

LAWRENCE G. WASDEN
Attorney General

RICHARD B. BURLEIGH – I.S.B. #4032
Deputy Attorney General
Idaho Department of Insurance
700 West State Street
P.O. Box 83720
Boise, ID 83720-0043
Telephone: (208) 334-4219
Facsimile: (208) 334-4298
richard.burleigh@doi.idaho.gov

Attorneys for Department of Insurance

FILED 

JUN 04 2013

Department of Insurance
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
OF THE STATE OF IDAHO**

In the Matter of:

MID-WEST NATIONAL LIFE
INSURANCE COMPANY OF
TENNESSEE,

Certificate of Authority No. 1651
NAIC ID No. 66087

Docket No. 18-2867-13

**ORDER GRANTING REQUEST
TO IMPLEMENT BLOCK
CANCELLATION AND TO
WITHDRAW FROM THE
INDIVIDUAL HEALTH
INSURANCE MARKET**

On March 6, 2013, the State of Idaho, Department of Insurance (Department), received from MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE (MID-WEST) a request for permission to implement a block cancellation of all of its individual health insurance policies covering Idaho residents, pursuant to Idaho Code § 41-5207(1)(f), effective December 31, 2013, which cancellation would affect approximately three hundred sixty-one (361) policies.

MID-WEST represents to the Department that it will provide a minimum of one hundred eighty (180) days' written notice to its Idaho policyholders of its intent to discontinue the affected policies by providing such notice on or before July 1, 2013.

MID-WEST further represents that it intends to withdraw from the individual health insurance market in Idaho and acknowledges that, pursuant to Idaho Code § 41-5207(2), it will be prohibited from offering and writing any new business in such market in Idaho for five (5) years from March 6, 2013, the date of MID-WEST's notice to the Department, as referenced above.

The proposed block cancellation complies with the notice requirements to the Department's Director as 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 MID-WEST is authorized, pursuant to Idaho Code §§ 41-1841 and 41-5207(1)(f), to effectuate a block cancellation of all of its individual health insurance policies covering Idaho residents, which cancellation will affect approximately three hundred sixty-one (361) Idaho policies, effective December 31, 2013. FURTHER, MID-WEST shall provide written notice of not less than one hundred eighty (180) days to policyholders affected by the cancellations authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies and in Idaho Code § 41-5207.

IT IS HEREBY FURTHER ORDERED that MID-WEST is prohibited from offering and writing any new business in the individual health insurance market in Idaho prior to March 6, 2018, pursuant to Idaho Code § 41-5207(2).

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

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).

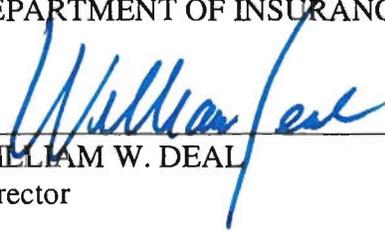
Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- 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.

DATED this 3rd day of June, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 4th day of June, 2013, I caused a true and correct copy of the ORDER GRANTING REQUEST TO IMPLEMENT BLOCK CANCELLATION AND TO WITHDRAW FROM THE INDIVIDUAL HEALTH INSURANCE MARKET to be served upon the following by the designated means:

Mid-West National Life Insurance Co. of Tennessee
Attn: Susan A. Luna, Sr. Director & Privacy Official
Corporate Compliance
9151 Boulevard 26
North Richland Hills, TX 76180

- first class mail
- certified mail
- hand delivery
- via facsimile

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery
- via facsimile



Teresa Jones
Assistant to the Director