



South Carolina Department of Insurance

NIKKI R. HALEY
Governor

RAYMOND G. FARMER
Director

To: South Carolina Health Cooperative Member Employers
From: Raymond G. Farmer, Director of Insurance
Re: Alternate Coverage Options and Updates
Date: December 1, 2014
(Revised to Include Details for Thursday's Charleston Fair 12-02-2014)

Dear SCHC Member Employer,

We are writing in follow up to our November 25, 2014 letter regarding the status of the South Carolina Health Cooperative, Inc. (SCHC). We have heard from many of you in the last week and appreciate your patience as we continue to work through all of the logistics of this matter. We are awaiting the rehabilitation order from the court, but are trying to do as much as we can pending receipt of that order. To that end, we have three important updates to share with you that are detailed below. As we continue to move forward, we will keep the SCHC dedicated webpage on our website updated, which you can access directly at www.doi.sc.gov/840/SCHC. Of course, you are also welcome to call or email us at any time using the contact information at the bottom of this correspondence.

Options for Small Group Health Insurance Coverage Effective 12/1/14 Health Insurance Fairs to be Hosted Later this Week

The SCDOI has been working with the health insurance industry to identify carriers that are able to write small group health insurance coverage for members of the SCHC with a 12/1/2014 effective date even if they do not sign up for coverage on or before December 1st. As of Monday, December 1st, the following carriers are able to write coverage with a 12/1/14 effective date:

- BlueChoice HealthPlan
- BlueCross BlueShield of South Carolina
- Coventry
- United Healthcare

In coordination with the South Carolina Alliance of Health Plans, we're also pleased to announce a series of health insurance fairs that have been scheduled for later this week for small businesses that are members of the South Carolina Health Cooperative.

The four carriers noted above have committed to writing small group coverage with a December 1st effective date for any SCHC member employer that secures a quote by Friday, December 12th. In order to assist SCHC member employers with securing quotes and coverage, the SCAHP has offered to host health insurance fairs for the impacted small businesses. These Fairs will allow the SCHC's members the opportunity to talk one-on-one with representatives of these four carriers at one time and in a centralized location so that they may take advantage of the retroactive effective date.

The South Carolina Alliance of Health Plans will host Health Insurance Fairs for SCHC members as follows:

When: Wednesday, December 3, 2014 | 3:00 p.m.-5:00 p.m.

City: Columbia, SC

Location: South Carolina Chamber of Commerce
11th Floor of the IT-ology Building on the Corner of Main Street and Sumter Street
1301 Gervais Street, Suite 1100, Columbia, SC 29201

When: Thursday, December 4, 2014 | 12:00 p.m.-2:00 p.m.

City: Charleston, SC

Location: Charleston Metro Chamber of Commerce
4500 Leeds Avenue, Suite 100, North Charleston, SC 29405

When: Friday, December 5, 2014 | 12:00 p.m.-2:00 p.m.

City: Greenville, SC

Location: Greenville Chamber of Commerce
24 Cleveland Street, Greenville, SC 29601

Instructions for SCHC Members with Supplemental Coverage through Kansas City Life Insurance Company

Kansas City Life Insurance Company will need to issue each participating employer group a new policy and certificate for the Life, Voluntary Life, Short Term Disability, Dental and Vision lines of coverage, as applicable, effective December 1, 2014. In order to continue coverage with Kansas City Life Insurance Company, each participating employer group will need to complete the following master application form(s):

Employer Sponsored Life and/or Voluntary Life - [Form GA165](#)

Dental and/or Vision - [Form GA120](#)

Life and/or Short Term Disability - [Form GA140](#)

The above provides hyperlinks to the specific master application form(s), which should be completed, signed and dated by an officer of the group and signed/dated by the writing agent.

The signed/dated forms should be returned to Kansas City Life Insurance Company at the following email address: GrpAdminTeamA@kclife.com

Or mailed to the Company at the following address: Kansas City Life Insurance Company
Attention Group Administration 2 North
P.O. Box 219425
Kansas City, MO 64121-9425

Provider Outreach Regarding Outstanding Claims

As we indicated in our prior correspondence, we understand the concerns that you have regarding the outstanding claims and are working diligently to minimize the impact SCHC's financial issues have on your business as well as your providers. With that in mind, we are reaching out to providers to ask that they stand down from pursuing collections as we work to secure funds for claims payments and work out a claims payment procedure. Because we will not know the exact claims process until we receive the court's order approving rehabilitation, we have drafted a letter to providers that provides an overview of the current situation and asks for their patience as we work through this matter. We are attaching a copy of that letter for you and have also posted it to our dedicated SCHC webpage.

FOR MORE INFORMATION

Phone: (803) 737-6081

Email: SCHCinfo@doi.sc.gov

Online: www.doi.sc.gov/840/SCHC