



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

March 5, 2024

NOTICE TO AFFECTED HEALTH INSURERS, HEALTHCARE PROVIDERS AND INSURED REGARDING THE CHANGE HEALTHCARE CYBERSECURITY ATTACK

The Connecticut Insurance Department ("CID") understands that the cybersecurity attack on Change Healthcare on February 21, 2024, created significant operational challenges for some health insurers and health care providers in Connecticut including hospitals, individual practitioners, practice groups, diagnostic centers, laboratories and pharmacies ("Providers"). Change Healthcare, a clearinghouse used by Providers and health insurers to facilitate claim submissions and payment processes, is working diligently to address the cybersecurity attack including establishing workarounds and providing new software to its customers. However, operational challenges continue for some Providers and health insurers. Updates on Change Healthcare's efforts to address the cybersecurity attack can be found at <https://www.unitedhealthgroup.com/ns/changehealthcare.html>.

The CID expects each affected health insurer operating in Connecticut will make every effort to provide prompt assistance to policyholders, health plan members (together "Insureds") and Providers as they navigate these challenges. This assistance should take into consideration the importance of Providers' ability to treat and receive reimbursement for provided health care services with as little interruption as possible given the circumstances.

For Insureds, the CID expects that each affected health insurer will update its website and develop public-facing materials that communicate how they can get help purchasing coverage and accessing their benefits. This should include but not be limited to how Insureds can:

- Confirm their eligibility for coverage, including the ability to get a duplicate insurance card if needed.
- Submit for reimbursement any claims for which the Insured pays out of pocket.

For affected Providers with payment distribution interruptions, please explore Change Healthcare's financial assistance program (<https://www.optum.com/en/business/providers/health-systems/payments-lending-solutions/optum-pay/temporary-funding-assistance.html>).

The CID also anticipates that each affected health insurer will update its website and develop public-facing materials that communicate how Providers can deliver the health care services the health insurer has promised to cover for its Insureds. This should include Information on how Providers may access any alternative clearinghouse or health insurer-specific workarounds to submit prior authorizations and claims, and seek reimbursement. The CID recognizes that some health insurers have already taken this type of action.

In addition, as an alternative to Change Healthcare's financial assistance program, the CID encourages affected health insurers to consider:

- Flexibility with respect to prior authorization for services, claims submissions and appeal processes, including consideration of waiving prior authorization requirements in situations

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where the health insurer and Provider cannot share information.

- Processes for network Providers to obtain financial advances from the health insurer during periods where billing and reimbursement processes are unavailable or delayed.
 - The goal of the financial arrangements should be to allow Providers to continue to furnish to the Insureds all the services the health insurer has promised to cover and may be based on average weekly/monthly reimbursements.
 - These financial arrangements should be made promptly to prevent adverse economic impact on Providers caused by this cybersecurity attack and to preclude any unintended consequences for Insureds.
 - These financial arrangements should be available, recognizing that the health insurers are continuing to receive premium payments.

Finally, the CID recognizes that normally there are many communications exchanged electronically between Providers and health insurers. Because of this situation, the CID encourages each affected health insurer to make available clear points of contact, including via both phone and email, as appropriate, to Providers as all involved work to recover from this cybersecurity attack.

Change Healthcare is owned by Optum, a subsidiary of United Healthcare Group. Change Healthcare is not subject to regulation by the CID.

For any questions regarding this notice, please contact us via email at insurance@ct.gov.



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Insurance Commissioner