

# CONSUMERS' CHOICE HEALTH INSURANCE COMPANY

## **NOTICE TO MEMBERS AND PROVIDERS**

Consumers' Choice is presently in liquidation. Payment of claims by the company was suspended. On January 28, 2016, the South Carolina Director of Insurance issued an Impairment Order stating the company was in such a hazardous financial condition that the company could not resume payment of claims and triggering the protection of the South Carolina Life and Accident and Health Insurance Guaranty Association (the Association) on behalf of all covered South Carolina policyholders. Those Orders as well as other documents related to the financial insolvency of Consumers' are posted at the website <http://www.cchpsc.org>.

Moratorium on payment of claims has been imposed effective 1/28/16. This was necessary to allow the Association to put in place the required operations and funding to pay claims. **All covered claims will be paid in the order they were received and processed subject to the Association's maximum limit of \$300,000 per insured person.** If you have already filed an unpaid claim with Consumers', please do not file it again. The Association has access to all previously filed claims.

### **Frequently asked Questions:**

- 1. Is there a deadline for filing claims?** The provisions of the policy apply. Claims must be filed not later than 12 months from the date of service. However, we ask all providers and members to file claims as quickly as possible if you have not already done so. Please do not file duplicate claims as this will only delay processing and payment of claims.
- 2. Can the provider bill the member for unpaid claims?** If this happens we ask that you send to the provider a copy of this notice and ask their patience while the Association gets the necessary operations in place to pay the claims.
- 3. Is the member still responsible for copays and deductibles?** Yes, the claims are handled just as if Consumers were paying them with the exceptions of the \$300,000 limit per insured person.
- 4. Does the \$300,000 limit include claims Consumers' paid in the past?** No, the \$300,000 limit only applies to claims the Association pays and does not include any amounts paid by Consumers before the Rehabilitation Order was issued.
- 5. How do I file a claim that has not been previously filed?** File it just as you have in the past—do not send them to the Association—that will only delay processing of the claim.
- 6. How do I file an appeal of a claim that has been previously processed and/or paid incorrectly?** File it within the allowed period just as you would have in the past.