

State of Idaho
DEPARTMENT OF INSURANCE

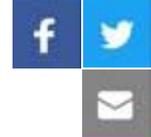
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DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

For immediate release: June 1, 2018
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INSURANCE DEPARTMENT ISSUES ADMINISTRATIVE ORDER
Consent Order

BOISE ID— On May 30, 2018, the Director of the Idaho Department of Insurance issued a consent order regarding Montana Health Cooperative dba Mountain Health Co-Op (MHC) effective May 30, 2018, imposing an administrative penalty of \$10,000 for violation of Idaho Code § [41-1304](#), and [IDAPA Rule 18.01.24](#).

These violations stem from inaccurate and misleading information that MHC admitted to providing to its agents and to placing on its website in November of 2017. MHC had represented to agents and posted on its website that certain medical providers at a regional medical facility in Idaho were within the MHC network when in actuality those providers were not.

Idaho Code § 41-1304, *False information and advertising with respect to insurance business*, prohibits the making and publishing of any advertisement or statement containing any assertion or representation with respect to the business of insurance that is untrue, deceptive or misleading. MHC violated this statute by misstating and by posting to its website that certain medical providers were available through its network when they weren't.

IDAPA 18.01.24, *Advertisement of Disability (Accident and Sickness) Insurance*, provides for minimum standards and guidelines of conduct in the advertising of disability insurance by means of printed and published material and that such advertisements shall be sufficiently clear and complete to avoid deception or to avoid being misleading. MHC's publication on its website that certain medical providers were available through MHC's network was untrue and was a form of advertisement that was misleading and deceptive, in violation of IDAPA Rule 18.01.24.

Director Dean Cameron noted that, "agents assisting consumers and the insurance-buying public need to be able to rely upon information from insurance companies, including which providers are in-network." Director Cameron added, "We appreciate MHC's willingness to acknowledge this mistake and its commitment to correct it going forward."

A copy of the order is available on the Department's website, doi.idaho.gov.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.