

**CONSUMERS' CHOICE HEALTH INSURANCE COMPANY IN RECEIVERSHIP  
FREQUENTLY ASKED QUESTIONS AND ANSWERS**

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

**Question 1: WHAT IS THE STATUS OF CCHP?**

**Answer:** CCHP has been ordered into liquidation as of March 28, 2016 by the Fifth Judicial Circuit Court of Common Pleas of Richland County, SC.

**Question 2: WHY WAS IT NECESSARY TO PLACE CCHP IN RECEIVERSHIP?**

**Answer:** It was determined, among other things, CCHP was in hazardous financial condition.

**Question 3: WHAT DOES RECEIVERSHIP MEAN?**

**Answer:** The Receiver was appointed to protect CCHP and its members, providers, other creditors and the public. The Receiver has been given the authority to run the affairs of CCHP in accordance with the Order.

**Question 4: IS CCHP ISSUING NEW INSURANCE POLICIES?**

**Answer:** No. CCHP discontinued offering new policies in October 2015. Letters were mailed to all policyholders and members in early November 2015 informing them that all policies would terminate December 31, 2015.

**Question 5: DID THE RECEIVERSHIP ORDER CANCEL CCHP INSURANCE POLICIES?**

**Answer:** No. Insurance policies remained in force until all remaining policies expired by their own terms December 31, 2015.

**Question 6: WILL CCHP CONTINUE PAYING CLAIMS?**

**Answer:** No. The South Carolina Life and Accident and Health Insurance Guaranty Association (the Association) has assume all payment obligation on behalf of CCHP claims, subject to their statutory limits.

**Question 7: WILL ALL CLAIMS BE PAID IN FULL?**

**Answer:** The Association's limit for covered claims is \$300,000 per insured person. Claims in excess of \$300,000 per insured person will remain an obligation of CCHP.

**Question 8: WILL MEMBERS BE RESPONSIBLE FOR DOCTOR AND HOSPITAL BILLS THE CO-OP DOES NOT PAY?**

**Answer:** In general, providers are barred by contract from seeking payment from members for amounts owed by CCHP. The Order itself prohibits providers from seeking payments from members for the obligations of CCHP. Any member who is billed by a provider for an amount owed by CCHP should advise us immediately at the address below.

Members remain liable to their providers for deductibles, co-pays and uncovered services. Members should continue to promptly remit these amounts to their providers.

**Question 9: HOW DO I PRESENT CLAIMS FOR PAYMENT?**

**Answer:** Providers should submit claims in accordance with prior submission practices. Members may submit claims to CCHP by e-mail or postal mail at the following address.

**Consumers' Choice Health Insurance Company, In Liquidation 9821 N. 95<sup>th</sup> Street, Suite 105  
Scottsdale, AZ 85258 Email: [memberquestions@cchpsc.org](mailto:memberquestions@cchpsc.org)**

**Question 10: WILL BROKER COMMISSIONS CONTINUE TO BE PAID?**

**Answer:** No. Any questions in this regard can be forwarded to:

**Consumers' Choice Health Insurance Company, In Liquidation 9821 N. 95<sup>th</sup> Street,  
Suite 105 Scottsdale, AZ 85258 Email: [brokerquestions@cchpsc.org](mailto:brokerquestions@cchpsc.org)**

**STRICTLY FOR PROVIDERS**

**Question 11: WHAT DO I NEED TO DO NOW?**

**Answer:** Providers should do the following:

*a) Cease all litigation and collection proceedings pending or contemplated against CCHP's Members for amounts owed by CCHP.*

*Under the Order, you cannot pursue collection actions against the policyholder members for CCHP's unpaid claim liability.*

*b) Ensure that all eligible, outstanding claims have been submitted to the CCHP's Third Party Administrator, HealthScope Benefits, Inc.*

*Confirm all outstanding claims for services rendered December 31, 2015 and prior have been submitted in accordance with CCHP's claim's submission process. Timely submission of claims will permit a prompt adjudication of unpaid services and equipment rendered and provided.*

**Question 12: WHEN CAN WE EXPECT PAYMENT OF OUTSTANDING CLAIMS?**

**Answer:** A temporary moratorium was imposed on claim payments to permit the Special Deputy Receiver to conduct a needed financial analysis of CCHP and to allow the Association to put the necessary operations and funding in place to resume claim payments. Provider claim payments, by the Association, are expected to resume in early March, 2016.

**Question 13: WE HAVE ALREADY SUBMITTED OUR OUTSTANDING CLAIMS TO CCHP'S TPA, DO WE NEED TO RESEND THESE CLAIMS?**

**Answer:** No. If the claim has been filed in accordance with CCHP's claims submission process, there is no need to resubmit these claims.

**Question 14: DO I NEED TO FILE MY CLAIMS AGAINST CCHP BY A CERTAIN DATE?**

**Answer:** Providers are encouraged to promptly submit any outstanding claims that have not previously been filed in accordance with prior practices. There is no reason to delay submissions. The Court will ultimately approve a deadline by which any interested party must file a claim against the estate of CCHP. Until this deadline is established, Providers should continue to submit claims as they would have previously to HealthScope Benefits, Inc.

**Question 15: I WAS TOLD THE SOUTH CAROLINA DEPARTMENT OF INSURANCE (SCDOI) WAS PAYING ALL CLAIMS, IS THIS CORRECT?**

**Answer:** No, the SCDOI is not paying claims. The South Carolina Life and Accident and Health Insurance Guaranty Association will be paying covered claims, subject to statutory limits. Claims payments are expected to resume in early March, 2016.

**Question 16: HOW DO I CONTACT CCHP?**

Consumers' Choice Health Insurance Company, in Liquidation  
9821 N. 95<sup>th</sup> Street, Suite 105  
Scottsdale, AZ 85258  
Website: <http://www.cchpsc.org/>  
Phone: 480-948-4351 | Email: [providerquestions@cchpsc.org](mailto:providerquestions@cchpsc.org)

Please visit CCHP's website regularly to assure you are aware of any changes and news involving the ongoing Liquidation.



