

CONSUMERS' CHOICE HEALTH INSURANCE COMPANY IN RECEIVERSHIP PROVIDER CLAIMS PAYMENT UPDATED FREQUENTLY ASKED QUESTIONS AND ANSWERS

Consumers' Choice Health Insurance Company ("CCHP"). The FAQs are meant as a general guide, and you should feel free to contact CCHP at the address or telephone listed below:

Consumers' Choice Health Insurance Company, in Receivership
Attn: Special Deputy Receiver
445 South Gay Street, Suite 101
Knoxville, TN 37902
Website: <http://www.cchpsc.org/>
Phone: 1-800-580-8736 | Email: providerquestions@cchpsc.org

Moratorium on payment of claims was imposed effective 1/28/16. This was necessary to allow the South Carolina Life and Accident and Health Insurance Guaranty Association (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 member's policy apply. Claims must be filed no-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' Choice were paying them with the exception of the Association's \$300,000 limit per insured person.
- 4. Does the \$300,000 limit include claims Consumers' Choice 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' Choice 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.

7. When will received and processed claims be paid? We expect the Association to begin payment of covered claims during the first week of March and continue until all processed claims have been paid. We anticipate the backlog of claims will be cleared by the first week in April.