

To: Consumers' Choice Health Insurance Company Members
From: Michael J. FitzGibbons, Special Deputy Receiver
Re: Consumers' Choice Health Insurance Company in Receivership
Date: January 15, 2016

CONSENT ORDER OF RECEIVERSHIP

The Director of Insurance for the State of South Carolina ("Director") filed a petition for the commencement of Receivership proceedings on January 4, 2016. On January 8, 2016, the Richland County Court of Common Pleas issued a Consent Order (Order) placing Consumers' Choice Health Insurance Company (CCHP) into Receivership for the purposes of rehabilitation. The Consent Order appointed Raymond G. Farmer, the Director, as Receiver and Michael J. FitzGibbons as Special Deputy Receiver. Mr. FitzGibbons will direct the day to day operations of during Receivership. The petition, Order, all official communications and other pertinent documents related to the Receivership are posted on the CCHP website (www.cchpsc.org).

CCHP discontinued offering new policies in October 2015. In early November 2015, CCHP mailed letters to all policyholders and members informing them that all policies would end December 31, 2015.

It is too early in the receivership to determine whether there will be sufficient assets to pay all provider claims on your behalf in full.

However, your providers are generally barred by contract from seeking payment from members for amounts owed by CCHP and the Order itself prevents any provider from seeking amounts from you for an amount owed by CCHP. Please advise us immediately at the below address if a provider pursues you for amounts owed by CCHP.

Please note as a member you have continued responsibility for any cost sharing imposed under your CCHP health insurance coverage, including any applicable deductibles, co-pays or coinsurance. You also remain responsible for uncovered health care services rendered by providers.

Submit any claims for coverage for services rendered or equipment provided for dates of service December 31, 2015 and prior to CCHP by e-mail or postal mail at the following address:

Consumers' Choice Health Insurance Company, In Receivership
445 South Gay Street, Suite 101
Knoxville, SC 37902
Email: memberquestions@cchpsc.org

Claims will continue to be adjudicated in accordance with your plan documents.

Thank you for your cooperation.

CONSUMERS' CHOICE HEALTH INSURANCE COMPANY, IN RECEIVERSHIP

<http://www.cchpsc.org/>

Phone: 1-800-580-8736 | Email: memberquestions@cchpsc.org

Mailing Address: 445 South Gay Street, Suite 101 | Knoxville, TN 37902