

MAR 12 2014

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY 

In the Matter of:

**UNITEDHEALTHCARE LIFE INSURANCE  
COMPANY (fka American Medical  
Security Insurance Company),  
(NAIC No. 97179)**

**No. 14A-012-INS**

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that **UnitedHealthcare Life Insurance Company (fka American Medical Security Insurance Company)** has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."), the Arizona Administrative Code ("A.A.C.") and applicable provisions of the Patient Protection and Affordable Care Act (P.L. 111-148) as amended by the Health Care and Education Reconciliation Act (P.L. 111-152). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. UnitedHealthcare Life Insurance Company (fka American Medical Security Insurance Company) ("UHCLIC") is a Wisconsin corporation that, and at all times material, holds a Certificate of Authority to operate in Arizona as a life and disability insurer.

2. Beginning in 2013, UHCLIC marketed and issued policy forms to which the Affordable Care Act applies without filing those forms and related rates ("forms and rates") with the Department or receiving approval from the Department for those forms and related rates.

3. The forms and rates were the basis for the following product and associated plans that UHCLIC submitted to the Health Insurance Oversight System ("HIOS"):

a. HIOS Product ID No. 90169AZ014



- 1 a. Filed with and received approval from the Department for those policy forms  
2 and related rates; and  
3 b. Filed with the Department all advertising and marketing material to be used  
4 for those policy forms and rates.

5 3. Respondent shall continue to administer coverage for the policy forms, product  
6 and plans identified above that were already issued or delivered in Arizona, including the  
7 collection of necessary premiums and the adjudication and payment of any claims under the  
8 policy forms, product and plans, all in accordance with the terms and conditions of the policy  
9 forms, product and plans and applicable law.

10 4. Respondent shall immediately cease and desist marketing or issuing any policy  
11 form to which the Affordable Care Act applies, for coverage beginning on or before December  
12 31, 2014, including without limitation any policy form associated with the following product and  
13 associated plans:

- 14 a. HIOS Product ID No. 90169AZ014  
15 b. HIOS Plan ID Nos. 90169AZ0140001 through 90169AZ0140010.

16 5. Respondent shall pay all valid claims, for so long as such claims may legally be  
17 brought, arising out of acts covered by any and all policy forms it has issued to Arizona  
18 residents to which the Affordable Care Act applies, for coverage beginning on or before  
19 December 31, 2014, including without limitation any policy form associated with the following  
20 product and associated plans:

- 21 a. HIOS Product ID No. 90169AZ014  
22 b. HIOS Plan ID Nos. 90169AZ0140001 through 90169AZ0140010.  
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1 United Healthcare Life Insurance Company  
c/o CT Corporation  
2 2390 East Camelback Road  
Phoenix, Arizona 85016  
3 Statutory Agent for Respondent

4 Darren Ellingson, Deputy Director  
Mary E. Kosinski, Exec. Assistant for Reg. Affairs  
5 Catherine M. O'Neil, Consumer Legal Affairs Officer  
Alexandra Shafer, Life & Health Assistant Director  
6 Department of Insurance  
2910 North 44<sup>th</sup> Street, Suite 210  
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9 Curvey Burton

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