

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

STATE	HMOs	PPOs
Kentucky	Kentucky Office of Insurance http://doi.ppr.ky.gov	Kentucky Office of Insurance http://doi.ppr.ky.gov
Louisiana	Louisiana Department of Insurance http://www.lidi.state.la.us	Louisiana Department of Insurance http://www.lidi.state.la.us
Maine	Maine Dept of Professional & Financial Regulation: Bureau of Insurance http://www.maine.gov/pfr/insurance	Maine Dept of Professional & Financial Regulation: Bureau of Insurance http://www.maine.gov/pfr/insurance
Maryland	Maryland Insurance Administration http://www.mdinsurance.state.md.us	Maryland Insurance Administration http://www.mdinsurance.state.md.us
Massachusetts	Massachusetts Office of Consumer Affairs & Business Regulation: Division of Insurance http://www.mass.gov/?pageID=ocahomepage&L=1&L0=Home&sid=Eoca	Massachusetts Office of Consumer Affairs & Business Regulation: Division of Insurance http://www.mass.gov/?pageID=ocahomepage&L=1&L0=Home&sid=Eoca
Michigan	Michigan Department of Labor & Economic Growth http://www.michigan.gov/dleg	Michigan Department of Labor & Economic Growth http://www.michigan.gov/dleg
Minnesota	Minnesota Department of Health http://www.health.state.mn.us	Minnesota Department of Commerce http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce
Mississippi	Mississippi Insurance Department http://www.doi.state.ms.us	Mississippi Insurance Department http://www.doi.state.ms.us
	Mississippi State Department of Health http://www.msdh.state.ms.us	Mississippi State Department of Health http://www.msdh.state.ms.us
Missouri	Missouri Department of Insurance, Financial Institutions, and Professional Registration http://www.difp.mo.gov	Missouri Department of Insurance, Financial Institutions, and Professional Registration http://www.difp.mo.gov
Montana	Montana State Auditor's Office http://sao.mt.gov	Montana State Auditor's Office http://sao.mt.gov
Nebraska	Nebraska Department of Insurance http://www.doi.ne.gov	Nebraska Department of Insurance http://www.doi.ne.gov
Nevada	Nevada Division of Insurance http://doi.state.nv.us	Nevada Division of Insurance http://doi.state.nv.us
	Nevada Department of Health and Human Services: Board of Health http://health.nv.gov/index.php?option=com_content&task=view&id=14&Itemid=32	
New Hampshire	New Hampshire Insurance Department http://www.nh.gov/insurance	New Hampshire Insurance Department http://www.nh.gov/insurance
New Jersey	State of New Jersey Department of Banking & Insurance http://www.state.nj.us/dobi	State of New Jersey Department of Banking & Insurance http://www.state.nj.us/dobi
New Mexico	New Mexico Public Regulation Commission: Insurance Division http://www.nmprc.state.nm.us/id.htm	New Mexico Public Regulation Commission: Insurance Division http://www.nmprc.state.nm.us/id.htm
New York	New York State Insurance Department http://www.ins.state.ny.us	New York State Insurance Department http://www.ins.state.ny.us
	Department of Health: Managed Care http://www.health.state.ny.us	
North Carolina	North Carolina Department of Insurance http://www.ncdoi.com	North Carolina Department of Insurance http://www.ncdoi.com
North Dakota	North Dakota Insurance Department http://www.nd.gov/ndins	North Dakota Insurance Department http://www.nd.gov/ndins

Chart: State Agencies regulating HMOs and PPOs

www.unitedpolicyholders.org

STATE	HMOs	PPOs
Ohio	Ohio Department of Insurance http://www.ohioinsurance.gov	Ohio Department of Insurance http://www.ohioinsurance.gov
Oklahoma	Oklahoma Insurance Department http://www.oid.state.ok.us	Oklahoma Insurance Department http://www.oid.state.ok.us
Oregon	Oregon Department of Consumer & Business Services: Insurance Division http://www.cbs.state.or.us/external/ins	Oregon Department of Consumer & Business Services: Insurance Division http://www.cbs.state.or.us/external/ins
Pennsylvania	Commonwealth of Pennsylvania Insurance Department http://www.ins.state.pa.us	Commonwealth of Pennsylvania Insurance Department http://www.ins.state.pa.us
Rhode Island	State of Rhode Island Department of Business Regulation http://www.dbr.state.ri.us Rhode Island Department of Health http://www.health.ri.gov/	Rhode Island Department of Health http://www.health.ri.gov/
South Carolina	South Carolina Department of Insurance https://www.doi.sc.gov	South Carolina Department of Insurance https://www.doi.sc.gov
South Dakota	South Dakota Department of Revenue & Regulation: Division of Insurance http://www.state.sd.us/drr2/reg/insurance	South Dakota Department of Revenue & Regulation: Division of Insurance http://www.state.sd.us/drr2/reg/insurance
Tennessee	Tennessee Department of Commerce & Insurance: Insurance Division http://www.state.tn.us/commerce/insurance	Tennessee Department of Commerce & Insurance: Insurance Division http://www.state.tn.us/commerce/insurance
Texas	Texas Department of Insurance http://www.tdi.state.tx.us	Texas Department of Insurance http://www.tdi.state.tx.us
Utah	Utah Insurance Department http://www.insurance.utah.gov	Utah Insurance Department http://www.insurance.utah.gov
Vermont	State of Vermont Department of Banking, Insurance, Securities & Health Care Administration http://www.bishca.state.vt.us/HcaDiv/hcadecimal.htm	State of Vermont Department of Banking, Insurance, Securities & Health Care Administration http://www.bishca.state.vt.us/HcaDiv/hcadecimal.htm
Virginia	Virginia State Corporation Commission: Bureau of Insurance http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm	Virginia State Corporation Commission: Bureau of Insurance http://www.scc.virginia.gov/division/boi/webpages/boihomepage.htm
Washington	Washington State Office of the Insurance Commissioner http://www.insurance.wa.gov	Washington State Office of the Insurance Commissioner http://www.insurance.wa.gov
West Virginia	West Virginia Insurance Commission http://www.wvinsurance.gov	West Virginia Insurance Commission http://www.wvinsurance.gov
Wisconsin	State of Wisconsin Office of the Commissioner of Insurance http://oci.wi.gov	State of Wisconsin Office of the Commissioner of Insurance http://oci.wi.gov
Wyoming	Wyoming Insurance Department http://insurance.state.wy.us	Wyoming Insurance Department http://insurance.state.wy.us