LAWRENCE G. WASDEN Attorney General

RICHARD B. BURLEIGH, ISB No. 4032 Deputy Attorney General State of Idaho Department of Insurance 700 W. State Street, 3<sup>rd</sup> Floor P.O. Box 83720 Boise, Idaho 83720-0043

Telephone: (208) 334-4219
Facsimile: (208) 334-4298
richard.burleigh@doi.idaho.gov

Attorneys for the Department of Insurance

q'y

FILED

OCT 0 7 2014

Department of Insurance State of Idaho

## BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

## OF THE STATE OF IDAHO

In the Matter of:

AETNA HEALTH OF UTAH INC., f/k/a Altius Health Plans, Inc.,

Certificate of Authority No. 3586 NAIC ID No. 95407

Docket No. 18-2971-14

ORDER AUTHORIZING BLOCK NON-RENEWAL AND WITHDRAWAL FROM THE INDIVIDUAL HEALTH INSURANCE MARKET

On or about September 11, 2014, the Idaho Department of Insurance (Department) received notification of the intent of AETNA HEALTH OF UTAH INC. (AETNA), formerly known as Altius Health Plans, Inc., to withdraw from the individual health insurance market in Idaho by discontinuing the offering of new policies effective September 30, 2014, and by block non-renewing its existing individual health policies delivered or issued for delivery in Idaho, pursuant to Idaho Code § 41-5207(1)(f), effective December 31, 2015.

AETNA represents to the Department that the non-renewal will affect approximately two hundred fifty-five (255) Idaho policyholders. AETNA further represents that it will provide a minimum of one hundred eighty (180) days' written notice to affected policyholders of its intent to non-renew the subject policies and that it intends to begin providing such notices on or about October 1, 2014.

AETNA acknowledges that, pursuant to Idaho Code § 41-5207(2), it will be prohibited from offering and writing any new individual health insurance plan in Idaho for five (5) years from September 11, 2014, the date of AETNA's notice to the Department, as referenced above.

The proposed block non-renewal appears to comply with the notice requirements set forth in Idaho Code §§ 41-1841(1) and 41-5207(1)(f).

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-1841 and 41-5207, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that AETNA is authorized, pursuant to Idaho Code §§ 41-1841 and 41-5207(1)(f), to effectuate a block non-renewal of all of its individual health insurance policies in Idaho, effective December 31, 2015, which change will affect approximately two hundred fifty-five (255) Idaho policyholders.

IT IS FURTHER ORDERED that AETNA shall provide written notice of not less than one hundred eighty (180) days to any Idaho policyholder affected by the non-renewals authorized by this order, in accordance both with the notice provisions included in the company's applicable insurance policies and with the requirements of Idaho Code § 41-5207.

IT IS FURTHER ORDERED that AETNA is prohibited from offering and writing any new business in the individual health insurance market in Idaho prior to September 11, 2019, pursuant to Idaho Code § 41-5207(2).

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

DATED this \_\_\_\_\_\_\_day of October, 2014.

STATE OF IDAHO DEPARTMENT OF INSURANCE

WILLIAM W. DEAL

Director

## **NOTIFICATION OF RIGHTS**

This is a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. See Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See Idaho Code § 67-

5273. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this day of Correct copy of the ORDER AUTHORIZING BI WITHDRAWAL FROM THE INDIVIDUAL HEALTH INSupon the following by the designated means:	LOCK NON-RENEWAL AND
Aetna Attn: Linda Cooper, Govt. Relations Director 4645 East Cotton Center Blvd., Bldg. F829 Phoenix, AZ 85040	<ul><li>☐ first class mail</li><li>☐ certified mail</li><li>☐ hand delivery</li><li>☐ via facsimile</li></ul>
Aetna Health of Utah Inc. f/k/a Altius Health Plans, Inc. 6705 Rockledge Drive, Suite 900 Bethesda, MD 20817-7828	☐ first class mail ☐ certified mail ☐ hand delivery ☐ via facsimile
Richard B. Burleigh Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 <sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043	☐ first class mail ☐ certified mail ☐ hand delivery ☐ via facsimile

Teresa Jones

Assistant to the Director