



You can find your State Commissioner Insurance Commission's address by going to [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm).

**Sample Complaint Letter to State Insurance Commission:**

Name of State Insurance Commission  
Name of Your Insurance Company  
Address of Insurance Company and Telephone Number

Dear Insurance Commissioner:

I have filed the attached insurance claim with \_\_\_\_\_ (insert name of your insurance company) on \_\_\_\_\_ (insert date[s]).

My physician has deemed this therapy/procedure/drug/etc. medically necessary for my medical condition. However, my insurance company has denied me access to the standard of care. I have had the following specific problems with this insurance company:

(List all of your problems, such as refusal to cover physician-prescribed therapy, claim has not been paid or has been denied, etc.)

Please accept this letter as a formal written complaint against \_\_\_\_\_ (insert name of your insurance company).

Sincerely,

Your Name

Your Address and telephone Number

CC: Medical Director, \_\_\_\_\_ (insert name of your insurance company).

CC: Your physician