

HealthyCT, Inc. Rehabilitation Information

Individual Policyholders:

Billing: As a policyholder of HealthyCT, you will continue to receive covered services and HealthyCT will continue to pay for that care. You will continue to be billed for premium as long as your policy is effective with HealthyCT. Please remember that you will continue to be responsible for payment of premium and any non-covered health care goods and services, deductibles, and/or copayments. The Rehabilitation Order prohibits health care providers from seeking payment from you for health care goods and services provided prior to the date of the Rehabilitation Order, as long as those health care goods and services are covered under your HealthyCT insurance policy. If you believe that you have been improperly billed, please contact HealthyCT customer service toll free at **1-855-458-4928**.

Coverage for 2017: In order to have coverage effective for January 1, 2017, **you will need to purchase health insurance coverage from another company during the open enrollment from November 1, 2016 to December 15, 2016. Visit AccessHealthCT.com or contact your insurance agent to enroll in coverage.**

If you have any problems with a provider who states they no longer accept HealthyCT insurance, please call customer service toll free at **1-855-458-4928**. If the provider was a contracted provider as of November 1, 2016, the provider is required by the Rehabilitation Order to continue to provide services to HealthyCT insurance policyholders. The provider is prohibited from balance billing members.

Group Policyholders:

Billing: As a policyholder of HealthyCT, you will continue to receive covered services and HealthyCT will continue to pay for that care. You will continue to be billed for premiums as long as your policy is effective with HealthyCT. Please remember that you will continue to be responsible for payment of premium and any non-covered health care goods and services, deductibles, and/or copayments. The Rehabilitation Order prohibits health care providers from seeking payment from you for health care goods and services provided prior to the date of the Rehabilitation Order, as long as those health care goods and services are covered under your HealthyCT insurance policy. If you believe that you have been improperly billed, please contact HealthyCT customer service toll free at **1-855-458-4928**

If you have any problems with a provider who states they no longer accept HealthyCT insurance, please call customer service toll free at **1-855-458-4928**. If the provider was a contracted provider as of November 1, 2016, the provider is required by the Rehabilitation Order to continue to provide services to HealthyCT insurance policyholders. The provider is prohibited from balance billing members.

Employers:

Your employees will continue to receive coverage pursuant to their policy with HealthyCT. You will continue to be billed for premiums and are responsible for the payment of premium as long as your

policy is effective with HealthyCT. **Important: Since July 1, 2016, HealthyCT has no longer accepted renewals for group insurance. You need to find a new insurance company to provide coverage before the end of your plan year with HealthyCT. Please discuss your insurance coverage needs with your broker/agent.**

If your employees are refused care or contacted by a collection agency working on a provider's behalf, please contact HealthyCT client services unit toll free at **1-888-269-0306**. The provider is prohibited from balance billing members.

Providers:

Pursuant to the Rehabilitation Order, HealthyCT will pay provider claims for all covered services provided to a HealthyCT policyholder. Providers are prohibited from balance billing members.

Under the terms of the Rehabilitation Order all contracted providers are enjoined from terminating their contractual relationship with HealthyCT without the Rehabilitator's and Court's consent.

Whether you are a former or current contracted or non-contracted provider of HealthyCT, the Rehabilitation Order prohibits you from pursuing a HealthyCT policyholder for payments for health care goods and services that are covered by a HealthyCT insurance policy. The policyholder is still responsible for any deductibles, non-covered services, or copayments.

Agents:

Under the terms of the Rehabilitation Order, all agents/brokers having sold HealthyCT policies shall account for all **earned premiums**, and shall account for and pay to HealthyCT **all premiums and commissions unearned** due to policies canceled in the normal course of business by December 1, 2016 or the date of receipt, whichever is later.

The Rehabilitation Order prohibits any insurance agent/broker from using premium monies owed to HealthyCT for refund of unearned premiums or for any purpose other than payment to HealthyCT in Rehabilitation.

As licensed agents with HealthyCT your commission payments for all commissions earned on or after November 1, 2016 will be determined, resolved, paid and/or discharged, in whole or in part, according to the terms and conditions approved by the Rehabilitation Court. HealthyCT is currently prohibited under the Rehabilitation Order from paying commissions earned prior to November 1, 2016. Agents will be advised of procedures to submit their claims for payment for commissions earned, but not paid prior to November 1, 2016 and for commissions earned on or after November 1, 2016.

At this time, HealthyCT is neither accepting any new business, nor renewing any existing business. Consequently, agents should not accept any applications from new customers for a HealthyCT insurance policy. **You are encouraged to work with your customers to move them to a different company by the end of the plan year.** HealthyCT will provide you with reports to assist you and the employer groups in this process.