

**Claim Filing Deadline:  
11:59 p.m. Central Standard Time  
February 3, 2025**

**NOTICE OF LIQUIDATION AND  
DEADLINE TO FILE PROOF OF CLAIM**

**Bright Healthcare Insurance Company of Texas** (“Bright-Texas”) was placed in liquidation by order of the 455<sup>th</sup> Travis County District Court (the “Receivership Court”). CANTILO & BENNETT, L.L.P., the Special Deputy Receiver of Bright-Texas (“SDR”), is handling the liquidation of Bright-Texas. Certain acts against Bright-Texas are stayed under Section 443.008 of the Texas Insurance Code. This notice explains how to file a Proof of Claim (“POC”) against Bright-Texas.

**Claims must be filed on a POC Form. This notice includes** a POC form. The information requested on this form is required by law and includes information for the SDR to process a claim.

**Bright-Texas Members (a/k/a Policyholders)/Healthcare Providers:** If your claim for medical services under a Bright-Texas policy has already been paid, you **do not** need to file a POC. The Texas Life and Health Insurance Guaranty Association (the “Guaranty Association”) paid claims since Bright-Texas was put in liquidation. If you have unpaid medical bills under a Bright-Texas policy, you should submit those as you have in the past. The Guaranty Association covers Bright-Texas insurance policy benefits up to \$500,000 per insured member.

Policyholders **should** file a POC if you are owed premiums that were paid or collected after your policy terminated, if you have been or are sued for personal liability on unpaid health insurance claims, and for any other type of claim not covered by the Guaranty Association.

**Healthcare Providers with IDR Claims:** Providers with claims against Bright-Texas that are subject to the Texas or federal Independent Dispute Resolution (“IDR”) process should file a POC for each IDR claim, regardless of whether the dispute has been or could have been submitted on the Texas Department of Insurance IDR portal, the federal CMS IDR portal, or to Bright-Texas.

**Vendors and all other Claimants:** You should file a POC if you have an unpaid claim against Bright-Texas for goods or services provided to Bright-Texas *before* November 29, 2023.

**Instructions for Completing the POC:** All applicable blanks on the POC form must be completed, and the form must be signed before a notary and notarized. You must provide sufficient information in your POC, including: (1) the particulars of the claim; (2) identification of any consideration given for it; (3) identification of any security on the claim; (4) payments, if any, made on the debt; (5) a statement that the claim is justly owing; (6) a statement that no setoff, counterclaim, or defense to the claim exists; and (7) any assertion of a right to priority of payment or other specific rights you allege, and include any documents supporting your claim. A separate POC must be submitted for each person or each claim. If the POC form is submitted on behalf of another person, you must provide evidence that you are authorized to file the POC on behalf of that person. A POC form may be copied.

**Filing Deadline for POCs:** The Receivership Court established a deadline and procedure for filing claims against Bright-Texas. To file a POC, you must complete and return the POC form as described below. The POC form must be postmarked or actually received by the SDR **no later than 11:59 p.m. Central Standard Time on February 3, 2025.**

You may send your POC to the SDR by U.S Mail, courier (delivery service), or hand delivery. If you mail your POC, it does not need to be sent by registered or certified mail, unless you want proof of receipt. You should keep a copy of your POC and any proof that it was mailed or delivered.

**You cannot send a POC by e-mail or fax. Any POC received by e-mail or fax will not be accepted.**

The POC must be addressed to the SDR to one of the addresses below:

**BY MAIL:**

CANTILO & BENNETT, L.L.P.  
Special Deputy Receiver  
Bright Healthcare Insurance Company of Texas  
P.O. Box 184  
Austin, Texas 78767  
ATTENTION: CLAIMS

**BY COURIER OR HAND DELIVERY:**

CANTILO & BENNETT, L.L.P.  
Special Deputy Receiver  
Bright Healthcare Insurance Company of Texas  
11401 Century Oaks Terrace, Suite 300  
Austin, Texas 78758  
ATTENTION: CLAIMS

**What happens after you file your POC:** The SDR will review your POC to determine if you have a valid claim against Bright-Texas. If the Guaranty Association may pay your claim, your POC will be sent to the Guaranty Association. If the SDR finds that you have a valid claim against Bright-Texas that is not payable by the Guaranty Association, you will be notified.

Approved claims are paid according to their priority class. The SDR will notify you when it determines the priority class of your POC and, if applicable, the amount awarded. A distribution on claims in a class can be made if there are funds available for that class. The SDR does not know whether there will be funds to pay claims or when a distribution might be made. You will be notified if your POC is approved and funds are available to pay your claim.

**It is important that you inform the SDR of any change to your address. If the SDR does not have your current address, you might not receive future notices or payments.**

Additional information about the Bright-Texas receivership is available on the SDR's website, [www.brighthousehealthcaretxsdr.com](http://www.brighthousehealthcaretxsdr.com). The website will be updated periodically.