

No. **2026-9872**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 04/08/2026**

**Subject Considered:**

United Healthcare Insurance Company  
185 Asylum St  
Hartford, Connecticut 06103

Consent Order  
TDI Enforcement File No. 35421

**General remarks and official action taken:**

This is a consent order with UnitedHealthcare Insurance Company (UHC). UHC recovered overpayments outside the allowable timeframe and failed to meet statutory and rule-based timelines on independent dispute resolution requests. UHC has agreed to an administrative penalty of \$400,000.

**Waiver**

UHC acknowledges that the Texas Insurance Code and other applicable law provide certain rights. UHC waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**Findings of Fact**

1. UHC holds a certificate of authority to act as a life, accident, or health insurer.

Independent Dispute Resolution

2. In 2019, the Texas legislature passed SB 1264 prohibiting balance billing (or surprise billing) for most out-of-network health insurance claims. SB 1264 also

## 2026-9872

Commissioner's Order

United Healthcare Insurance Company

Page 2 of 5

- created a mediation and arbitration system for health insurers and HMOs to settle balance bills with healthcare providers.
3. TDI adopted rules and established an independent dispute resolution (IDR) portal to implement this legislation. Health insurance claims on or after January 1, 2020, were subject to SB 1264.
  4. Health insurers and HMOs began to use TDI's IDR portal in 2020. The portal's volume of claims steadily grew, and most carriers began handling hundreds or thousands of IDR matters on a monthly basis beginning in 2021.
  5. Beginning in the fall of 2024, UHC struggled to meet multiple statutory and rule-based timelines for many of its IDR requests.
  6. These included UHC's failure to:
    - a. pay or timely pay a mediator or arbitrator upon assignment;
    - b. provide information that the facilitator believes is necessary to facilitate a decision; and
    - c. timely respond to TDI when contacted about addressing these issues.
  7. UHC represents to TDI that these issues were due to an IDR system upgrade that had multiple implementation challenges. UHC represents that it has corrected these issues and has properly assigned resources to its IDR program.
  8. UHC represents that it will continue to implement additional controls and fully monitor its IDR process for full compliance.

### Improper Overpayment Recovery

9. TEX. INS. CODE § 1301.132 and 28 TEX. ADMIN. CODE § 21.2818 requires insurers to seek recovery of an overpayment to a health care provider not later than 180 days after the date the provider receives the payment.
10. Based on a health care provider complaint, TDI determined that UHC recovered overpayments from providers more than 180 days from the date of receipt of the overpayment.
11. UHC represents that from October 1, 2019, through November 8, 2024, it sent 1,196 overpayment recovery requests, that were not associated with suspected

## 2026-9872

Commissioner's Order

United Healthcare Insurance Company

Page 3 of 5

fraud, to health care providers more than 180 days after the provider received payment.


12. UHC represents that it reprocessed these untimely recovery requests and returned \$938,703 back to providers.
13. UHC represents that it now has policies and procedures in place to ensure compliance with TEX. INS. CODE § 1301.132 and 28 TEX. ADMIN. CODE § 21.2818.

### Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE chs. 82, 84, and 1467; 28 TEX. ADMIN. CODE ch. 21; and TEX. GOV'T CODE §§ 2001.051–2001.178.
2. The commissioner has authority to dispose of this matter informally as set forth in TEX. GOV'T CODE § 2001.056 and TEX. INS. CODE §§ 36.104 and 82.055.
3. UHC has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. UHC violated 28 TEX. ADMIN. CODE §§ 21.5011(d)(2) and 21.5021(d)(2) by failing to pay the nonrefundable mediator or arbitrator fee to the mediator or arbitrator when the mediator or arbitrator is assigned.
5. UHC violated TEX. INS. CODE § 1467.101(a)(2) by not providing information the arbitrator or mediator believes is necessary to facilitate a decision or agreement.
6. UHC violated TEX. INS. CODE § 1301.132 and 28 TEX. ADMIN. CODE § 21.2818 by seeking recovery of overpayments from providers more than 180 days after the date of receipt of the overpayment.

**Order**

It is ordered that UnitedHealthcare Insurance Company pay an administrative penalty of \$400,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:  
  
FE10434BC41A470...  
\_\_\_\_\_  
Amanda Crawford  
Commissioner of Insurance

Recommended and reviewed by:

  
\_\_\_\_\_  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
\_\_\_\_\_  
Sydney Rosales, Staff Attorney  
Enforcement

Approved as to form and content:

  
\_\_\_\_\_  
Rachael Padgett, Counsel for UHC

**Affidavit**

STATE OF Texas §  
§  
COUNTY OF Harris §

Before me, the undersigned authority, personally appeared Charles Carter, who being by me duly sworn, deposed as follows:

"My name is Charles Carter. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

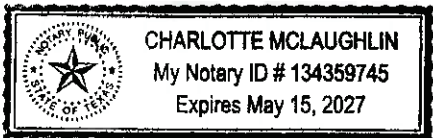
I hold the office of CEO, Central South TX and am the authorized representative of UnitedHealthcare Insurance Company. I am duly authorized by said organization to execute this statement.

UnitedHealthcare Insurance Company has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

  
Affiant

SWORN TO AND SUBSCRIBED before me on March 17<sup>th</sup> 2026.

(NOTARY SEAL)



Charlotte McLaughlin  
Signature of Notary Public  
Charlotte McLaughlin  
Printed Name of Notary Public