



Health Insurance Regulation

In California, health insurance is regulated by the California Department of Insurance (CDI). Our mission is to ensure that consumers are protected, that the insurance marketplace is fostered to be vibrant and stable, and that the law is enforced fairly and impartially. We enforce laws relating to health insurance and the health insurance code.

How does CDI regulate insurance?

CDI protects consumers by making sure that insurers follow the law. Among other responsibilities, CDI:

- Reviews every policy for sale in California to make sure that it follows the law;
- Reviews and comments on rate changes proposed by your insurer;
- Offers consumer support when you have a question about your policy, want to file a complaint, or contest a decision by your insurers.
- Investigates fraud and takes enforcement action when necessary;
- Reviews insurance companies' finances to make sure that they are stable enough to pay the claims of their policyholders; and
- Licenses brokers and agents who sell insurance in California.

A list of health insurer's regulated by CDI is available for your review.

Other coverage and regulation

While we are responsible for regulating companies selling health insurance in California, we do not regulate health plans (HMOs), some PPOs, self-insured plans, and Medicare/Medi-Cal coverage. Visit our [Types of Coverage](#) page to learn more about the variety of health coverage options in California and who to turn to if you need help.

If you are having a problem figuring out who to contact for your particular coverage, [contact us online](#) or call our Consumer Hotline at 1-800-927-4357 (HELP) and we will help you.

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