

Filing An Insurance Complaint

Consumer Services responds to consumer inquiries and intervenes on behalf of consumers to help resolve complaints against insurers, agents, and other licensees.

[Filing An Online Complaint](#) [Report Suspected Insurance Fraud](#) 

THE DETAILS

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What you need

If your complaint involves ongoing litigation or if you have an attorney representing you, do not complete this form. Consumer Services is not authorized to render legal opinions and does not intervene between attorneys and their clients, nor do we perform work on behalf of attorneys.

Consumer Services can only help you obtain rights and benefits that you are entitled to under your insurance contract and the Massachusetts insurance laws.

WE CAN:

1. Review the company response to make sure that they followed the terms and conditions of the insurance policy in question as well as any applicable state insurance laws.
2. Work with the company to resolve your problem or help you and the company communicate with one another.
3. If we determine that the insurance company or insurance professional did not meet the legal obligations of the policy, we will require corrective action.
4. Help you understand your insurance policy.

WE CANNOT:

1. Provide assistance with your insurance complaint if you have an attorney.
2. Provide legal advice or provide legal representation or intervene on your behalf in a pending lawsuit.
3. Provide medical advice or make medical necessity determinations about health care services.
4. Determine who was at fault in a motor vehicle accident (aka liability).
5. Determine the facts surrounding the claim (such as the cause of a loss or damage) or determine who is being truthful when there are different versions of the accident or claim.
6. Determine the value of a claim or the amount of money owed to you
7. Tell a company to pay a claim, refund a **premium**, or reinstate or issue a policy if they followed the law and your policy.

If you have already filed a complaint about a particular issue and would like an update on your complaint, please call our Hotline or email us.

Before submitting your complaint:

Before filing a complaint, please make sure you have considered your other options:

- Have you contacted your agent for assistance?
- Have you contacted the company for assistance?
- Have you sent the insurance company the information they requested?
- Have you asked the company to explain the reason for not paying your claim?

Your completed complaint form gives us authorization to review your concerns and provides the information necessary to pursue our investigation. In order to process your complaint, we also need the following information from you:

- Name of the **insurance companies** and **agents** involved
- Your **Member ID**, **policy** and/or **claim numbers**
- A signed and notarized **Power of Attorney (POA)** if you are filing on behalf of a family member.

Please be sure to send us all relevant information when you submit your complaint. If you need to send additional documents please email the information to csscomplaints@mass.gov and note that you filed a complaint and are providing additional documentation. Please be aware that Consumer Service will send a copy of your complaint and any related materials to any company, agent or licensee involved in this matter. **Please do not send us any medical records.**

How to file

Online

Click to file a complaint.

By mail

More info

What happens after you submit your complaint?

All complaints are reviewed upon receipt to ensure that they are within the jurisdiction of the DOI. If jurisdiction is identified, within two weeks of filing, you (the complainant) will receive a written acknowledgement of the complaint or an email or letter indicating that the complaint was incomplete and requesting any required, missing information or documents. The respondent (the insurance company or agent you filed a complaint about) receives written notification that a complaint has been filed along with a copy of your complaint and the supporting documentation. The respondent has 30 days to provide a written response to the complaint. The complaint is then assigned to a CSU examiner for review. Due to the volume of complaints received by CSU, complaints are handled in the order that they are received.

If your complaint is not within the Division of Insurance's jurisdiction, we will help you identify the appropriate agency to review your concerns.

If your issue does not involve an insurance policy sold in Massachusetts or an accident occurring in Massachusetts, please contact the appropriate state's department of insurance. [Find out of state insurance department contact information.](#)

If your complaint involves a workers' compensation claim, please contact the [Division of Industrial Accidents](#).

If your complaint is regarding your health insurance, you should be aware that some health plans are self-funded (aka self-insured) plans and are regulated by the **federal government**, not the Division of Insurance. The benefits coordinator at your place of employment can tell you what kind of health plan you are in and direct you to the appropriate source of help.

The Mass DOI also does not have authority over [Medicare plans](#), [MassHealth \(Medicaid\)](#) plans, or the [Group Insurance Commission \(GIC\)](#).

If your complaint concerns a medical necessity denial, you should file a complaint with the [Office of Patient Protection](#).

Downloads

 [DOI Insurance Complaint Form](#) (English, PDF 345.69 KB)

Contact

Division of Insurance Consumer Service Unit

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