



## CONNECTICUT HEALTH INSURANCE MARKETPLACE REENTRY

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### ISSUE

Explain the federal prohibition on health insurance market place reentry and list the 19 Connecticut health insurance issuers currently subject to it.

### PROHIBITION ON MARKET PLACE REENTRY

Federal regulation prohibits health insurance issuers (e.g., carriers) that withdraw all products from a Connecticut health insurance market from reentering that same market for five years ([45 C.F.R. 147.106\(d\)\(2\)](#)). The prohibition on reentry applies regardless of whether the withdrawn insurance plans were available on the state health insurance exchange (i.e., Access Health CT).

Carriers must provide written notice, at least 180 days before discontinuing insurance coverage, to applicable state authorities, plan sponsors, and individual insureds, participants, and beneficiaries.

A health insurance issuer is an insurance company, insurance service, or insurance organization (excluding a group health plan) that is (1) required to be licensed to conduct insurance business in Connecticut and (2) subject to regulation by the Connecticut Insurance Department ([45 C.F.R. 144.103](#)).

### ***Health Insurance Markets***

Under federal law, a health insurance market is the:

1. individual health exchange market, which offers insurance coverage to individuals;
2. small group market, which offers health insurance to a group of individuals through a health plan maintained by their small employer; or



3. large group market, which offers health insurance to a group of individuals through a health plan maintained by their large employer ([C.F.R. 45 § 144.103](#)).

## **LIST OF CURRENTLY PROHIBITED CONNECTICUT HEALTH INSURANCE ISSUERS**

Table 1 lists the 19 health insurance issuers currently prohibited from marketplace reentry in Connecticut due to a previous marketplace withdrawal, as of October 14, 2016.

**Table 1: Health Insurance Issuers Currently Prohibited from Marketplace Reentry Due to Marketplace Withdrawal, by Effective Date**

<i>Underwriting Company</i>	<i>Market</i>	<i>Withdrawal Effective Date</i>
American Republic Insurance Company	Individual	12/1/2011
World Insurance Company	Individual	12/1/2011
Connecticut General Life Insurance Company	Individual	12/31/2013
Aetna Life Insurance Company	Group Mini-Med Plans (limited benefits)	12/31/2013
New York Life Insurance Company	Group (Association)	12/31/2013
Mid-West National Life Insurance Company of Tennessee	Small Group	12/31/2013
The MEGA Life & Health Insurance Company	Small Group	12/31/2013
Union Security Insurance Company	Small group	1/1/2014
Time Insurance Company	Small group	1/1/2014
John Alden Life Insurance Company	Small group	1/1/2014
American Alternative Insurance Corporation	Small and large group major medical	12/31/2014
The Union Labor Life Insurance Company	Individual	12/31/2014
Mid-West National Life Insurance Company of Tennessee	Individual	3/31/2015
The MEGA Life & Health Insurance Company	Individual	3/31/2015
United Concordia Insurance Company	Individual Dental	12/31/2015
Time Insurance Company	Individual	12/31/2015
Celtic Insurance Company	Individual	12/31/2016
UnitedHealthcare Insurance Company	Individual	12/31/2016
UnitedHealthcare Life Insurance Company	Individual	12/31/2016

Source: Connecticut Insurance Department

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