

Office of the
Special Deputy Receiver
Representing Anne Melissa Dowling
Acting Director of Insurance
State of Illinois

222 Merchandise Mart Plaza
Suite 960
Chicago, Illinois 60654
312/836-9500
312/836-1944 FAX
www.osdchi.com

NOTICE TO LAND OF LINCOLN INSUREDS AND EMPLOYER GROUPS

On July 14, 2016, Land of Lincoln Mutual Health Insurance Company (“Land of Lincoln”) was placed into rehabilitation pursuant to Article XIII of the Illinois Insurance Code. On that date, Anne Melissa Dowling, Acting Director of Insurance of the State of Illinois, by way of the Illinois Attorney General’s Office, caused a complaint to be filed seeking the entry of an Agreed Order of Rehabilitation against Land of Lincoln. Also on July 14, 2016 the Circuit Court of Cook County, Illinois entered the requested Agreed Order and affirming Director Dowling as the statutory rehabilitator of Land of Lincoln.

Land of Lincoln is no longer offering health plans for individuals on the Federal Health Insurance Marketplace (HealthCare.gov). Land of Lincoln has also stopped offering health plans for employer groups.

Director Dowling has been working with the Centers for Medicare and Medicaid Services (“CMS”) for purposes of having a special enrollment period opened in order to allow individual insureds an opportunity to obtain replacement coverage during 2016 on the Federal Health Insurance Marketplace (HealthCare.gov). CMS will provide Land of Lincoln individual insureds with a special enrollment period (“SEP”) due to a loss of Minimum Essential Coverage (MEC). Under this SEP, individual insureds have two options:

1. Individuals may report their upcoming loss of MEC to the Marketplace from August 2, 2016 through September 30, 2016 and enroll in a new plan for coverage commencing on October 1, 2016;

2. Individuals may report their recent loss of MEC to the Marketplace from October 1, 2016 through November 29, 2016 and enroll in a new plan for coverage commencing on the first day of the following month.

It is important that individual insureds take note that if they enroll in a new plan on the Federal Health Insurance Marketplace prior to their loss of MEC they will have no gap in coverage or any financial assistance they're receiving, but that if they wait until after they've lost MEC to enroll in a new plan there will be a gap in their health insurance coverage and any financial assistance they're eligible for.

Employer groups should work with their agent or broker to explore their options. If you are an employer group that enrolled in a Land of Lincoln plan on the open market, please work with your agent or broker. Questions for Small Business Health Options Program ("SHOP") customers can be directed to the call center for the SHOP Marketplace, which is part of HealthCare.gov, at 1-800-706-7893, TTY 1-800-706-7915., Mon-Fri, 9 a.m. to 7 p.m. (ET). Agents and brokers may also use this number.

IT IS IMPORTANT THAT LAND OF LINCOLN INSUREDS CONTINUE TO RECEIVE HEALTHCARE SERVICES WITHOUT INTERRUPTION FROM LAND OF LINCOLN PROVIDERS. PROVIDERS WILL BE PAID FOR SERVICES DELIVERED TO LAND OF LINCOLN INSUREDS UNDER THEIR PROVIDER AGREEMENTS. CLAIMS FOR SERVICES SHOULD BE SUBMITTED AS USUAL FOR PAYMENT. PROVIDERS SHOULD NOT REFUSE SERVICE TO INSUREDS.

Please be sure to check the Illinois Department of Insurance (DOI) website frequently for updates and new information related to your coverage with Land of Lincoln. Additional information regarding LLH can be found at <http://www.osdchi.com/open/llh.htm>.