



PAT QUINN
Governor
ANDREW R. STOLFI
Acting Director

NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:
Wednesday, December 14, 2011

CONTACTS:
Alka Nayyar: (312) 814-0097
Anjali Julka: (312) 814-0093

*****CONSUMER ALERT*****

Illinois Department of Insurance Uncovers Company Selling Fraudulent Health Insurance

Department Offers Advice on How to Avoid Scam Insurance Plans

CHICAGO – December 14, 2011. The Illinois Department of Insurance is alerting consumers that an unauthorized insurer operating under the name ReAssurance Health, Inc., ReAssurance Health Insurance, or ReAssurance Health Insurance Group (“ReAssurance”) has sold numerous fraudulent health insurance policies to consumers in Illinois, Indiana, Ohio, and Wisconsin. Consumers who have a policy issued by ReAssurance should immediately seek legitimate health insurance coverage.

Insurance professionals are available at the Department to answer questions and help affected consumers locate legitimate health insurance coverage. If you believe you have purchased a health insurance policy from ReAssurance please call the Department toll-free at (877) 527-9431 or visit our offices located at:

Chicago [[view map](#)]
James R. Thompson Center
100 West Randolph Street
9th Floor

Springfield [[view map](#)]
320 W. Washington St.
4th Floor

The Department has issued a Cease and Desist Order prohibiting ReAssurance from issuing any more policies. The Department is also pursuing legal and regulatory action to help it identify and contact all affected consumers and to determine what assets may be available to pay consumer claims that may have incurred. The Department encourages any consumers who have signed up for a policy with ReAssurance to contact the Department to learn their rights under Illinois law. A health insurance policy may not be sold in Illinois unless the company selling the policy is licensed and the policy approved by the Department. Neither ReAssurance nor its policies have been approved in Illinois.

The Department also offers advice on dealing with offers of health insurance:

- **Ask if the insurance company is registered with the Department and if the Department has approved the plan.** State law requires insurance companies to be licensed by the Department and prohibits a health insurance policy from being sold unless it has been approved by the Department. Call the Department toll-free at (877) 527-9431 to determine whether the insurance company offering the plan is licensed.
- **Beware of misleading or exaggerated promises.** Look out for phrases such as “Special offer,” “Limited enrollment,” “Guaranteed benefits,” or “Affordable health coverage.”
- **Ask questions.** Find out exactly what coverage is being offered and why. Ask for written information regarding what health care providers are included in the network and make sure your doctor, hospital, or pharmacy is included. Call your provider to make sure they are participating in the plan being offered
- **Be wary of unsolicited inquiries or offers.** Health insurance may only be sold in Illinois by a licensed insurance agent. Call the Department toll-free at (877) 527-9431 or visit <http://insurance.illinois.gov/Producer> to determine if the salesperson offering you insurance is licensed. Avoid dealing with a salesperson if he or she seems evasive, ill-informed, or if they are reluctant to send you detailed information about the insurance plan or insurance company until after you sign up.
- **Protect against possible insurance fraud or identity theft.** As always, you should take steps to protect yourself against possible [insurance fraud](#) or identity theft. Never give out personal information – including insurance-related documents, credit cards, checking or other bank account information – over the phone or internet, by email, mail, or fax unless you know the person you are dealing with.

More Information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department’s web site at insurance.illinois.gov or call our toll-free hotline at (877) 527-9431.

For individual disciplinary orders, please contact Anjali Julka at anjali.julka@illinois.gov.

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