

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Name of Insurance Company or Employer]  
[Department Name, if applicable]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Health Insurance Provision Violation and Demand for Corrective Action**

To Whom It May Concern,

I am writing this letter to formally notify you of a violation regarding my health insurance coverage under Policy Number: [Your Policy Number] and Group Number: [Your Group Number].

It has come to my attention that the following provision of my insurance contract/plan has been violated:

[Clearly describe the violation here, e.g., failure to cover a mandated benefit, incorrect billing/denial of a covered service, failure to provide COBRA notice, or violation of the Affordable Care Act requirements].

Specifically, the violation occurred on [Date] when [Describe the specific incident or action that triggered the violation]. This action is a direct breach of the terms outlined in [Cite the specific section of the Summary Plan Description or relevant law/regulation].

Based on this violation, I am formally demanding that you take the following corrective actions within [Number of Days, e.g., 14] business days from the receipt of this letter:

- [Action 1: e.g., Process and pay the outstanding claim in the amount of \$XX.XX]
- [Action 2: e.g., Reinstate my coverage effective from the date of wrongful termination]
- [Action 3: e.g., Provide written confirmation that the plan is now in compliance with the specified provision]

Failure to rectify this matter promptly will leave me with no choice but to escalate this complaint to the [State Insurance Commissioner / Department of Labor / Employee Benefits Security Administration] and seek legal counsel to protect my rights under [ERISA / State Law / The Affordable Care Act].

I have attached copies of [List supporting documents, e.g., Explanation of Benefits, medical bills, or prior correspondence] for your review.

I look forward to your immediate attention to this matter and a written response confirming the corrective actions taken.

Sincerely,

[Your Signature]

[Your Printed Name]