

October 28, 2015

WINhealth Partners in Rehabilitation

Questions & Answers

On October 21, 2015, the Insurance Commissioner of the State of Wyoming ("the Commissioner") was appointed as Receiver of WINhealth Partners ("WINhealth") by the District Court, First Judicial District pursuant to 26-28-105(a)(i) and (ix) of the Wyoming Insurance Code. The Rehabilitation Order authorizes the Commissioner, to take control of the assets and books and records of WINhealth and to act in all ways and exercise all powers necessary for the purpose of the Order and the receivership provisions of the Insurance Code. Rehabilitation/receivership is required when an insurance company does not meet the minimum surplus requirements as prescribed by the applicable state law.

During the week of October 26, 2015, WINhealth mailed a Notice of Rehabilitation to all policyholders. This announcement will inform policyholders that all policies will terminate on December 31, 2015. This is known as runoff. Runoff is when a business winds down its existing business and pays all related policy claims while ceasing to take on new customers.

Policyholders will have **12 months from their termination date** to file their claims.

Individual Member/Policyholder Questions – Anyone who has purchased a WINhealth plan directly or through the federal marketplace (healthcare.gov). This does not include anyone who has a WINhealth plan through their employer.

1. Will my policyholder claims be paid?

If you continue to make your required premium payments, your claims will be paid in accordance with your WINhealth policy.

2. Can I continue to buy insurance through WINhealth?

No. You will need to find new coverage through a different carrier for coverage beginning January 1, 2016. Individuals can purchase a new plan during open enrollment, which begins November 1, 2015. Enroll in a plan by December 15, 2015 for a plan that begins January 1, 2016 and avoid a lapse in coverage. Visit healthcare.gov during Open Enrollment to shop for a new plan.

Employers that have a group plan with WINhealth will need to find a new plan with a different carrier beginning January 1, 2016. WINhealth and the Department of Insurance will work with groups to find alternative coverage.

3. Will this change my premium?

No. Premiums will not change through the 2015 plan year. However, your premium may change when you purchase a new plan with a different carrier for 2016.

4. Can I change my insurance now?

No. Without a qualifying event, individual members will not be able to choose a new plan with a 2015 start date. Members will need to select a new plan for January 1, 2016 during Open Enrollment. Open Enrollment begins November 1, 2015 and ends January 31, 2016. We recommend that you select a plan before December 15, 2015 so you can avoid a lapse in coverage by purchasing a plan that starts January 1, 2016.

5. Can my doctor refuse to see me because of this situation?

Contracts between WINhealth and providers will remain in effect during the runoff.

6. What if I submit claims incurred in 2015 after my coverage with WINhealth ends?

We encourage timely filing of claims. However, you will have 12 months from the contract termination date to file your claims.

7. Where do I go to shop for a new plan for 2016?

Open Enrollment begins November 1, 2015. To avoid a lapse in coverage, you must enroll in a new plan by December 15th to ensure your new coverage will take effect on January 1, 2016. Visit www.healthcare.gov, call 2-1-1 to speak to a navigator, or contact your insurance agent to shop for 2016 plans.

8. If I need help with my policy or with a claim, who should I contact?

WINhealth's Member Services department and claims operations will remain fully staffed during the run-off period.

WINhealth's Member Services can be reached at (307) 773-1300.

Group Policyholder Questions – Anyone who has a WINhealth plan through their employer.

1. Our business just enrolled in a group plan with WINhealth, what happens to our coverage?

So long as you stay current with your premium payments, you will be covered by your plan through December 31, 2015. You will need to find a new plan with a different carrier for January 1, 2016 and beyond. WINhealth and the Department of Insurance will work with groups to find alternative coverage.

2. Our business has a renewal date in November. Will our plan renew?

If you already have your renewal package completed, we will honor your renewal and your employees will have coverage through December 31, 2015. You will need to find a new plan with a different carrier for January 1, 2016 and beyond.

If your renewal package is not yet completed we will ask you to find a new plan with a different carrier for November 1, 2015 and beyond. WINhealth and the Department of Insurance will work with groups to find alternative coverage.

3. Our business has a renewal date in December. Will our plan renew?

Unfortunately your plan will not renew. You will need to find a new plan with a different carrier for December 1, 2015 and beyond. WINhealth and the Department of Insurance will work with groups to find alternative coverage.

4. Can employers/groups change their plan and carrier now?

Yes. We encourage all WINhealth groups to start looking at their options immediately. Groups can switch to a new plan with a different carrier at any time.

Provider Questions

1. Will I still get paid for seeing patients covered by WINhealth?

Contracts between WINhealth and providers will remain in effect during the runoff period. Claims will continue to be paid in accordance with members' WINhealth policy.

2. Can I get out of my WINhealth contract?

Please refer to your contract and/or contact WINhealth Provider Services department.