br><a href="http://oci.wi.gov">http://oci.wi.gov</a>   | State of Wisconsin Office of the Commissioner of Insurance<br><a href="http://oci.wi.gov">http://oci.wi.gov</a>   |
| Wyoming        | Wyoming Insurance Department<br><a href="http://insurance.state.wy.us">http://insurance.state.wy.us</a>   | Wyoming Insurance Department<br><a href="http://insurance.state.wy.us">http://insurance.state.wy.us</a>   |