

Filing a Complaint about Health Plans

If you have a specific complaint about your health insurance, you should first contact your [insurance](#) company or agent. If you do not receive answers, you may complete the Office of the Commissioner of Insurance (OCI) complaint form oci.wi.gov/complaints to file a complaint.

What types of complaints does OCI handle?

OCI handles complaints involving health, life and annuity, and property and casualty insurance companies and their agents. Examples of complaints include:

- [Coverage](#) issues
- [Claim](#) disputes
- [Premium](#) problems
- [Complaints related to the No Surprises Act](#)
- Sales misrepresentations
- [Policy](#) cancellations
- Refunds

Either the insured individual or their representative may file a complaint.

OCI reviews complaints for adherence to policy terms and Wisconsin insurance regulations. The complaint process cannot establish the facts surrounding a claim when there are differing accounts of what occurred without supporting documentation.

How to file a complaint

OCI has an online complaint form available at oci.wi.gov/complaints. If you prefer to mail or fax the form instead of submitting it online, you may complete and print the complaint form and mail or fax it to:

Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873
Fax: (608) 264-8115

If you have questions or problems with the complaint form, call (800) 236-8517 or (608) 266-0103 or send an email to ocicomplaints@wisconsin.gov.

There is a separate form for complaints related to the No Surprises Act. Information on the No Surprises Act is at oci.wi.gov/Pages/Consumers/NoSurprisesAct.aspx.

What happens after a complaint is submitted?

We will send a copy of your complaint to the company or agent with a request to advise our office of the action taken and, in some instances, a request to respond directly to you with an update or attempt to resolve the matter.

When we receive the information from the company or agent, we will review it to determine what action we can take if the company or agent has not already resolved the complaint in your favor. We will notify you of our determination.

How is it determined that a complaint is substantiated?

OCI reviews complaints to determine if they involve a provable violation of Wisconsin insurance law. If the complaint does not involve a violation and you believe you have been harmed, you may contact an attorney and pursue the matter through the courts.

What other rights do consumers have?

You have the right to file a [grievance](#) with your insurance company and to participate in the company's grievance committee meeting. The grievance committee will review the grievance and decide whether to resolve the grievance in your favor or to uphold the company's position.

You have the right to independent external review when the complaint involves a medical [judgment](#). This allows a medical expert with no connection to the health plan to review your [appeal](#). Regardless of whether the external review results in upholding or reversing the company's position, the decision is binding on both parties. Get more about the [Independent Review Process](#).

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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