

**Frequently Asked Questions
Land of Lincoln
October 1, 2016**

Q. When was Land of Lincoln (LLH) placed into liquidation?

On September 29, 2016, an Agreed Order of Liquidation with A Finding of Insolvency was entered by the Circuit Court in Cook County, Illinois. Pursuant to the order, Land of Lincoln (LLH) was placed into liquidation effective October 1, 2016. You may obtain a copy of the Order of Liquidation by visiting The Office of Special Deputy Receiver's website at www.osdchi.com.

Q. Who should be contacted concerning specific questions regarding the Order of Liquidation?

Please refer members with questions specific to the LLH Liquidation notice letter to the Office of the Special Deputy at 312-836-9500.

Q. Will my Land of Lincoln policy remain in effect after October 1, 2016?

No. The Liquidation Order terminated all policies of insurance issued by Land of Lincoln as of 12:01 a.m. on October 1, 2016.

Q. Will my claims be paid that were incurred prior to September 30, 2016?

Assuming that you paid the premium for your Land of Lincoln policy as required by law, the Illinois Life and Health Guaranty Association will pay all covered claims for services rendered prior to 12:01 a.m. on October 1, 2016, subject to its statutory limits of \$500,000 per individual.

Q. What is the Illinois Life & Health Insurance Guaranty Association?

Upon an Order of Liquidation, the Illinois Life & Health Insurance Guaranty Association, a private, non-profit, is activated to assess fees to licensed member insurance companies in order to fund the claims of an insolvent insurer. To learn more about the Association, go to www.ilhiga.org.

Q. What does the Illinois Life & Health Insurance Guaranty Association do?

Assuming that you paid the premium for your Land of Lincoln policy as required by law, the Illinois Life and Health Insurance Guaranty Association will be **funding** all covered but unpaid claims for services rendered prior to 12:01 a.m. on October 1, 2016, subject to its statutory limits of \$500,000 per individual. Aside from application of the Association limit, there will be no material changes in how claims are processed. Claims will

continue to be processed through Land of Lincoln and its vendors. You should continue to use the same customer service numbers for any questions regarding claims.

Q. Why did I receive an October Premium notice from the Illinois Life and Health Insurance Guaranty Association?

Under certain circumstances, the Association is required to offer you continued coverage. If your Land of Lincoln premium was current as of September 30, 2016 and you had not secured covered with another qualified health provider by that date, the law requires the Association to offer you continued coverage. **The Association is not an insurance company, and the continued coverage is not from a qualified health plan and has very substantial limitations.**

Q. What are the limitations to the Illinois Life & Health Insurance Guaranty Association coverage?

There are important limitations that you need to be aware of, including, but not limited to the following:

- **\$500,000 maximum limit** - The most the Association will pay on behalf of any individual is *capped at \$500,000*. All amounts paid by the Association count towards this limit—regardless of whether the claim was incurred prior to or after October 1, 2016.
- **Limited In-Network Providers** - There will be limited, if any, in-network providers available. For example, the Advocate and Multiplan (PHCS) networks will not be available. This means that many, if not all, services will only be paid at out-of-network rates, and you should expect to be balanced billed by providers. **Your out of pocket responsibility may be substantially higher if you opt to continue your coverage with the Association.**
- **No subsidies** - There will be no subsidies (premium and/or cost sharing reduction) after October 1. In order to continue your coverage, ***you will have to pay all of the premium charged for your policy and all co-pays and deductibles owed.***

Q. What do I have to do to be eligible for GA coverage effective October 1?

You will only be eligible for this coverage if 1) your premium is current with Land of Lincoln on September 30, 2016, 2) you did not secure qualified health coverage with another insurer, and 3) all of your October premium is received by *Land of Lincoln by the close of business on October 15, 2016.* Premium payments must be mailed to the following address: LAND OF LINCOLN HEALTH PO BOX 71637 CHICAGO, IL 60694-1637. (Please note that this is the same address used by Land of Lincoln prior to liquidation.)

Q. What other options do I have instead of GA coverage?

As a result of the loss of qualified health coverage and in lieu of Guaranty Association coverage, you have until November 29, 2016 to enroll in new coverage and you may do so by contacting healthcare.gov or the Marketplace Call Center at 1-800-318-2596.

Q. I have already submitted my claim. Should I resubmit it?

Do not resubmit claims, as duplicate claim filings will slow the process.

Q. How do I submit a new claim?

New claims should be submitted in the same fashion as they have been in the past and forwarded directly to LLH.