

Notice to Members of Evergreen Health Regarding Liquidation of Company
September 6, 2017

You are receiving this notice because you are a member of a group covered with health insurance provided by Evergreen Health (Evergreen). This notice is to provide you with an update on the status of Evergreen and what you need to do as a policyholder.

Motion to Liquidate Evergreen Health, Inc.

On August 31, 2017, the Receiver for Evergreen filed a motion in the Baltimore City Court asking the Court to liquidate Evergreen because of the insolvency of the company. The Court entered an Order on September 1, 2017 authorizing the Receiver to liquidate Evergreen. This order can be accessed at www.evergreenmd.org.

What Happens to Your Evergreen Health Insurance Policy?

Due to the current financial state of Evergreen, the court ordered the cancellation of all Evergreen policies as of 11:59 p.m. September 30, 2017.

Next Steps as A Policyholder:

In an effort to provide options for Evergreen members, the Receiver asked for authorization for a special thirty day open enrollment period for Evergreen groups starting September 1, 2017 and ending September 30, 2017. The Court granted this request.

The special thirty day open enrollment for Evergreen members will include the following Health Maintenance Organizations (“HMOs”):

1. CareFirst BlueChoice, Inc.
2. Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
3. Aetna Health, Inc.
4. Optimum Choice, Inc.

At this point, to continue your insurance coverage, your insurance group administrator or broker will be making a selection of a new carrier. Please contact your group’s administrator or broker to find out about the new health plan that is available. **You will need to pay the required new premium with the new health insurance carrier.**

The above HMOs have agreed that any coverage purchased and paid for by an Evergreen group during this special open enrollment will have a retroactive effective date of September 1, 2017.

The above HMOs have also agreed to *waive any participation requirements* for Evergreen members for the thirty (30) day enrollment period. This waiver only applies to the special open enrollment period referenced in this Order and does not apply at the subsequent renewal, at which time all applicable carrier requirements will apply.

While changing carriers for your insurance coverage at this time in the year may cause some transition problems, it will enable you to maintain continuity of coverage and medical care with a carrier that has the capability to pay your claims.

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What to do about your September Paid Premium:

The Receiver will refund all September premium paid for Evergreen groups that obtained replacement coverage effective September 1, 2017.

What Happens if You Need Medical Services from an Evergreen Provider in September:

- The Receiver also asked the Court to order that, during the special open enrollment period, all Evergreen medical providers shall accept Evergreen evidence of insurance from Evergreen members. The Court has granted this request. The providers will submit claims with dates of service during the enrollment period to Evergreen. All claims with dates of service during the special open enrollment period will be processed at the amounts allowed by Evergreen. Evergreen cannot accept or pay any claims with dates of medical service **after September 30, 2017** since coverage will have expired for those claims.
- If you select a new carrier during the special open enrollment, then the new carrier will cover continuity of medical care for medical conditions that were previously treated by your Evergreen provider. The provider will submit the claim for processing to the new carrier and the provider payment will be handled according to the new carrier's plan.

What is happening with outstanding claims with Evergreen?

The Receiver will go back to the Court in the near future to establish a claims deadline to file any outstanding claims and a claims procedure.

Frequently Asked Questions:

Attached is a Frequently Asked Questions document to assist you with your transition to new coverage during the special open enrollment period. You can also access the document at www.evergreenmd.org.

Who to call if you have additional questions:

If your group administrator, broker or provider cannot answer your question, then you can call Member Services at 443-451-4979.