

## **CANCELLATION OF HEALTH INSURANCE COVERAGE ON DECEMBER 31, 2015**

### **IMPORTANT: YOUR HEALTH INSURANCE COVERAGE IS ENDING**

The subscriber/dependents covered on your LAHC policy will no longer have health insurance coverage with Louisiana Health Cooperative, Inc. effective December 31, 2015 due to the fact that Louisiana Health Cooperative, Inc. will cease business on December 31, 2015. Your health insurance coverage is being terminated as of December 31, 2015.

Once your coverage terminates and you do not get other health coverage, you will be fully responsible for the cost of health services that you received after the termination date of December 31, 2015.

Read further for information about the open enrollment period beginning on November 1, 2015.

### **NOTICE TO GROUPS AND INDIVIDUALS REHABILITATION OF LOUISIANA HEALTH COOPERATIVE, INC.**

DOCKET NUMBER 641 928 Section 26  
19th JUDICIAL DISTRICT COURT FOR THE PARISH OF EAST BATON ROUGE

### **THIS NOTICE CONTAINS IMPORTANT INFORMATION WHICH AFFECTS YOUR LEGAL RIGHTS**

On September 1, 2015, the 19th Judicial District Court for the Parish of East Baton Rouge, State of Louisiana, entered an order for the rehabilitation of the Louisiana Health Cooperative, Inc. under the supervision of the Court, with the Commissioner of Insurance for the State of Louisiana as Rehabilitator. A hearing was held on September 21, 2015 to show cause why the rehabilitation order and the relief granted therein should not continue in effect. At that hearing, the Court ruled that the Louisiana Health Cooperative, Inc. ("LAHC") is placed in rehabilitation under the control of the Commissioner of Insurance for the State of Louisiana as Rehabilitator.

IT IS IMPORTANT THAT YOU KNOW THAT BASED ON INFORMATION CURRENTLY AVAILABLE LAHC POLICYHOLDERS, ENROLLEES, MEMBERS, AND SUBSCRIBERS WILL CONTINUE TO RECEIVE HEALTHCARE SERVICES WITHOUT INTERRUPTION THROUGH DECEMBER 31, 2015.

Information currently available indicates that your current LAHC coverage will remain in effect through December 31, 2015 subject to payment of all required premium, co-payments, co-insurance and deductibles.

The Commissioner has taken the following actions:

- 1) LAHC is no longer offering health plans on the Federally Facilitated Health Insurance Marketplace (HealthCare.gov);
- 2) LAHC is not accepting new enrollments;

- 3) Claims payments to providers are being processed and claims payments are being made as usual;
- 4) Agent and broker commissions are being processed and paid as usual.

IT IS IMPORTANT THAT BEGINNING ON NOVEMBER 1, 2015 YOU TAKE STEPS TO SEEK COVERAGE FOR THE PERIOD BEGINNING ON JANUARY 1, 2016 THROUGH THE FEDERALLY FACILITATED HEALTH INSURANCE MARKETPLACE (HealthCare.gov) OR THROUGH YOUR INSURANCE AGENT, PRODUCER OR BROKER.

**NOTICE OF WITHDRAWAL FROM THE MARKET  
AND DISCONTINUANCE OF HEALTH COVERAGE**

You are hereby given notice that the Louisiana Health Cooperative, Inc. is withdrawing from the Federally Facilitated Health Insurance Marketplace and discontinuing coverage effective midnight, December 31, 2015. **It is important for you to know that based on information currently available your coverage will end at midnight on December 31, 2015.**

**PLEASE NOTE:**

**As of November 1, 2015, all prescriptions will be filled for no greater than a sixty (60) day supply.**

**As of December 1, 2015, all prescriptions will be filled for no greater than a thirty (30) day supply.**

**COMMERCIAL GROUP POLICYHOLDERS**

Based on information currently available, group coverage will end at midnight December 31, 2015. Commercial groups can choose any of the group products being marketed in Louisiana for their replacement coverage. Each group's rate will be calculated based on the product selected and underwriting criteria. Group replacement rates may be different from your current coverage plan.

**INDIVIDUAL POLICYHOLDERS**

Based on information currently available, individual coverage will end at midnight December 31, 2015.

To secure new insurance coverage beginning January 1, 2016 you can access the Federally Facilitated Marketplace place at <https://www.healthcare.gov> or obtain insurance by contacting your insurance agent or broker.

**YOUR RIGHT NOT TO BE BILLED OR SERVICES OWED BY  
LOUISIANA HEALTH COOPERATIVE, INC.**

If you received bills from in network providers for any amounts over your deductible, co-payment, or coinsurance amounts, please contact the Louisiana Health Cooperative, Inc. in Receivership immediately. You are only responsible for your deductible, co-insurance and/or co-payment amounts if you were treated by an in network provider.

*If you were treated by an out of network provider you may be billed for the services you received.* The Louisiana Health Cooperative is not responsible for services you received from an out of network provider unless LAHC approved those services in advance of your treatment. Demands for other payments are prohibited by state law and the order of the Court and should be forwarded immediately to LAHC in Receivership.

**STAY AND ABATEMENT OF LEGAL PROCEEDINGS**

Pursuant to the order of the 19th Judicial District Co all suits and seizures against LAHC and the enrollees, subscribers, members and/or policyholders of LAHC are stayed. The order prohibits the commencement or maintenance of any action or proceeding.

IN NETWORK PROVIDERS SHOULD NOT REFUSE SERVICE TO ENROLLEES.

CLAIMS FOR SERVICES SHOULD BE SUBMITTED AS USUAL FOR PAYMENT.

Copies of the petition and order are available at <http://www.lldi.la.gov/industry/financial-regulation/receivership/louisiana-health-cooperative>.

**FURTHER INFORMATION**

If you want further information about the Louisiana Health Cooperative and/or this legal proceeding, you may wish to contact your own legal counsel or

Louisiana Health Cooperative, Inc. in Receivership  
3445 N. Causeway Blvd  
Suite 800  
Metairie, LA 70002  
(504) 383-7456

Further information is available on line at [www.mylahc.org](http://www.mylahc.org)

**IT IS IMPORTANT FOR YOU TO KNOW THAT  
BASED ON INFORMATION CURRENTLY AVAILABLE  
ALL LAHC COVERAGE WILL END AT MIDNIGHT ON DECEMBER 31, 2015**