

**IMPORTANT NOTICE:** The following Frequently Asked Questions and answers are intended to provide consumers and other stakeholders an overview regarding the liquidation of Bright HealthCare Insurance Company of Texas (“Bright HealthCare Texas”). CANTILO & BENNETT, L.L.P., as Special Deputy Receiver (“SDR”) of Bright HealthCare Texas, reserves the right to provide updated and new information that may affect the interests of Bright HealthCare Texas. **Nothing herein constitutes a binding legal statement by the Commissioner of Insurance of the state of Texas, the SDR, the Texas Life and Health Insurance Guaranty Association (“TLHIGA”), or their representatives. Nor are the statements contained herein intended as legal advice or complete legal descriptions of the events or matters to which they relate. The material provided herein is offered only for general information. For full legal information, interested parties should review the source documents and applicable legal authorities.**

## **FREQUENTLY ASKED QUESTIONS**

### **Q1. Is Bright HealthCare Texas still in business?**

**A.** No. On November 29, 2023, Bright HealthCare Texas was placed into liquidation in a receivership proceeding in Texas. The 455th District Court in Travis County, Austin, Texas (the “Court” or “Receivership Court”) issued an order (the “Liquidation Order”), in case number D-1-GN-23-008361, finding Bright HealthCare Texas insolvent, placing it into liquidation, and appointing the Texas Commissioner of Insurance (“Commissioner”) as Receiver of Bright HealthCare Texas. The Receiver appointed CANTILO & BENNETT, L.L.P. as the SDR of Bright HealthCare Texas. The SDR will be responsible for the day-to-day administration of Bright HealthCare Texas.

### **Q2. What is a receivership?**

**A.** A receivership is a court proceeding in which the Commissioner requests appointment as Receiver for an insurer to either liquidate or rehabilitate the insurer. The Receivership Court ordered the liquidation of Bright HealthCare Texas. The Commissioner typically appoints an SDR, who then becomes responsible for the day-to-day administration of the company’s liquidation. The SDR acts under the supervision of the Receiver. Once the company is in liquidation, TLHIGA generally becomes responsible for policy administration, processing, and payment of outstanding claims under the Texas policies issued by Bright HealthCare Texas—subject to the statutes, rules, and regulations applying to TLHIGA.

**Please note: This receivership only applies to Texas policies. If another affiliated entity issued a policy in another state, the Texas Liquidation Order does not apply to that policy.**

### **Q3. What is the Texas Life and Health Insurance Guaranty Association?**

**A.** TLHIGA is a non-profit legal entity created by the Texas Legislature in 1973 to provide protection for the insurance policy benefits of policyholders when their Texas-licensed life and health insurance company is found to be insolvent and ordered liquidated by a court. For more information about TLHIGA, visit its web site at <https://www.txlifega.org>.

**Q4. Why was Bright HealthCare Texas placed into liquidation?**

A. This action was initiated to protect policyholders, claimants, creditors, and the public from harm which might be caused by Bright HealthCare Texas' continued operation. The Receivership Court found that Bright HealthCare Texas does not have sufficient assets to cover its liabilities. Because Bright HealthCare Texas would not be able to pay all claims as they come due, continuing operations would increase, substantially, the risk of loss to policyholders, claimants, creditors, and the public.

**Q5. What is the status of my Bright HealthCare Texas policy?**

A. All policies issued by Bright HealthCare Texas have terminated.

**Q6. Should policyholders keep paying premiums?**

A. No. All policies have terminated. Do not make any payments. Stop any automatic withdrawals or other transfers.

**Q7. What if I do not find replacement coverage before the policy termination date?**

A. If you have not begun looking for replacement coverage, you should do so immediately. Failure to obtain replacement coverage means you will be uninsured until you obtain new coverage. You will not have coverage for any loss that occurs during that period.

**Q8. Can I renew, make changes, or add coverage to my Bright HealthCare Texas coverage?**

A. There will be no renewals, policy or coverage changes, or new policies issued. Do not make any payments. Stop any automatic withdrawals or other transfers.

**Q9. What if I have a new claim?**

A. For the time being, all new claims should be reported to Bright HealthCare Texas as usual by calling (844) 926-4524, or by mail to the following address:

Bright HealthCare Texas Claims  
P.O. Box 211502  
Eagan, Minnesota 55121

Policyholders DO NOT need to submit any additional documentation beyond the normal claim submissions for TLHIGA to process their claims. There may be a delay initially in the payment of claims because of the transition to receivership. Policyholders with claims that may exceed TLHIGA's statutory coverage limit will be notified by the SDR on how to make a claim for any excess amount against the assets of the Bright HealthCare Texas receivership estate. New and existing claims may be covered by TLHIGA. For more information about TLHIGA, visit its web site at <https://www.txlifega.org>.

**Q10. What should I do if I currently have a claim check that was issued for a claim on a Bright HealthCare Texas policy?**

**A.** Checks issued prior to liquidation for claims covered by TLHIGA will be reissued by TLHIGA. Contact TLHIGA if you have not had your check re-issued.

**Q11. What if I have an unpaid claim? Is my claim covered by a guaranty association?**

**A.** TLHIGA will provide coverage for all eligible Bright HealthCare Texas policyholders (most of whom will be Texas residents), subject to the lesser of their policy limits or the statutory limit of \$500,000 for any one individual. For more information about TLHIGA, please visit its web site at <https://www.txlifega.org>.

**Q12. What if my claim is not covered by TLHIGA?**

**A.** All claims against Bright HealthCare Texas that are not covered in whole or in part by TLHIGA should be submitted to the SDR in the Proof of Claim (“POC”) process. This includes claims that are related to insurance policies but denied coverage by TLHIGA, and claims for amounts over TLHIGA limits (**see Q9**). It also includes claims for goods or services provided to Bright HealthCare Texas that are not related to insurance policies. If a POC is approved, it may be payable from Bright HealthCare Texas’ available funds. The SDR cannot predict when, or if, there will be funds available to pay any approved POCs. For more information about the POC process and other important updates please visit [www.brighthealthcaretxsdr.com](http://www.brighthealthcaretxsdr.com).

**Q13. How does the POC process work?**

**A.** The POC process is the mechanism through which all claims against Bright HealthCare Texas that are not covered in whole or in part by TLHIGA, should be submitted to the SDR. This includes claims that are related to insurance policies but denied coverage by TLHIGA, Independent Dispute Resolution (“IDR”) claims, claims for unearned premium or policy overpayments, and claims for goods or services provided to Bright HealthCare Texas unrelated to insurance policies. On May 1, 2024, the Receivership Court issued its order approving the SDR’s POC process, forms, and instructions. The forms and instructions can be found on the SDR’s web site under the “Proof of Claim” tab.

**Q14. When is the POC filing deadline?**

**A.** The deadline for filing a POC is 11:59 p.m. Central Standard Time on February 3, 2025. All POCs must be postmarked or actually received at the SDR’s designated address on or before 11:59 p.m. Central Standard Time on February 3, 2025, to be considered proper and timely filed. Faxed or e-mailed POCs will not be accepted.

**Q15. What happens if I miss the POC deadline?**

**A. IT IS IMPERATIVE TO SUBMIT YOUR POC SO THAT IT IS POSTMARKED OR RECEIVED BY THE SDR ON OR BEFORE THE FEBRUARY 3, 2025, FILING DEADLINE. All POCs must be postmarked or actually received at the SDR's designated address on or before 11:59 p.m. Central Standard Time on February 3, 2025, to be considered proper and timely filed. Faxed or e-mailed POCs will not be accepted. POCs postmarked or submitted after the filing deadline, without a legal excuse, will not be eligible to share in the assets of the receivership estate unless or until all timely presented and approved claims have been paid in full.**

**Q16. Who will receive notice of the POC filing deadline?**

**A. Notice of the POC process will be provided to former insureds, providers, and known creditors and will be published in newspapers. Additional details, including claim forms and instructions, are available on the SDR's web site.**

**Q17. I provided goods/services to Bright HealthCare Texas but have not been paid. What is the procedure for making a claim against Bright HealthCare Texas that is unrelated to an insurance policy?**

**A. All claims against Bright HealthCare Texas that are not related to insurance policies should be submitted to the SDR in the POC process. If you are a vendor with unpaid bills for services provided to Bright HealthCare Texas, you need to file a POC. The POCs will be reviewed by the SDR claims staff. After all required documentation is received and the POC has been reviewed by the SDR claims staff, you will be notified regarding the classification of the claim. Whether there will be assets available for the payment of any POCs filed against the assets of the estate is unknown at this time.**

**Q18. I am a provider with an IDR claim, do I need to file a POC?**

**A. Yes. IDR claimants are required to submit a POC for those claims to be considered by the SDR.**

**Q19. I filed my POC. When will I be paid?**

**A. The SDR will process claims as expeditiously as possible, and you will be notified of the SDR's determination of your claim. However, the SDR cannot predict when or if there will be funds available to pay any approved POCs, which is subject to approval by the Receivership Court.**

**Q20. How do I keep up with what is going on in the receivership?**

**A. All Receivership Court filings in the Bright HealthCare Texas estate, as well as relevant notices and other information, will be posted on the SDR's web site at [www.brighthealthcaretxsdr.com](http://www.brighthealthcaretxsdr.com).**

**Q21. Whom should I contact for additional information regarding the SDR or with questions regarding Bright HealthCare Texas?**

- A.** CANTILO & BENNETT, L.L.P.  
Special Deputy Receiver Bright HealthCare Texas, in Liquidation  
11401 Century Oaks Terrace, Suite 300  
Austin, Texas 78758  
(512) 478-6000 Telephone  
(512) 404-6550 Fax  
Web site: [www.brighthealthcaretxsdr.com](http://www.brighthealthcaretxsdr.com)  
E-mail: [info@brighthealthcaretxsdr.com](mailto:info@brighthealthcaretxsdr.com)

**Q22. Whom should I contact for additional information regarding TLHIGA?**

- A.** TEXAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION  
1717 West 6th Street, Suite 230  
Austin, Texas 78703  
(512) 476-5101 Telephone  
(800) 982-6362 Toll Free  
(512) 472-1440 Fax  
Web site: [www.txlifega.org](http://www.txlifega.org)  
E-mail: [BHICOT@TXLifeGA.org](mailto:BHICOT@TXLifeGA.org)