



# State of Connecticut

## *Insurance Department*

153 Market Street  
Hartford, CT 06103  
(860) 297-3800  
[www.ct.gov/cid](http://www.ct.gov/cid)

**Andrew N. Mais**  
*Commissioner*

**FOR IMMEDIATE RELEASE**  
December 3, 2019

**CONTACT: Jim Carson, 860-297-3958**  
[Jim.Carson@ct.gov](mailto:Jim.Carson@ct.gov)

---

### **Commissioner Mais Takes Action to Protect Consumers Against Unauthorized Insurance Company**

#### *Cease & Desist Order Issued to Alera and Trinity Healthshare*

Today, Connecticut Insurance Department (CID) Commissioner Andrew N. Mais issued a cease and desist order against Alera Companies, Inc. and Trinity Healthshare, Inc. for conducting an insurance business illegally in Connecticut, and potentially placing consumers at risk.

“We are seeing entities in the marketplace misleading consumers and trying to avoid insurance regulation,” said Commissioner Mais. “Consumers need protections from these practices which is what the CID is empowered to do. It is important for consumers to reach out to the Department when they have questions or concerns, and be cautious when they purchase health coverage.”

“Protecting Connecticut consumers is the core function of the Department as insurance regulators. State regulation effectively protects consumers and ensures that promises made by insurers are kept”, Mais said.

Alera, an unlicensed insurance company in Connecticut, has been administering and marketing health coverage on behalf of Trinity Healthshare. Trinity represents itself as a health care sharing ministry whose members share a common set of ethical or religious beliefs. For a description of these type of plans, see the [NAIC](#).

Ted Doolittle, the State’s Healthcare Advocate said, “We commend the Insurance Department for taking this swift action to protect consumers. Today’s cease and desist order will protect Connecticut residents from Alera’s deceptive marketing and unfair claims adjudication practices that include preexisting condition exclusions, lifestyle choices and other reasons that ordinarily would be prohibited under the ACA.”

Alera and Trinity Healthshare will continue to process and pay health care claims for existing policies. They are prohibited from soliciting and selling any new business in Connecticut. [Read the December 2nd Cease and Desist Order in the Matter of The Alera Companies, Inc. and Trinity Healthshare, Inc.](#)

Connecticut residents with these plans will need to find new health insurance options during the open enrollment period for the 2020 plan year. More information is available by calling the Consumer Affairs Department at 860-297-3900. For a list of companies marketing [individual health insurance policies](#), visit [ct.gov/CID](http://ct.gov/CID) and [Access Health CT](#). Generally, health plan open enrollment closes on December 15.

The Department's Consumer Affairs Division received complaints from one particular consumer alleging nearly \$300,000 in unpaid claims and concerns over how the policies were marketed and sold to them. This consumer met the \$10,000 plan deductible paying out of pocket for diagnostic tests including several MRIs and the company subsequently refused to pay the \$280,000 surgical and physician bills citing a pre-existing condition.

Some consumers believed they were buying traditional health insurance and did not know the plans were offered by a health care sharing ministry, which would be exempt from state insurance regulations, until their claims were denied.

Insurance Commissioner Andrew N. Mais reminds consumers to always be cognizant how a health plan works before signing up. Consumers should shop around for a health plan that best suits their needs and budget. "Consumers should research, prior to purchasing a plan, if it comes with protections required by Connecticut and/or federal law and is marketed by a licensed insurance carrier or licensed broker in Connecticut," Mais said.

Anyone with questions can contact the Connecticut Insurance Department by email at [insurance@ct.gov](mailto:insurance@ct.gov) or by calling 860-297-3900 and the Office of The Healthcare Advocate at 860-331-2440.

Additional resources:

- [List of licensed carriers selling ACA-compliant plans in Connecticut.](#)
- [Access Health CT](#) - the state health insurance exchange
- [Find a licensed broker/agent](#)

###

**About the Connecticut Insurance Department:** The mission of the Department is to protect consumers through regulation of the industry, outreach, education and advocacy. In FY 2018, the Department recovered more than \$4.5 million on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. For every dollar of direct expense, the Department brings in about \$8.35 to the state in revenues. In FY 2018, the Department returned more than \$145 million in assessments, fees, fines and penalties, and taxes to the state's General Fund.

**For help with all your insurance issues:**

- Email us at [insurance@ct.gov](mailto:insurance@ct.gov)
- Ask a question or file a complaint [online](#)
- Call the Consumer Helpline at **800-203-3447** or **860-297-3900**.
- Sign up for [e-alerts](#) to get the latest news, warnings and rate changes that may affect your premium
- Download consumer [FAQs](#) on health, homeowner and auto coverage
- Visit our [Web site](#) and follow the Department on Facebook, Twitter or YouTube

