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FILED
MAY 29 2019
Department of Insurance
State of Idaho

PM

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO

In the Matter of:

AETNA LIFE INSURANCE COMPANY
Certificate of Authority No. 152
NAIC ID No. 60054

Docket No. 18-3654-19

**ORDER AUTHORIZING BLOCK
NONRENEWAL AND
WITHDRAWAL FROM SMALL
EMPLOYER GROUP HEALTH
INSURANCE MARKET**

On or about May 15, 2019, the Idaho Department of Insurance (“Department”) received notification from AETNA LIFE INSURANCE COMPANY (“AETNA LIFE”) of its intent to withdraw from the small employer group health insurance market in Idaho by discontinuing the offering of new policies and by block nonrenewing its existing small employer group health insurance policies delivered or issued for delivery in Idaho, pursuant to Idaho Code § 41-4707(1)(h), effective December 1, 2019.

AETNA LIFE represents to the Department that it will provide a minimum of one hundred eighty (180) days’ written notice to affected plan sponsors, participants, and

beneficiaries of its intent to nonrenew the subject policies. AETNA LIFE further represents that, as of March 1, 2019, the proposed block nonrenewal will affect one (1) plan sponsor with twenty-seven (27) participants and a total of forty-five (45) covered individuals, including both participants and beneficiaries.

AETNA LIFE acknowledges that, pursuant to Idaho Code § 41-4707(2), it will be prohibited from offering and writing any new small employer group health plans in Idaho for five (5) years from May 15, 2019, the date of AETNA LIFE's notice to the Department, as referenced above.

The proposed block nonrenewal appears to comply with the notice requirements set forth in Idaho Code §§ 41-1841(1) and 41-4707(1)(h).

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-1841(1) and 41-4707(1)(h), and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that AETNA LIFE is authorized, pursuant to Idaho Code §§ 41-1841(1) and 41-4707(1)(h), to effectuate a block nonrenewal and discontinue all of its small employer group health insurance policies in Idaho, effective December 1, 2019.

IT IS FURTHER ORDERED that AETNA LIFE shall provide written notice of not less than one hundred eighty (180) days to any Idaho small employer, participant, or beneficiary affected by the nonrenewals 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 § 41-4707.

IT IS FURTHER ORDERED that AETNA LIFE is prohibited from offering and writing any new business in the small employer group health insurance market in Idaho prior to May 15, 2024, pursuant to Idaho Code § 41-4707(2).

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

DATED this 29 day of May, 2019.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. 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 motion for reconsideration within twenty-one (21) days of its receipt, or the motion 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 file a petition for judicial review 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.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29th day of May, 2019, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL AND WITHDRAWAL FROM SMALL EMPLOYER GROUP HEALTH INSURANCE MARKET to be served upon the following by the designated means:

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156

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

Clifton Able
Senior Compliance Lead
Aetna
600 University Street, Ste. 920
Seattle, WA 98101

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

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- via email


Pamela Murray