


FreeAdvice® Legal

Search FreeAdvice.com

 [List Legal Topics](#)

 [Ask a Lawyer](#)

 [Ask the Legal Community](#)

[FreeAdvice: Law](#) [Select a Legal Topic](#) [Ask a Lawyer](#) [Legal News](#) [Free Case Evaluation](#)

FREEADVICE:
LAW ▶

FREEADVICE:
INSURANCE
▶

Ask a
Lawyer
All Legal
Topics

Free
Insurance
Quotes

[By Legal Topic](#) ▶

[Accident Law](#)[Bankruptcy Law](#)[Business Law](#)[Criminal Law](#)[Employment Labor Law](#)

[Estate Planning](#)[Family Law](#)[Financial Law](#)[General Practice](#)[Government Law](#)

[Immigration Law](#)[Insurance Law](#)[Intellectual Property](#)[Litigation](#)[Malpractice Law](#)

[Personal Injury](#)[Real Estate Law](#)[Tax Law](#)[Small Claims](#)[Aviation Law](#)

[Home](#) > [Law Advice](#) > [Insurance Law](#) > [Health Insurance](#) > [ARTICLE](#)

by [FreeAdvice staff](#)

Who regulates health insurance companies?

by [FreeAdvice staff](#)

 Like 0
[Tweet](#)



[Seven Corners Medical Coverage](#)
Post-Departure Coverage

[Ensure That Your Medical Exp](#)
Quote! [sevencorners.com](#)

[Ask a Lawyer Online Now](#)
Get an Answer ASAP!

A Lawyer Will Answer in Minutes! [Questi](#)

[Health insurance](#) is recognized at every level of government as involving an important public interest. At the Federal level, there are a number of important statutes applicable to health care insurance. **The McCarran-Ferguson Act provides that even though the insuring or provision of health care may be national in scope the regulation of insurance is left to the states. Likewise, the Health Maintenance Organization (HMO) Act provides that HMO's or health service plans are regulated by the states. As a**

result of these two Federal statutes, much of the task of health insurance regulation is left to the states.

Regulatory practices vary from state to state. For instance, in California health insurers are regulated by the Department of Insurance and HMO's and health service plans are regulated by the Department of Corporations.

In addition, the Federal Old Age, Survivors and Disability Insurance Benefits laws (Medicare) provide that the Health Care Financing Administration (HCFA) of the Federal Department of Health and Human Services oversees grievances involving Medicare recipients. Therefore, consumers with complaints about an insurance company can contact their [state's Department of Insurance](#).

If someone has a complaint against an HMO or health service plan, they can contact either the Department of Insurance, the Department of Corporations, or in some states, the Department of Health. If the insured or plan member is a Medicare recipient and is not satisfied with the insurer or plan action, he or she can contact the federal agency, in addition to the applicable state agency. If the consumer complaint involves medical negligence or malpractice, in addition to the foregoing, the consumer can contact the state's medical governing board in addition to the insurance, corporations or health departments.

2018 Health Plans

See Instant Rates Comparisons. Compare Prices & Save. Free
Providers! [healthplanrate.com](#)

Free Legal Advice – Get Informed

[General Health Insurance Questions](#)[Health Insurance Articles](#)[Benefits and Claim Procedures](#)[Cancellation](#)[Coverage](#)[Denial](#)[Government Regulation](#)[Health Insurance Policy Review in Laymans Terms](#)[Premiums](#)[Private Indemnity Policies](#)[Public Health Benefits](#)[Self-Employed](#)[Kaiser of Northern California](#)[Kidney Transplant](#)[MEGA Life and Health Insurance Co.](#)[USC Liver Transplant Program under Review](#)

Ask a Lawyer Online Now - Get ar

A Lawyer Will Answer in Minutes! Questions Answered Every 5

[← Back to Health Insurance](#)

- [Insurance Law Basics](#)
- [Auto Insurance](#)
- [Long Term Care](#)
- [Disability Insurance](#)
- [Health Insurance](#)
 - [General Health Insurance Questions](#)
 - [Health Insurance Articles](#)