

**Senate Bill 380/ House Bill 774**  
**Insurance - Short-Term Medical Insurance – Study**

**Presentation on Behalf of:**

**Maryland Association of Health Underwriters**

**National Association of Insurance & Financial Advisors of Maryland**

**Petersen International Underwriters**

**August 15, 2017**

# CARRIERS WITH APPROVED INDIVIDUAL SHORT-TERM MEDICAL PLANS IN MARYLAND

- FREEDOM LIFE INSURANCE COMPANY OF AMERICA  
[www.ushealthgroup.com](http://www.ushealthgroup.com)
- INDEPENDENCE AMERICAN INSURANCE COMPANY  
[www.independenceamerican.com](http://www.independenceamerican.com)
- MADISON NATIONAL LIFE INSURANCE COMPANY, INC.  
[www.madisonlife.com](http://www.madisonlife.com)
- NATIONAL HEALTH INSURANCE COMPANY  
[www.nhic.com](http://www.nhic.com)
- STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK  
[www.sslicny.com](http://www.sslicny.com)
- KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC  
[www.kaiserpermanente.org](http://www.kaiserpermanente.org)

National Health Insurance Company and Standard Security Life Insurance Company of New York, along with Independence American Insurance Company and Madison National Life, **are all part of IHC**, a holding group of which all four are members. **All STM policies from all four insurers are provided by IHC.**

**NATIONAL HEALTH  
INSURANCE COMPANY  
(NHIC)**



## Who is National General?

**“NGHC’s products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorp. in 1965), Integon National Insurance Company (incorp. In 1987) and Integon Indemnity.”**

National General Holdings Corp. (NGHC) is a publicly traded company with approximately \$2.5 billion in annual revenue. The companies held by NGHC provide personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, homeowner and flood insurance, self-funded business products, life, supplemental health insurance products, Short Term Medical, and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

The screenshot shows the National General Insurance website. The browser's address bar displays [www.nationalgeneral.com](http://www.nationalgeneral.com). The main navigation menu includes links for [Policy Documents](#), [My Policy](#), [Contact Us](#), [Careers](#), and [My Investor Relations](#). Below this, a secondary menu lists [AUTO INSURANCE](#), [RV INSURANCE](#), [HOMEOWNERS INSURANCE](#), [CLAIMS CENTER](#), [CUSTOMER CARE](#), [LEARNING CENTER](#), and [OTHER PRODUCTS](#). A red arrow points to the [OTHER PRODUCTS](#) link. The page features a large hero image of a woman driving a car. On the left, a 'My Policy' sidebar contains a search box for policy numbers and buttons for 'Login Help?', 'Login', 'Quick Pay', 'Pay', 'Report a Claim', and 'Begin'. On the right, a 'Get A Quote' section offers a free quote in minutes, with input fields for 'Zip Code' and 'Insurance Type' (set to 'Auto'), and a 'Go' button. Below the hero image, five promotional tiles are displayed: 'National General Motor Club', 'Homeowners Insurance', 'RV Insurance', 'Small Business Auto Insurance', and 'What you need to know about DUI and auto insurance.' Each tile includes a brief description and a 'Learn More' link. The footer contains links for 'T&C / PRIVACY POLICY', 'OUR SSN PRIVACY POLICY', 'INSURANCE FRAUD', 'CA LICENSING', 'FIND AN AGENT', 'CONTACT US', and 'SITE MAP'. A copyright notice states '©2017 National General Insurance. All Rights Reserved.' and a 'Financial Strength Rating' badge from BEST is shown as 'A- Excellent'. The Windows taskbar at the bottom shows the time as 11:04 AM on 7/27/2017.



OTHER PRODUCTS

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

File Edit View History Bookmarks Tools Help

National General Motor Club x NGIC

https://vpinsurance.ngic.com

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

## National General >>

Accident & Health

[Home](#) [Health Insurance](#) [Life Insurance](#) [Discount Benefits](#) [Home and Auto](#) [Financial Services](#) [Supplemental Insurance](#) [About Us](#)

*The One-Stop Insurance Solution*

					
Health Insurance	Life Insurance	Discount Benefits	Home and Auto	Financial Services	Supplemental Insur.

HEALTH INSURANCE

Call us at 888-751-2913 for a quote

[Site Map](#)

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

File Edit View History Bookmarks Tools Help

National General Motor Club x NGIC

https://vpinsurance.ngicsite.com

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Home Health Insurance Life Insurance Discount Benefits Home and Auto Financial Services Supplemental Insurance About Us

- Major Medical
- Short Term Medical
- Medical Supplement
- Senior Medical Insurance
- HSA Health Plans

DROP DOWN MENU

“SHORT-TERM MEDICAL”

Health Insurance Life Insurance Discount Benefits Home and Auto Financial Services Supplemental Insur.

Call us at 888-751-2913 for a quote

[Site Map](#)

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

File Edit View History Bookmarks Tools Help

National General Motor Club x Short Term Medical | NGIC x +

https://vpinsurance.ngicsite.com/short-term-medical

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...



Home Health Insurance Life Insurance Discount Benefits Home and Auto Financial Services Supplemental Insurance About Us

Home > Health Insurance > Short Term Medical

## Short Term Medical

Short Term Medical coverage is a great option for those in-between medical plans.

Short Term Coverage is meant to cover time periods up to 11 months and is not intended for the long term.

Short Term coverage is less expensive than major medical and can help save you money if you need protection for major services and do not require coverage for pre-existing conditions or day to day services like office visits and prescriptions.



By clicking 'Get Quote' or 'Get My Quote', I am requesting an insurance and/or insurance related product quote and authorize VelaPoint LLC Insurance, its agents or affiliate/partner companies to contact me (even if I'm on a state or national do not call registry) at the e-mail, mobile phone and/or landline information I submitted, to provide me a quote or to obtain additional information needed to provide me a quote and to follow up with respect to a quote thereafter. The company may contact me through the use of an automated dialer or by use

### Get a Quote

First Name \*

First

Last Name \*

Last

Email \*

example@email.com

\* At least one phone number is required

Mobile Phone \*

1234567890

Alternate Phone

1234567890

Zip Code \*

12345

\* fields are required. Once we receive your request we will respond as soon as

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

Policy Term: Up to 3 Months

Deductible	Coinsurance	Max OOP	Cost	
\$25,000	100%	\$25,000	\$157.28	<a href="#">Update Plan</a>
\$10,000	100%	\$10,000	\$226.66	<a href="#">Update Plan</a>
\$5,000	80%	\$7,000	\$217.04	<a href="#">Update Plan</a>
\$2,500	80%	\$4,000	\$270.38	<a href="#">Update Plan</a>
\$1,000	80%	\$2,500	\$319.86	<a href="#">Update Plan</a>

[Plan Details, Limitations & Exclusions](#)  
[Find a Provider](#)

### Supplemental Coverage

Accident Fixed-Benefit <a href="#">Plan Details, Limitations &amp; Exclusions</a>	Level 2 Benefit \$22.90	<a href="#">Select Plan</a>
Critical Illness <a href="#">Plan Details, Limitations &amp; Exclusions</a>	\$25,000 Benefit \$49.83	<a href="#">Select Plan</a>
Dental Indemnity Fixed Indemnity Dental <a href="#">Plan Details, Limitations &amp; Exclusions</a>	Plus + Savings Card \$64.20	<a href="#">Select Plan</a>

### Plan Selection

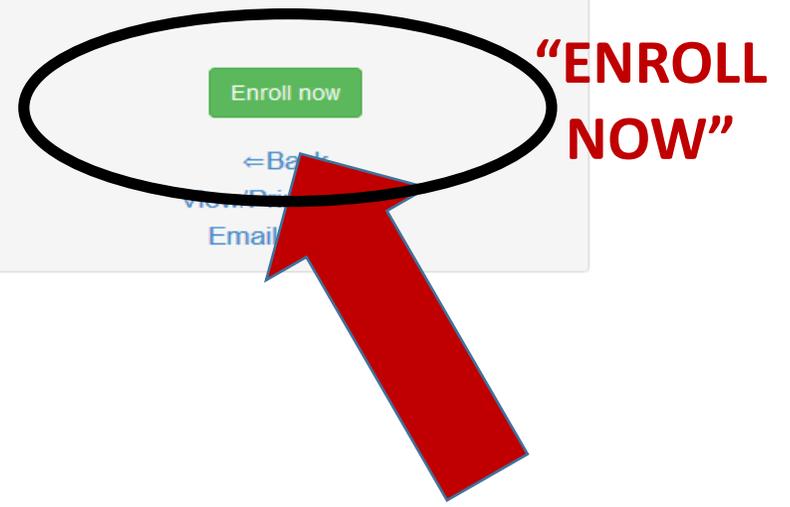
**Short Term Medical** **\$304.86**  
[Remove](#)  
\$1,000 Deductible, 80% Coinsurance  
Term: 3 months  
Effective Date: 07/28/2017

**LIFE Association Membership** **\$15.00**  
[Remove](#)  
Effective Date: 07/28/2017  
[Association Membership Details](#)

**Monthly Payment** **\$319.86**  
**Enrollment Fee** **\$35.00**  
**Initial Payment** **\$354.86**

[Enroll now](#)

[← Back](#)  
[Email](#)



# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

QuoteNatGen - Mozilla Firefox

https://quotenatgen.ngic.com/submission/Eligibility



Customer

Plans

Enrollment

Confirmation

Scott Eisner (ID: 141932)

## “KNOCK OUT” QUESTIONS

### Eligibility and Other Questions

#### Short Term Medical - Health Eligibility Questions

Please answer the questions below as they apply to all family members applying for coverage.

Have you or any person applying for coverage had prior health insurance with any carrier including a Short Term Medical National General Accident & Health plan? (If so, you must wait at least 64 days between plans.)

Yes  No

Will any applicant have other health insurance in force on the policy effective date?

Yes  No

Are you or any applicant now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?

Yes  No

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

Are you or any applicant over 300 pounds if male or over 250 pounds if female?

Yes  No

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?

Yes  No

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

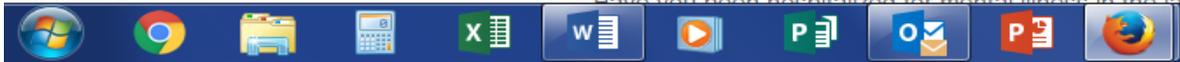
Yes  No

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on

Yes  No

“Based on your answer we are unable to issue coverage for this short term medical plan. If you have additional products in your cart, please return to the Plan Selection Page to remove the short term medical plan and continue the application process for the other products you selected.”

IF YOU ANSWER YES



10:36 AM  
7/27/2017

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL



Scott Eisner (ID: 141932)

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QuoteNatGen - Mozilla Firefox

https://quotenatgen.ngic.com/submission/Eligibility



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Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on more than 5 times during the last 12 months?  Yes  No

Within the last 7 years, have you or any applicant been denied insurance due to any health reasons for a condition that is still present?  Yes  No

If you are not a US Citizen, do you expect to legally reside in the US for the duration of the policy? (If you are a US Citizen, answer "Yes". This plan does not cover expenses incurred outside of the United States, Canada or its possessions.)  Yes  No



Payment Method

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## Payment Method

[Billing Details](#)

Credit Card  ACH Bank Draft

## Authorization

L.I.F.E. Association is a membership organization that provides lifestyle-related benefits and services to its members. Membership in the Association may be required in order to be eligible to purchase insurance coverage. Membership privileges include the opportunity to participate in all programs offered or sponsored by the Association.

By applying for L.I.F.E. Association membership, you are requesting enrollment in the L.I.F.E. Association.

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

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QuoteNatGen - Mozilla Firefox

https://quotenatgen.ngic.com/submission/Eligibility

## Eligibility and Other Questions

# IF YOU ANSWERED **NO** TO ALL OF THE KNOCK OUT QUESTIONS:

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Please answer the questions below as they apply to all family members applying for coverage.

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Will any applicant have other health insurance in force on the policy effective date?  Yes  No

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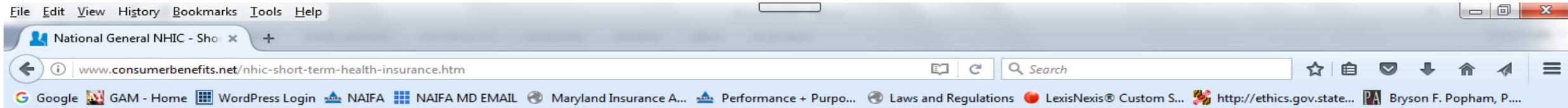
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# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL



**ConsumerBenefits.net**  
Health & Dental Insurance Since 1995  
Call Us: (800) 544-9505

**IT TAKES YOU TO  
THIS SCREEN:**

Short Term Health Insurance

More Health Plans

Contact



☆ [Short Term Health Home](#) | [IHC STM](#) | [Secure Lite](#) | [Secure STM](#) | [NHIC STM](#) | [UnitedHealthcare STM](#)

## NHIC National General

### Short Term Health Insurance

NHIC National General - Short Term Health Insurance have robust benefits powered by the Aetna Open Choice PPO Network. Next Day Coverage is available and Guaranteed Issue plans are available in many states. Quote, Apply and Print your policy in less than 7 minutes. One time application fee is \$35

Rated A- Excellent by AM Best

+ Available in all states Except: AK, CA, DE, MN, NH, MA, NJ, NY, RI, VT, WA

Powered by the Aetna Open Choice PPO Network is a Preferred Provider Organization (PPO), or network of doctors and health care facilities that agree to provide services at a pre-negotiated, reduced rate. Containing more than 850,000 participating physicians and ancillary providers and 6,900 hospitals, Aetna's network provides services with strong, negotiated rates, helping you to save on the cost of health care.

Simply Enter your Zip Code and Birth Date for a instant Quote



NATIONAL HEALTH INSURANCE COMPANY

**NOTE: If you are a current customer or provider, [Click Here](#) for important contact information.**



↓ FAQ ↑

> [What is Short Term Health Insurance?](#)

Short term health insurance plans are designed to be an uncomplicated, temporary solution for individuals and families facing a period of time

GET HELP



# "IHC – Short Term Health Insurance"

☆ [Short Term Health Home](#) | [IHC STM](#) | [Secure Lite](#) | [Secure STM](#) | [NHIC STM](#) | [UnitedHealth](#)

## Short Term Health Insurance

Instant Approval with Next day coverage available

Guaranteed Lowest Rates with No additional fees

Choose Your State

Compare Plans

Get Quotes & Apply

**+** The only info required for a quote is your zip code and birth date

Quotes and Application run directly through the insurance companies we represent



- IHC - Short Term Health Insurance
- Secure Lite - Short Term Health Insurance
- Secure STM - Short Term Health Insurance
- UnitedHealthcare - Short Term Health Insurance
- NHIC Short Term Health Insurance
- NHIC Guaranteed Issued - Short Term Plan



↓ FAQ ↑

> [What is Short Term Health Insurance?](#)

Short term health insurance is designed to provide low cost medical coverage on a temporary basis. Ideal if you are between jobs, a temporary or seasonal worker, a college student or

☆ [Short Term Health Home](#) | [IHC STM](#) | [Secure Lite](#) | [Secure STM](#) | [NHIC STM](#) | [UnitedHealthcare STM](#)

# IHC Secure Series

## Short Term Health Insurance

IHC offers five Short Term Medical plans with many options to fit your temporary coverage needs. Next Day Coverage is available. Quote, Apply and Print your policy in less than 10 minutes. Underwritten by Security Life Insurance Company of NY.

Rated A- Excellent by AM Best

**+ Available in all states Except: CT, MA, NJ, NY, ND, RI, VT, WA**

**IHC Secure Series - Short Term Medical** plans include some of the least expensive short term plans on the market. There are also coinsurance options that pay 100% after your deductible is satisfied. All options use the MultiPlan PPO network. You can use any doctor or hospital but, the savings can be substantial when using a network provider.

 Simply Enter your Zip Code and Birth Date for a instant Quote



**BBB Rating: A+**  
as of 8/13/2017  
[Click for Profile](#)

[↓ FAQ ↑](#)

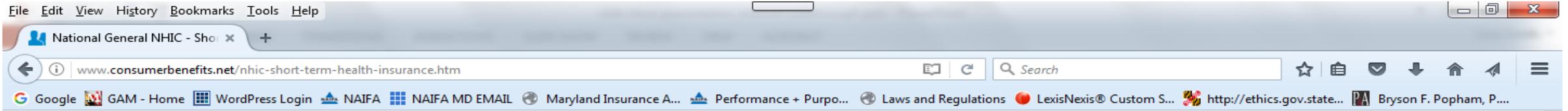
[What is Short Term Health Insurance?](#)

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Ideal if you are between jobs, a temporary or seasonal worker, a

**Underwritten by Security Life Insurance Company of NY"**

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL



Home Dental Plans Short Term Health Insurance More Health Plans Contact

**NOTE: "GUARANTEED ISSUE SHORT TERM MEDICAL" IS NOT AVAILABLE IN MARYLAND**

## Doctor Office Visit

Will pay up to \$50 per visit for the first 3 office visits per coverage term (not subject to deductible or coinsurance). Any additional office visits subject to deductible and coinsurance.

## Guaranteed Issue Short Term Medical

If you don't qualify for a standard short term plan, National General offers a Guaranteed Issue plan in all states EXCEPT: AK, CA, CO, CT, DE, MA, MD, ME, MN, NH, NJ, NM, NY, OR, RI, VT, WA

### ☆ NHIC Short Term Health Insurance Features ☆

- Pays up to \$1,000,000 Coverage Period Maximum per Covered Person
- Choice of Coverage Periods - 30 to 90 days. Reapply if you need a longer period of coverage.
- Aetna PPO Choice Network > [Aetna PPO Provider Search](#)
- Choice of Deductibles - \$1,000, \$2,500, \$5,000, \$10,000 or \$25,000
- Coinsurance options - The Insurance company pays 50%, 70%, 80% or 100%
- When using a Urgent Care Center, the deductible is waived and you pay a \$50 copay
- Choose a monthly plan which you can cancel at any time
- Child Only Coverage is available - the minimum age is two years old
- Free Look Period ensures your satisfaction with a 10-day money back guarantee

You can receive your policy online.

When applying for the National General short term medical plan, you will be able to print your policy and ID cards

> How long can I be covered?

> When does my coverage start?

## Metal Gap

- Cash benefits of up to \$6,350 in Accident Medical Expense coverage
- Lump sum \$7,500 cash benefits in Critical Illness coverage
- Optional \$1,000 first day hospital stay benefit

Find out more >>

## Refunds and Cancellations

There is a 10-day free look period following the coverage start date. Cancellations received within the 10-day free look period will be eligible for a full refund, including the enrollment

GET HELP



# **IHC GROUP**

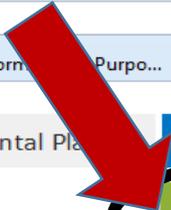
## **Independent Holding Company**

**IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC**

# NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL



IHC



IF YOU MISSED THE DISCLAIMER FROM THE SCREEN SHOT BEFORE, AND CONTINUE, NHIC GIVES YOU A NUMBER OF OPTIONS:



**ConsumerBenefits.net**  
Health & Dental Insurance Since 1995  
Call Us: (800) 544-9505

Home Dental Plans Short Term Health Insurance More Health Plans Contact

- IHC - Short Term Health Insurance
- Secure Lite - Short Term Health Insurance
- Secure STM - Short Term Health Insurance
- UnitedHealthcare - Short Term Health Insurance
- NHIC Short Term Health Insurance
- NHIC Guaranteed Issued - Short Term Plan

## NHIC National General Short Term Health Insurance

NHIC National General Short Term Health Insurance have robust benefits powered by the Aetna Open Choice PPO Network. Next Day Coverage is available and Guaranteed Issue plans are available in many states. Quote, Apply and Print your policy in less than 7 minutes. One time application fee is \$35

Rated A- Excellent by AM Best

+ Available in all states Except: AK, CA, DE, MN, NH, MA, NJ, NY, RI, VT, WA

Powered by the Aetna Open Choice PPO Network is a Preferred Provider Organization (PPO), or network of doctors and health care facilities that agree to provide services at a pre-negotiated, reduced rate. Containing more than 850,000 participating physicians and ancillary providers and 6,900 hospitals, Aetna's network provides services with strong, negotiated rates, helping you to save on the cost of health care.

Simply Enter your Zip Code and Birth Date for a instant Quote

or provider, [Click Here](#) for important contact information.



ACCREDITED BUSINESS BBB Rating: A+ as of 7/27/2017 Click for Profile

FAQ

> What is Short Term Health Insurance?

Short term health insurance plans are designed to be an uncomplicated, temporary solution for individuals and families facing a period of time



# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

File Edit View History Bookmarks Tools Help

IHC Short Term Health Insur

www.consumerbenefits.net/ihc-short-term-health-insurance.htm

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...



- Home
- Dental Plans
- Short Term Health Insurance**
- More Health Plans
- Contact

## LET'S GET A QUOTE

☆ Short Term Health Home | IHC STM | Secure Lite | Secure STM | NHIC S... itedHealthcare STM

### IHC Secure Series

#### Short Term Health Insurance

IHC offers five Short Term Medical plans with many options to fit your temporary coverage needs. Next Day Coverage is available. Quote, and Print your policy in less than 10 minutes. Underwritten by Security Life Insurance Company of NY.

Rated A- Excellent by AM B

+ Available in all states Except: CT, MA, N... ID, RI, VT, WA

**IHC Secure Series - Short Term Medical** plans include some of the most comprehensive short term plans on the market. There are also coinsurance options that pay 100% after your deductible is satisfied. All options use the MultiPlan PPO network. You can use any doctor or hospital but savings can be substantial when using a network provider.

Simply Enter your Zip Code and Birth Date for an instant Quote

**CLICK**

Quote or Apply



FAQ

> What is Short Term Health Insurance?

Short term health insurance is designed to provide low cost medical coverage on a temporary basis.

Ideal if you are between jobs, a temporary or seasonal worker, a college student or recent graduate, in a waiting period, while between permanent health plans or as a low cost alternative

GET HELP

Note: When running a quote, you will see many different IHC short term medical plan options. Use the menu

# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

Get A Quote - Mozilla Firefox  
https://www.ihcmarketplace.com/Agent/2553678?productType=STM&buildGID=2



## ENTERED INFORMATION

EISNER, SCOTT 800-544-9505 info@consumerbenefits.net

### Find the Best Temporary Health Insurance Option

Temporary health insurance is a perfect solution for individuals needing insurance in the short term, whether they are uninsured, unemployed, self-employed or just need an affordable insurance product that fits their monthly budget. Compare plans and pricing, and find the best option.



### Get a Quote

Clear Form

**\* Required**

**\* ZIP Code**  
21401

**\* Effective Date**  
7/28/2017

**Applicant**

**\* Date of Birth:**  
03/16/1964

**\* Gender**  
 Male /  Female

[Additional people to include on the policy](#)

Waiting for www.ihcmarketplace.com...

Search

LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

Insurance More Health Plans Contact

available if you missed the open enrollment period.

> How long can I be covered?

> When does my coverage start?

### Metal Gap

- Cash benefits of up to \$6,350 in Accident Medical Expense coverage
- Lump sum \$7,500 cash benefits in Critical Illness coverage
- Optional \$1,000 first day hospital stay benefit

Find out more >>

### Medicare Gap

Did you know that about 10,000 people turn 65 each day? Many of our customers are turning 65 the next year. Many choose a short term medical plan to cover them until they turn 65.

GET HELP

# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

## ENTER INFORMATION (CONT.)

Applicant Details - Mozilla Firefox  
https://www.ihcmarketplace.com/Home/ApplicantDetails/1929918

**Applicant:**  
Applicant (Female/53)  
**State/Zip:** MD/21401  
**Payment:** Monthly  
[Change your Information](#)  
[New Quote](#)

**Effective Dates:**  
SSL STM: 7/28/2017

**3 Review and Acknowledge** **4 Secure Payment Center**

### Applicant Details

*\* required fields*

**Applicant**

**\* Name**  
sarah MI Smith

**Date of Birth**  
03/16/1964

**Occupation**

**\* Gender**  
 Male/  Female

**\* Marital Status**  
 Married/  Single

**Social Security Number**  
###-##-####

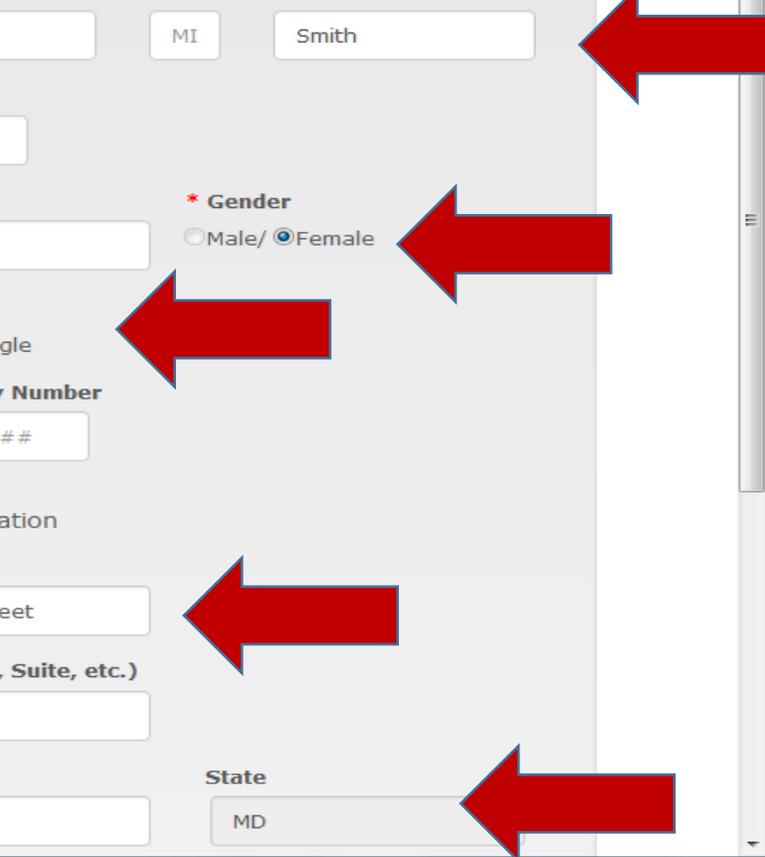
**Contact Information**

**\* Address1**  
191 Main Street

**Address2 (Apt, Suite, etc.)**  
200

**\* City**  
annapolis

**State**  
MD



Joan Smith

Find  
Replace  
Select  
Editing

Styles

100%

10:42 AM  
7/27/2017

# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a Mozilla Firefox browser window displaying the IHC Group website. The URL is <https://www.ihcmarketplace.com/Home/Eligibility/1929918>. The page features the IHC Group logo (Independence Holding Company) and a large red text overlay that reads "START A CUSTOMER ACCOUNT". A blue notification popup is centered on the screen, containing the following text:

**You have received an email**

Below is an automated password for your customer account, which you have also received in an email. We suggest you reset your password after logging in, creating a new password that is easy for you to remember. If you have any questions about this email or experience problems logging into your account with the password provided below, please contact our customer support team.

Your Password is: /D9sjPR

Customer support: [AgentTechSupport@ihcgroup.com](mailto:AgentTechSupport@ihcgroup.com) or 800-446-1223

O.K.

A large red arrow points from the right side of the screen towards the notification popup. The background website content includes a shopping cart icon with a value of \$120.29, a "Logout" link, and a section titled "Eligibility" with the heading "ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS". A disclaimer at the bottom states: "Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been".

# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

Eligibility - Mozilla Firefox  
https://www.ihcmarketplace.com/Home/Eligibility/1929918

(\$120.29) Shopping Cart | Logout

EISNER, SCOTT 800-544-9505 info@consumerbenefits.net

**Current Plan Details**

**Applicant:**  
Applicant (Female/53)

**State/Zip:** MD/21401  
**Payment:** Monthly

[Change your Information](#)  
[New Quote](#)

**Effective Dates:**  
SSL STM: 7/28/2017

1 Applicant Details 2 Eligibility  
3 Review and Acknowledge 4 Secure Payment Center

## Eligibility

Please answer the following eligibility questions before you begin

**SSL STM**

*\*required fields*

### Eligibility

**ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS**

Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been submitted will be denied; (4) if any claims have been paid, the amount of claims paid will be deducted from any premium refund due.

**\* Will there be any other group or individual major medical health insurance in force on the policy effective**

**AFTER RETRIEVING THE  
ACCOUNT INFORMATION AND  
RESETTING THE PASSWORD  
KNOCK-OUT QUESTIONS**

Joan Smith

AaBb| AaBbCcD AaBbCcD AaBbCcD AaBbCcD AaBbCcD

Title Subtitle Subtle Em... Emphasis Intense E...

Styles

7

Editing

100%

10:42 AM  
7/27/2017

IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC  
FOLLOWING IS A LIST OF THE KNOCK-OUT QUESTIONS



- [EISNER, SCOTT](#) (NOTE)
- [800-544-9505](tel:800-544-9505)
- [info@consumerbenefits.net](mailto:info@consumerbenefits.net)

**Current Plan Details**

**Eligibility**

Please answer the following eligibility questions before you begin.

**“KNOCK-OUT  
QUESTIONS”**

\*required fields **IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC**

## • **Eligibility**

**“KNOCK-OUT  
QUESTIONS”**

### • **ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS**

Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been submitted will be denied; (4) if any claims have been paid, the amount of claims paid will be deducted from any premium refund due.

- \* Will there be any other group or individual major medical health insurance in force on the policy effective date?

Yes / No

- \* Is the proposed insured, spouse, or any dependent child now pregnant?

Yes / No

- \* Within the past 7 years, have you or any person applying for coverage been declined for health insurance for a condition that is still present?

Yes / No

- \* Are you or any person applying for coverage currently eligible for Medicaid?

Yes / No

- \* Are you or any person applying for coverage currently over 300 pounds if male or over 250 pounds if female?

Yes / No

## IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

- \* Within the past 5 years have you or any person applying for coverage, received an abnormal test report for, been diagnosed with, been treated by or received follow-up care with a member of the medical profession, taken medication for or had a device surgically implanted or in place for:
  - heart disorder, heart attack, coronary artery disease, coronary bypass or stent
  - peripheral vascular disease or carotid artery disease
  - stroke or other neurological disorder
  - cancer or tumor
  - paraplegia, quadriplegia or multiple sclerosis
  - stem cell transplant
  - emphysema or COPD (chronic obstructive pulmonary disease)
  - diabetes
  - liver disorder
  - kidney disorder other than stones
  - degenerative disc disease or herniated disc
  - rheumatoid or psoriatic arthritis
  - degenerative joint disease of the knees or hips
  - alcohol or drug abuse or dependency
  - hemophilia

Yes / No

**“KNOCK-OUT  
QUESTIONS”**

## IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

- \* Have you or any person proposed for coverage been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex, or any other immune system disorder within the past 5 years? Answer this question “no” if you have tested positive for HIV but have not developed symptoms of the disease AIDS  
Yes / No

**“KNOCK-OUT  
QUESTIONS”**

# IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window titled 'Eligibility - Mozilla Firefox' with the URL 'https://www.ihcmarketplace.com/Home/Eligibility/1929918'. The main content area is titled 'QUESTIONS' and contains the following text: 'Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been submitted will be denied; (4) if any claims have been paid, the amount of claims paid will be deducted from any premium refund due.' Below this is a question: '\* Will there be any other group or individual major medical health insurance in force on the policy effective date?'. A blue 'Account Verification' pop-up window is overlaid on the page, containing the text: 'Thank you for your interest in our products. Unfortunately you or one of your dependents does not qualify for **SSL STM**. For your convenience, this product will be removed from your shopping cart, along with any additional selections you have added to your cart. Please call **EISNER, SCOTT 800-544-9505** if you have questions or wish to find another health insurance option.' At the bottom of the pop-up are buttons for 'End Process', 'Modify', and 'Edit'. Below the pop-up, there are radio button options for 'YES / NO' and two more questions: '\* Are you or any person applying for coverage currently over 300 pounds if male or over 250 pounds if female?' and '\* Within the past 5 years have you or any person applying for coverage, received an abnormal test report for, been diagnosed with, been treated by or received follow-up care with a member of the medical profession, taken medication for or had a device surgically implanted or in place for:'. A red arrow points from the 'Account Verification' pop-up to the main text area, and another red arrow points from the main text area to the pop-up. A large black oval highlights the text in the pop-up window.

If you answer YES to any of the questions, you get this screen

“Unfortunately you or one of your dependents does not qualify for SSL STM. For your convenience, this product will be removed from your shopping cart . . . **PLEASE CALL SCOTT EISNER AT 800-544-9505** if you have questions. . .

## My conversation with Scott Eisner about my options:

- If you have any preexisting condition and still want to purchase a short-term medical policy to cover all *other* health related conditions, then IHC will write that policy excluding the preexisting condition.
- **HOWEVER, SCOTT CONFIRMED THAT THIS POLICY IS NOT OFFERED IN MARYLAND**
- <http://www.consumerbenefits.net/nhic-short-term-health-insurance.htm>

**STANDARD SECURITY  
LIFE INSURANCE  
COMPANY**

**STANDARD SECURITY A/K/A IHC GROUP  
A/K/A NATIONAL GENERAL A/K/A NHIC**

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC



A MEMBER OF THE IHC GROUP

- HOME
- EMPLOYER
- CLAIMANT
- AGENT
- CONTACT
- LOGIN



New York State  
DBL

Update



New York State  
Paid Family Leave (PFL)



Quick Service



# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window displaying the IHC Group website. The browser's address bar shows the URL <https://www.ihcgroup.com>. The website header features the IHC Group logo, which consists of a stylized flame icon and the text "THE IHC GROUP". To the right of the logo is the tagline "Strength. Vision. Stability." Below the logo and tagline is a navigation menu with the following items: Home, Products, Corporate, Communities, About, Media, Contact, and Careers. A red annotation "TOOK ME TO THIS SCREEN" is overlaid on the left side of the page, with a black oval highlighting the logo and navigation menu area. Below the navigation menu, there is a main content area with a large image of a smiling family (a man, a woman, and two children). To the left of the image is a sidebar menu with the following items: Consumers, Products, Wellness, Shop online, Contact an agent, Producers, and Investors. Below the main content area, there is a section titled "Who We Are" with the following text: "For over 30 years, the member companies of The IHC Group have provided health, life, disability, dental, vision, short term medical and hospital indemnity insurance solutions to individuals and groups. Through product innovation and committed relationships with our policyholders, we have built a strong, successful insurance organization." To the right of this section is a section titled "Our products" with a sub-section titled "Dental and vision" containing the following text: "Individual and group dental plans are a low-cost option for those looking to supplement their major medical coverage or offer employees a value-added benefit. Plans provided by The IHC Group allow you to choose your own providers or to choose from an extensive PPO network with more than 130,000 providers nationwide. Dental and vision for individuals can be purchased separately or as a". The browser's taskbar at the bottom shows various application icons and the system clock indicating 10:53 AM on 7/27/2017.

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window with the URL <https://www.ihcgroup.com>. The page features a navigation menu with 'Investors' and 'on-line marketing.' The main content area is divided into two columns. The left column, titled 'Who We Are', contains text about the company's 30-year history and product innovation. The right column, titled 'Our products', contains a list of insurance options. A red arrow points to the 'Short term medical' option in the list.

**Who We Are**

For over 30 years, the member companies of The IHC Group have provided health, life, disability, dental, vision, short term medical and hospital indemnity insurance solutions to individuals and groups.

Through product innovation and committed relationships with our policyholders, we have built a strong, successful insurance organization.

**SHORT TERM MEDICAL OPTION**

**CLICKED HERE**

**Our products**

- ▼ **Dental and vision**

Individual and group dental plans are a low-cost option for those looking to supplement their major medical coverage or offer employees a value-added benefit. Plans provided by The IHC Group allow you to choose your own providers or to choose from an extensive PPO network with more than 130,000 providers nationwide. Dental and vision for individuals can be purchased separately or as a bundled plan.

[Shop individual dental »](#)  
[Shop group dental »](#)
- ▶ **Short term medical**
- ▶ **Supplemental insurance**
- ▶ **Critical illness**
- ▶ **Hospital and surgical indemnity**
- ▶ **Rx Pay Card**
- ▶ **Group life and disability**
- ▶ **Pet insurance**
- ▶ **Occupational Accident & Employer Liability**
- ▶ **Injury on Duty (IOD)**
- ▶ **Telemedicine**

"IHC" and the "the IHC Group" is the brand name for plans, products, and services provided by one or more of the subsidiaries and affiliate member companies of the IHC Group. ("IHC Entities"). Plans, products, and services are solely and only provided by one or more IHC Entities specified on the plan, product, or service contract, not the IHC Group. Not all plans, products, and services are available in each state.

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window displaying the IHC Group website. The browser's address bar shows the URL <https://www.ihcgroup.com/products.aspx#ShortTerm>. The website header features the IHC Group logo and the tagline "Strength. Vision. Stability." Below the logo is a navigation menu with links for Home, Products, Corporate, Companies, About, Media, Contact, and Careers. A large banner titled "Our Solutions" includes the text "A multitude of insurance products for individuals, families and groups" and a photo of a smiling woman. To the right of the banner is a sidebar menu with categories: Consumers, Producers (with sub-links for Producers, Products, Get Contracted, and Login to your account), and Investors. Below the sidebar is a "Spotlight" section with three news items: "PetPartners, Inc., the Newest Subsidiary of Independence Holding Company, Announces Extension of Long-standing Relationship with The American Kennel Club", "A.M. Best affirms credit ratings of Independence Holding Company and its Subsidiaries", and "The IHC Group Inks Deal to Acquire Minority Stake in ABACUS Group, LLC". The Windows taskbar at the bottom shows various application icons, including a circled red arrow pointing to the "Shop online" link in the "Short term medical" section.

**SHOP  
ONLINE**



## Standard Security Life Insurance Company of New York

Standard Security Life is licensed in all 50 states. The company is rated A- (Excellent) for financial strength by the A.M. Best Company Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (An A++ rating from A.M. Best is its highest rating)

## Madison National Life Insurance Company, Inc.

Madison National Life is licensed in 49 states and specializes in health, life and disability insurance. The company is rated A- (Excellent) for financial strength by the A.M. Best Company Inc.

## Independence American Insurance Company

Independence American is licensed in all 50 states and its products include short-term medical, hospital indemnity, fixed indemnity limited benefit, group and individual dental, and pet insurance. The company is rated A- (Excellent) for financial strength by the A.M. Best Company Inc.

## A.M. Best's Rating Report

- [Standard Security Life Insurance Company of New York](#)
- [Madison National Life Insurance Company, Inc.](#)
- [Independence American Insurance Company](#)

## IHC Specialty Benefits, Inc.

IHC Specialty Benefits, Inc., is a full-service marketing and distribution company that focuses on individual, consumer and small employer products. Products are marketed through general agents, online, telebrokerage, advisor centers, private label and directly to consumers. The company conducts business under the following brands:

- [HealthDeals.com](#)

A website which provides information for individuals who want to learn more about their health insurance options and shop for coverage online or through the Health eDeals Call Center. Health eDeals also provides a referral service, Agent Finder, for consumers who wish to work with an advisor in their area.

- [Health eDeals Advisors](#)

A national marketing organization that distributes major medical insurance plans, as well as other health

- ▶ Products
- ▶ Wellness
- ▶ Shop online
- ▶ Contact an agent
- ▶ Producers
- ▶ Investors

## Spotlight

[PetPartners, Inc., the Newest Subsidiary of Independence Holding Company, Announces Extension of Long-standing Relationship with The American Kennel Club](#)  
Featured in March 2017  
*By GlobeNewswire*

[A.M. Best affirms credit ratings of Independence Holding Company and its Subsidiaries](#)  
Featured in December 2016  
*By A.M. Best*

[The IHC Group Inks Deal to Acquire Minority Stake in ABACUS Group, LLC](#)  
Featured in October 2016  
*Jeena Choi*

[Health Insurance 2017, Are You Scared or Prepared: The IHC Group Teams Up with Zig Ziglar International for an Unprecedented Live Webcast to Rally Health Advisors](#)  
Featured in October 2016  
*Jeena Choi*

[The IHC Group Acquires PetPlace.com, Premier Destination for Pet Parents](#)

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window displaying the IHC Group website. The browser's address bar shows the URL <https://www.ihcgroup.com>. The website header features the IHC Group logo and the tagline "Strength. Vision. Stability." The navigation menu includes links for Home, Products, Corporate, Companies, About, Media, Contact, and Careers. A dropdown menu is open under "Products", listing various insurance options. A red arrow points to the "Short term" option, which is circled in black. To the left of the arrow, the text "CLICKED HERE" is written in white on a red background. Below the arrow, the text "SHORT-TERM MEDICAL" is written in large, bold, black letters. The main content area of the website features a large image of a smiling family and a section titled "Our products" with a sub-section for "Dental and vision". The Windows taskbar at the bottom shows various application icons and the system clock indicating 10:53 AM on 7/27/2017.

File Edit View History Bookmarks Tools Help

Standard Security Life Insur... IHC Group

https://www.ihcgroup.com

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

**THE IHC GROUP** Strength. Vision. Stability.

Home Products Corporate Companies About Media Contact Careers

**CLICKED HERE**

**SHORT-TERM MEDICAL**

Dental/vision  
Short term  
Supplemental insurance  
Critical illness  
Hospital/surgical  
Rx Pay Card  
Group life  
Pet insurance  
Occupational Accident/ER Liability  
Injury on Duty (IOD)  
Telemedicine

Who We Are  
For over 30 years, we have provided health, life, disability, dental and vision solutions to individuals and groups.

Through product innovation and committed relationships with our policyholders, we have built a strong, successful insurance organization.

Our products  
Dental and vision  
Individual and group dental plans are a low-cost option for those looking to supplement their major medical coverage or offer employees a value-added benefit. Plans provided by The IHC Group allow you to choose your own providers or to choose from an extensive PPO network with more than 130,000 providers nationwide. Dental and vision for individuals can be purchased separately or as a

10:53 AM 7/27/2017

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

File Edit View History Bookmarks Tools Help

Standard Security Life Insura... Products Insurance Quotes Online - H

www.healthdeals.com/temporary-short-term-health-insurance?affcode=IHC&\_ga=2.87751704.1077200414.1501167180-1583785306.1501167180

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

Firefox prevented this site from opening a pop-up window.

Home Short Term Hospital Obamacare Metal Gap Metal Gap 2 Dental Critical Illness Telemedicine Articles



## Short Term Health Insurance

### Temporary, affordable health insurance

- Cost-effective plans
- Next day coverage
- Custom plan length
- Multiple plan options

### Short term may be a right fit if you:

- Have a new job and need temporary coverage between waiting periods
- Lost your job and looking for an alternative to COBRA
- You missed the Obamacare deadline
- Are a student or aged out of your parent's plan

**ENTERED MY  
INFORMATION**

### Get an Instant Quote

Clear form

\* required

ZIP Code\* 21401

Effective Date\* 7/28/2017

Gender\*  Male  Female

Date of Birth\* 03/16/1964

Add Spouse

Add Child

Monthly Payment

Submit

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC



IHC SPECIALTY BENEFITS 407-598-0298 sales@ihcgroup.com

## Current Plan Details

### Applicant:

Applicant (Female/53)

State/Zip: MD/21401

Payment: Monthly

[Change your Information](#)  
[New Quote](#)

### Effective Dates:

Short-term: 7/28/2017

## All Available Plans (36)

### Plans

- All Available Plans (36)
- Top Sellers (4)
- Secure STM (36)

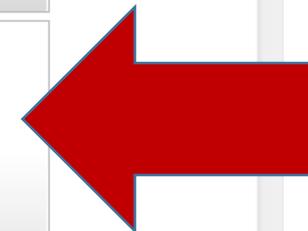
### Cost

Print

## Top Sellers (4)

Secure STM <a href="#">Plan Details</a>	Policy Duration	Deductible	Coinsurance	Out-Of-Pocket	
	90 Days	\$5,000	70%	\$6,000	\$104.02
Complete your coverage with other supplemental products					<input type="checkbox"/> RX Paycard <a href="#">i</a> <input type="checkbox"/> Telemedicine <a href="#">i</a>
					<input type="checkbox"/> \$19.99 /mo. <input type="checkbox"/> \$12.50 /mo.
					<input type="button" value="Apply"/>
Secure STM <a href="#">Plan Details</a>	Policy Duration	Deductible	Coinsurance	Out-Of-Pocket	
	90 Days	\$2,500	50%	\$10,000	\$111.96
Complete your coverage with other supplemental products					<input type="checkbox"/> RX Paycard <a href="#">i</a> <input type="checkbox"/> Telemedicine <a href="#">i</a>
					<input type="checkbox"/> \$19.99 /mo. <input type="checkbox"/> \$12.50 /mo.
					<input type="button" value="Apply"/>
Secure STM <a href="#">Plan Details</a>	Policy Duration	Deductible	Coinsurance	Out-Of-Pocket	
	90 Days	\$2,500	50%	\$7,500	\$120.29
Complete your coverage with other supplemental products					<input type="checkbox"/> RX Paycard <a href="#">i</a> <input type="checkbox"/> Telemedicine <a href="#">i</a>
					<input type="checkbox"/> \$19.99 /mo. <input type="checkbox"/> \$12.50 /mo.
					<input type="button" value="Apply"/>

CHOSE A PLAN



# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a web browser window with the URL [marketplace.healthdeals.com/Quotes/QuoteSummary/1949018](http://marketplace.healthdeals.com/Quotes/QuoteSummary/1949018). The page displays a quote summary for a 'Secure STM' plan. The summary includes the following details:

Secure STM <a href="#">Plan Details</a>	Policy Duration	Deductible	Coinsurance	Out-Of-Pocket	\$132.81
	90 Days	\$5,000	80%	\$3,000	

Below the summary, there is a section for supplemental products:

Complete your coverage with other supplemental products

RX Paycard	Frame Dental	Telemedicine
<input type="checkbox"/> \$19.99 /mo.	<input type="checkbox"/> \$16.00 /mo. IHC PPO 500	<input type="checkbox"/> \$12.50 /mo.

An 'Apply' button is visible on the right side of the supplemental products section.



## Important Information About This Quote and Our Plans

### SSL Short Term Disclaimers

- PLEASE MAKE SURE YOU UNDERSTAND AND AGREE WITH THE TERMS OF THE INSURANCE PLAN. PAY SPECIAL ATTENTION TO THE EFFECTIVE DATE, PREMIUM AMOUNT, BENEFITS, LIMITATIONS, EXCLUSIONS, AND ANY BENEFIT RIDER, IF APPLICABLE.
- The quote includes premium, monthly fees and a one-time initial enrollment fee. Refunds are not available after your 10-day right to return period as outlined in the first page of your policy unless required by state law.
- All applications and insurance quotes are subject to final approval by our Policy Administration Department prior to issuance. All quotes shown are estimates ONLY. Premium will not change unless effective date changes or the applicant provides updated information prior to certificate issuance. If the insured selects an optional benefit, that is included in the quote.

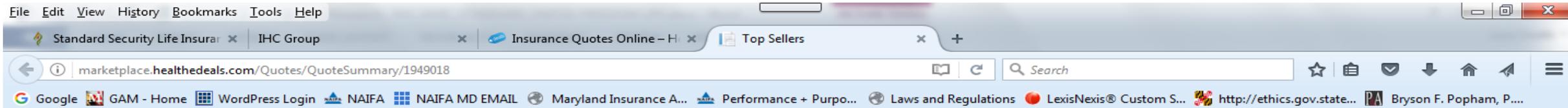
The quote shown above is for your requested effective date ONLY. If the actual effective date of your policy is different from the requested effective date, the actual cost of your policy may differ from the quote above.

- If such a cost variance occurs you will be notified of your actual cost of coverage by our Policy Administration Department prior to issuance.
- The application and initial payment must be received by us prior to the requested effective date. If a monthly billing method has been selected, future payments will be due monthly on the billing date.
- ENROLLMENT AND MONTHLY FEE DISCLOSURE: A one-time enrollment fee is applied to your initial payment. A separate monthly fee is included in the monthly charge. The enrollment and/or monthly fee will not affect your eligibility for coverage.
- This is not qualifying health coverage ("Minimum Essential Coverage") that satisfies the health coverage requirement of the Affordable Care Act. If you don't have minimum essential coverage, you may owe an additional payment with your taxes. The termination or loss of this policy does not entitle you to a special

**ONCE I CHOSE A PLAN I  
GOT THIS DISCLAIMER  
SCREEN**

**ENROLLMENT AND  
MONTHLY FEE DISCLOSURE**





## Preexisting Condition Limitation

**“STM LIMITED DURATION DOES NOT PROVIDE PORTABILITY OF PRIOR COVERAGE. ANY INJURY, SICKNESS FOR WHICH YOU HAVE INCURRED CHARGES, RECEIVED MEDICAL TREATMENT, CONSULTED A HEALTH CARE PROFESSIONAL, OR TAKEN PRESCRIPTION DRUGS WITHIN 5 YEARS OF THE EFFECTIVE DATE OF COVERAGE WILL NOT BE COVERED”**



- This is not qualifying health coverage (“Minimum Essential Coverage”) that satisfies the health coverage requirement of the Affordable Care Act. If you don’t have minimum essential coverage, you may owe an additional payment with your taxes. The termination or loss of this policy does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period. This policy includes a pre-existing condition exclusion provision.
- Replacement of any existing policy: This is not an ACA-qualified plan. If you intend to lapse or otherwise terminate existing health insurance and replace it with a policy to be issued by Standard Security Life Insurance Company of New York, please note that the coverage is not Minimum Essential Coverage as defined by the Affordable Care Act of 2010 (ACA). You may still be subject to the federal tax assessed against individuals without Minimum Essential Coverage. We recommend that you read and understand the terms of the Policy carefully including effective date, premium amount, total monthly cost, benefits, limitations, and exclusions.
- Short Term Medical (STM) is a limited duration medical expense policy and is non-renewable. STM is not a replacement for the comprehensive health insurance required under the ACA. This coverage has a pre-existing condition limitation provision.
- Some plans are not available in all states and availability in a state is subject to change. If you submit an application for a state where the plan is no longer available, your application and premium (if included) will be voided and coverage will not be effective.
- Pre-Existing Condition Limitation – The short-term limited duration medical expense product does not provide portability of prior coverage. Any injury, sickness for which you have incurred charges, received medical treatment, consulted a health care professional, or taken prescription drugs within 5 years (length depends on state) of the effective date of coverage will not be covered.
- Non-Renewable - If you purchase a new policy, any conditions for which you incurred claims under the prior policy is considered a pre-existing condition. The purchase of a new policy is not guaranteed and you may be ineligible for new coverage based on pre-existing conditions. The new policy will have a new deductible and coinsurance limit to be satisfied according to the policy documents.
- **About the IHC Group:**  
Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.
- **About IHC Marketing Name:**  
“IHC” and “The IHC Group” are the brand names for plans, products and services provided by one or more of the subsidiaries and affiliate member companies of The IHC Group (“IHC Entities”). Plans, products and services are solely and only provided by one or more IHC Entities specified on the plan, product or service contract, not The IHC Group. Not all plans, products and services are available in each state.
- **About Standard Security Life Insurance Company of New York:**  
Standard Security Life was founded in 1958, and is domiciled in the State of New York and headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

## DISCLAIMERS CONTINUED

Standard Security Life Insurance Company of New York

Standard Security Life was founded in 1958, and is domiciled in the State of New York and headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical stop-loss, disability benefit law (DBL), short-term medical, group major medical, individual and group dental and vision, individual accident and health insurance, group term life, specialty programs designed for volunteer emergency service personnel, including group life insurance and service awards programs. Standard Security Life is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

- **About Ebix Health Administration Exchange, Inc.:**  
Ebix Health Administration Exchange, Inc. doing business as Ebix Health Administration ("Ebix HAE") is an administrative services company that operates in 50 jurisdictions in both the individual and employer markets. Through certain administrative agreements with insurance carriers and its affiliation with Ebix Incorporated, Ebix HAE offers state-of-the-art and highly efficient open health insurance exchanges. Ebix HAE also provides pet insurance solutions that furnish pet owners, specialty pet hospitals, universities and general veterinary practices with the only open exchange in the country.

### Rx Pay Card Disclaimers

#### Rx Pay Card

- The Discount Health Savings Program plan is NOT insurance.
- The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

### Telemedicine Disclaimers

#### Telemedicine

- The Telemedicine plan is NOT insurance.
- The plan is not insurance coverage and does not meet the minimum coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

### Frame Dental Disclaimers

#### Frame Dental

- Availability – Frame Dental is available in the following states: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA,

DISCLAIMERS CONTINUED

CLICKED  
THAT I  
AGREED

#### Rx Pay Card

- The Discount Health Savings Program plan is NOT insurance.
- The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
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#### Telemedicine Disclaimers

##### Telemedicine

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- The plan is not insurance coverage and does not meet the minimum coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

#### Frame Dental Disclaimers

##### Frame Dental

- Availability – Frame Dental is available in the following states: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY. Availability is subject to change.
- Different plan designs offer various levels of coverage, out of pocket costs, and dentist availability. These choices vary by state. For complete details please review MNL IDEN POL 0414 and state specific variations where applicable.
- Dental insurance under the Frame Dental plans is underwritten by Madison National Life Insurance Company, Inc.
- The application must be received by the administrator prior to the requested effective date, and the initial premium must be received by the administrator prior to issuing coverage. If a monthly billing method has been selected, future premium will be due on the first of each month.
- Do not lapse or cancel current insurance coverage unless you receive a written notice from the insurance company that your application for coverage has been approved.
- Ebix Health Administration Exchange, a member of The IHC Group, administers Frame Dental.

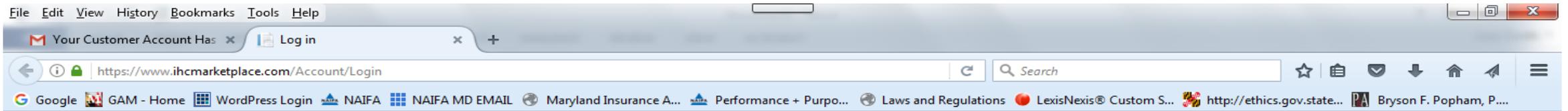
# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

The screenshot shows a Gmail interface with the following elements:

- Browser:** Google Chrome with the address bar showing `https://mail.google.com/mail/u/0/#inbox/15d847f92b8579cd`.
- Navigation:** Gmail navigation bar with 'Gmail' dropdown, navigation icons, and '1 of 3,957' messages.
- Left Sidebar:** Navigation menu including 'COMPOSE', 'Inbox (131)', 'Sent Mail', 'Drafts (34)', 'Personal', 'Saved Mail (5)', 'Travel', and 'More'.
- Message Header:** From: IHCMarketPlace@ihcgroup.com, Subject: Your Customer Account Has Been Created, Time: 10:42 AM (15 minutes ago).
- Message Content:**
  - Logo:** THE IHC GROUP Independence Holding Company
  - Date:** 7/27/2017
  - Text:** Thank you for choosing The IHC Group for your insurance needs. Your customer account has been created. This account gives you access to:
    - Complete your application
    - See application status
    - Download application documents
    - Agent contact information
    - Change your password
  - Text:** When logging in for the first time, use the following information:
    - User name (email address): `crokers180@gmail.com`
    - password: `/D9sjPR`
  - Text:** To log in to your consumer account, visit <https://www.ihcmarketplace.com/Account/Login>. You may also use the LOGIN button below. Once logged in, you may change your password.
  - Text:** Please bookmark this page for future access. If you have any questions or experience problems
- Right Sidebar:** Contact card for IHCMarketPlace (ihcmarketplace@ihcgroup.com) with a 'Show details' link.
- Taskbar:** Windows taskbar at the bottom showing icons for Chrome, File Explorer, Calculator, Excel, Word, PowerPoint, Outlook, and Firefox. System tray shows the time as 10:58 AM on 7/27/2017.

**CREATED A  
CUSTOMER  
ACCOUNT**

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC



Login to your account

**Email**

**Password**

Forgot your password? [Click here](#)

**RETRIEVED  
ACCOUNT  
FROM  
EMAIL**



# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

File Edit View History Bookmarks Tools Help

Your Customer Account Has x | https://www.ihcmarketplace.com/ConsumerLanding/Index | Log in

https://www.ihcmarketplace.com/ConsumerLanding/Index

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Home | Logout

# WELCOME SCREEN

**Contact Information**

**IHC SPECIALTY BENEFITS**  
407-598-0298  
sales@ihcgroup.com

Change Password

Welcome crokers180@gmail.com

This profile page allows you to change your password, review products remaining in your shopping cart, complete applications that you have started and saved, download forms of active policies you have with The IHC Group. If you have any questions about completing outstanding applications or want more information on products you have purchased, contact your insurance Agent.

### Outstanding Activity

Complete or Modify | SSL STM

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

File Edit View History Bookmarks Tools Help

Your Customer Account Has x Applicant Details x Log in x +

https://www.ihcmarketplace.com/Home/ApplicantDetails/1929990

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...



(\$152.80) Shopping Cart | Logout

IHC SPECIALTY BENEFITS 407-598-0298 sales@ihcgroup.com

## Current Plan Details

### Applicant:

Applicant (Female/53)

State/Zip: MD/21401

Payment: Monthly

[Change your Information](#)

[New Quote](#)

### Effective Dates:

SSL STM: 7/28/2017

Payment: 7/29/2017

- 1 Applicant Details
- 2 Eligibility
- 3 Review and Acknowledge
- 4 Secure Payment Center

## Applicant Details

\* required fields

### Applicant

#### \* Name

Sarah

MI

Smith

#### Date of Birth

03/16/1964

#### Occupation

#### \* Gender

Male/  Female

#### \* Marital Status

Married/  Single

#### Social Security Number

###-##-####

RE-ENTERED MY  
INFORMATION FOR  
THE 2ND TIME

Windows taskbar with icons for Internet Explorer, Chrome, File Explorer, Calculator, Excel, Word, PowerPoint, Outlook, and a second Internet Explorer instance. System tray shows date and time: 11:00 AM 7/27/2017.

# STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

File Edit View History Bookmarks Tools Help

Your Customer Account Has x Eligibility x Log in x +

https://www.ihcmarketplace.com/Home/Eligibility/1929990

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IHC SPECIALTY BENEFITS 407-598-0298 sales@ihcgroup.com

### Current Plan Details

**Applicant:**  
Applicant (Female/53)

**State/Zip:** MD/21401  
**Payment:** Monthly

[Change your Information](#)  
[New Quote](#)

**Effective Dates:**  
SSL STM: 7/28/2017  
RX Paycard: 7/29/2017

- 1 Applicant Details
- 2 Eligibility
- 3 Review and Acknowledge
- 4 Secure Payment Center

## Eligibility

Please answer the following eligibility questions before you begin.

### SSL STM

*\*required fields*

## Eligibility

ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS

Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been submitted will be denied; (4) if any claims have been paid, the amount of claims paid will be deducted from any premium refund due.

- \* Will there be any other group or individual major medical health insurance in force on the policy effective date?  
 Yes /  No
- \* Is the proposed insured, spouse, or any dependent child now pregnant?  
 Yes /  No
- \* Within the past 7 years, have you or any person applying for coverage been declined for health insurance for a condition that is still present?  
 Yes /  No

# BACK TO THE SAME SET OF KNOCK-OUT QUESTIONS

The screenshot shows a web browser window with the URL <https://www.ihcmarketplace.com/Home/Eligibility/1929990>. The page title is "Eligibility" and it features a blue header with "SSL STM". A red asterisk indicates "\*required fields". The main heading is "Eligibility" in blue, followed by the instruction "ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS". A disclaimer states: "Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all submitted will be denied; (4) if any ed from any premium refund due." A pop-up window titled "Account Verification" is overlaid on the page, containing the text: "Thank you for your interest in our products. Unfortunately you or one of your dependents does not qualify for SSL STM. For your convenience, this product will be removed from your shopping cart, along with any additional selections you have added to cart. Please call IHC SPECIALTY BENEFITS 407-598-0298 if you have questions or wish to find another health insurance option." The pop-up has buttons for "End Product", "Modify", and "Edit". Below the pop-up, the form contains several questions with radio button options: "\* Are you or any person applying for coverage currently eligible for Medicaid?" (Yes/No), "\* Are you or any person applying for coverage currently over 300 pounds if male or over 250 pounds if female?" (Yes/No), and "\* Within the past 5 years have you or any person applying for coverage, received an abnormal test report for, been diagnosed with, been treated by or received follow-up care with a member of the medical profession, taken medication for or had a device surgically implanted or in place for...".

IF YOU ANSWER YES TO ANY OF THE KNOCK-OUT QUESTIONS

“Unfortunately you or one of your dependents does not qualify for SSL STM. For your convenience, this product will be removed from your shopping cart . . . PLEASE call IHC Specialty Benefits 407-598-0298 if you have any questions . . .

## I called Yvonne Haven (407-598-0298) about my options

- She stated that “because the state of Maryland has a State Exchange, it is extremely difficult to write ANY STM policies in Maryland – This is due to the fact that Maryland is way out of hand with pricing.”
- **She stated that if you answer YES to any of the questions, then they could not offer ANY coverage of ANY kind in Maryland.**

**FREEDOM LIFE**

**A/K/A US HEALTH**

# FREEDOM LIFE A/K/A US HEALTH GROUP

The image is a screenshot of a web browser displaying a Google search for "freedom life insurance company of america". The search results page shows several entries, with the top result being "USHEALTH Group | Family and Individual Health Coverage" from <https://www.ushealthgroup.com/>. A red arrow points from the search bar to this result. Below the search results, a Google My Business listing for "USHEALTH Group" is visible, circled in black. The listing includes a 3.3-star rating from 149 Google reviews, the address "300 Burnett St #200, Fort Worth, TX 76102", and the phone number "(817) 878-3303". A map snippet shows the location near "HUNTER PLAZA". The browser's address bar shows the search URL, and the taskbar at the bottom displays various application icons and the system clock showing 12:14 PM on 7/27/2017.

freedom life insurance comp

https://www.google.com/search?site=&source=hp&q=freedom+life+insurance+company+of+america&oq=FREEDOM+L&gs\_l=psy-ab.1.0.35i

Google

freedom life insurance company of america

About 5,750,000 results (0.84 seconds)

**USHEALTH Group | Family and Individual Health Coverage**  
<https://www.ushealthgroup.com/>  
A family of companies providing a better level of innovative health coverage for people ... Through its licensed life and health insurance companies, USHEALTH ... by Freedom Life Insurance Company of America and National Foundation Life ...  
Member Services · PPO Networks · USHEALTH Group | Provider ... · Find an Agent

**Freedom Life Insurance Company of America - Better Business ...**  
<https://www.bbb.org/.../insurance.../freedom-life-insurance-company-of-america-in-ft...>  
★★★★★ Rating: 4.2 - 63 reviews  
BBB Accredited Business. Ft Worth provides Insurance - Accident & Health in Ft Worth, TX. View full profile.

**Freedom Life Insurance Company of America - 24 Reviews - Life ...**  
<https://www.yelp.com> > Financial Services > Insurance > Life Insurance  
★★★★★ Rating: 1.5 - 24 reviews  
(817) 878-3303 · 801 Cherry St Ste 2400. Fort Worth, TX 76102 ... 24 reviews of Freedom Life Insurance Company of America "Freedom Life has an A+ BBB ...

**freedom life insurance company of america - Display company profile ...**  
[https://apps.tdi.state.tx.us/pcci/pcci\\_show\\_profile.jsp?tdiNum=19830](https://apps.tdi.state.tx.us/pcci/pcci_show_profile.jsp?tdiNum=19830)  
Type of Entity: Life, Health, or Accident (LI). Status of TX License: Active. Company Status: Normal Operations. License Number: 19830. NAIC Number: 62324.  
TDI Company Number: 19830 License Number: 19830  
Company Status: Normal Operations NAIC Number: 62324

**"Freedom Life Insurance Co."? - ACASignups.net**  
[acasignups.net/16/06/03/updated-x6-what-heck-going-freedom-life-insurance-co](https://acasignups.net/16/06/03/updated-x6-what-heck-going-freedom-life-insurance-co)

**USHEALTH Group** ★  
3.3 ★★★★★ 149 Google reviews  
Insurance agency in Fort Worth, Texas Website Directions

Address: 300 Burnett St #200, Fort Worth, TX 76102  
Phone: (817) 878-3303  
Suggest an edit  
Add missing information  
Add business hours

Reviews  
Write a review Add a photo  
"The nicest, most generous, customer friendly company on earth."  
"The only thing worse than the actual policy coverage is the service."

12:14 PM 7/27/2017

# FREEDOM LIFE A/K/A US HEALTH GROUP

File Edit View History Bookmarks Tools Help

USHEALTH Group | Family and In x +

https://www.ushealthgroup.com

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Insurance underwritten by:  
Freedom Life Insurance Company of America  
National Foundation Life Insurance Company

CUSTOMERS | AGENTS | PROVIDERS

HOME ABOUT US ▾ MEMBER SERVICES PRODUCTS ▾ BECOME AN AGENT GET A QUOTE HOPE



## We are USHEALTH Group

### Protect Your Family Now and Later

A family of companies providing a better level of innovative health coverage for people just like you.

At USHEALTH Group with our family of companies we offer a full portfolio of plans that let you tailor health coverage to YOUR specific needs. With over 50 Collective years of health insurance experience, USHEALTH Group family of companies are true innovators in the industry that offers flexible, affordable and secure plans for you and your family.

[Get A Free Quote!](#)

Windows taskbar showing icons for Internet Explorer, Google Chrome, File Explorer, Calculator, Microsoft Excel, Microsoft Word, Windows Media Center, PowerPoint, Outlook, and another instance of Internet Explorer. System tray shows volume, network, and clock (11:51 AM 8/3/2017).

# FREEDOM LIFE A/K/A US HEALTH GROUP



**Bloomberg**

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## Insurance

August 03, 2017 11:57 AM ET

### Company Overview of Freedom Life Insurance Company of America, Inc.

Snapshot

People

#### Company Overview

Freedom Life Insurance Company of America, Inc. provides life insurance products and services. The company also offers health, accident, credit, and annuities products. The company was formerly known as Consolidated American Life Insurance Company, Inc. and changed its name to Freedom Life Insurance Company of America, Inc. in January 1986. The company was incorporated in 1956 and is headquartered in Fort Worth, Texas. Freedom Life Insurance Company of America, Inc. operates as a subsidiary of USHEALTH Group, Inc.

300 Burnett Street  
Suite 200  
Fort Worth,  
TX 76102-2734  
United States

Phone: 817-878-3300  
Fax: 817-878-3480

Founded in 1956

#### Key Executives For Freedom Life Insurance Company Of America, Inc.

Freedom Life Insurance Company of America, Inc. does not have any Key Executives recorded.

**S&P Global**  
Market Intelligence

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Stock Quotes Market data is delayed at least 15 minutes.

Stock, Fund, or ETF   Company Lookup

#### Most Searched Private Companies

Company Name	Geographic Region
Lawyers Committee for Civil Rights Under Law	United States
NYC2012, Inc.	United States
The Advertising Council, Inc.	United States
Bertelsmann AG	Europe
Rush University	United States

**“Freedom Life Insurance Company of America, Inc. provides life insurance products and services. The company also offers health, accident, credit, and annuities products. Freedom Life Insurance Company of America, Inc. operates as a subsidiary of USHEALTH Group, Inc.”**

# FREEDOM LIFE A/K/A US HEALTH GROUP

USHEALTH Group | Family and In x +

https://www.ushealthgroup.com

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CUSTOMERS | AGENTS | PROVIDERS

**USHEALTH GROUP** Insurance underwritten by:  
Freedom Life Insurance Company of America  
National Foundation Life Insurance Company

HOME ABOUT US MEMBERS SERVICES AGENTS BECOME AN AGENT GET A QUOTE HOPE

**We are USHEALTH Group**  
**Protect Your Family Now**

- PremierChoice
- Secure Advantage
- SecureDental
- PremierVision
- MedGuard
- Life Protector
- Accident Protector
- Income Protector
- Essential Health Benefit

A family of companies providing a better level of innovative health coverage for people just like you.

At USHEALTH Group with our family of companies we offer a full portfolio of plans that let you tailor health coverage to YOUR specific needs. With over 50 Collective years of health insurance experience, USHEALTH Group family of companies are true innovators in the industry that offers flexible, affordable and secure plans for you and your family.

[Get A Free Quote!](#)

https://www.ushealthgroup.com/PremierChoice.aspx

11:52 AM 8/3/2017

**NO CHOICE FOR SHORT TERM MEDICAL**

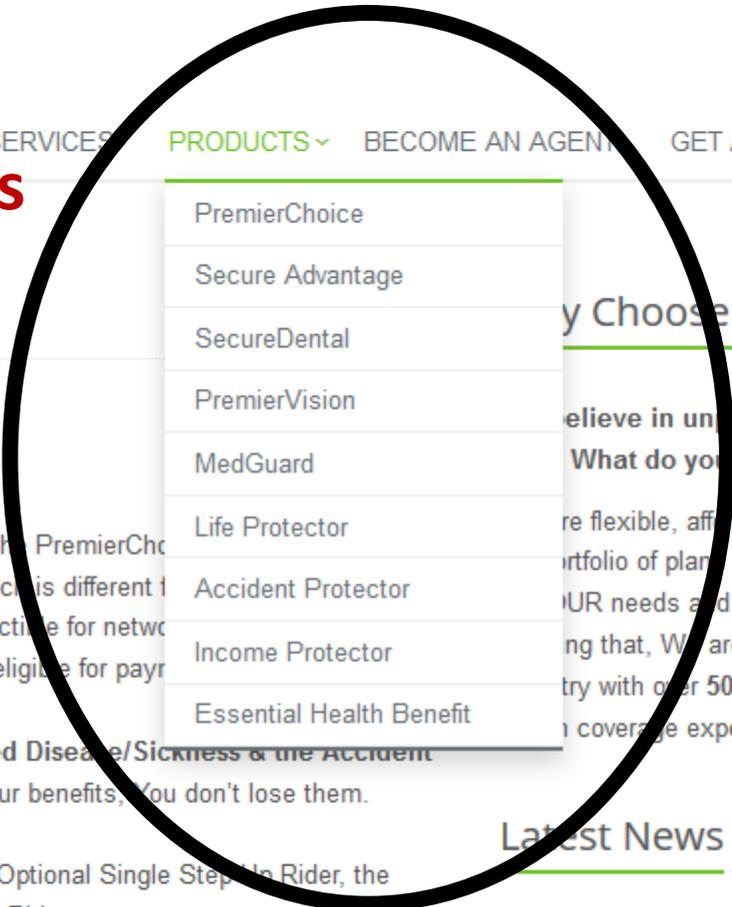


Insurance underwritten by:  
Freedom Life Insurance Company of America  
National Foundation Life Insurance Company

# However, the PremierChoice plan offers “PremierChoice Medical Insurance Sickness and Accident Plans”

## The PremierChoice Difference

- **No Calendar Year Deductibles to Satisfy!** You receive “first dollar” benefit payments under each of the PremierChoice Specified Disease/Sickness and Accident Plans without first having to satisfy any calendar year deductible, which is different from many other health benefit plans and many other plans that require the Insured to first satisfy a calendar year deductible for network providers and a separate calendar year deductible for non-network providers, before applicable medical expenses are eligible for payment.
- **First Dollar coverage, up to the applicable benefit amount, available under both the Specified Disease/Sickness & the Accident Plans for Outpatient Doctor Office Visits!** Special “rollover” feature in each plan; if You don’t use Your benefits, You don’t lose them.
- **Buy more coverage, if You need it, without additional underwriting!** Ask Your Agent about the Optional Single Step-Up Rider, the Optional Double Step-Up Rider and the Optional Medical Inflation Protection & Guaranteed Insurability Rider.
- **Any Doctor, Any Hospital!** But You can stretch Your dollars further by choosing an In-Network Provider.
- Neither the PremierChoice Specified Disease/Sickness Plan with the **Optional Medical Inflation Protection & Guaranteed Insurability Rider** nor the PremierChoice Accident Plan with the **Optional Medical Inflation Protection Rider** are ACA essential health benefits plans. However, while these are in full force and effect, You have the right to purchase additional coverage under Our PremierMed Short Term Medical- Surgical Expense Plan **with no additional underwriting, if You are not covered under an ACA plan of “minimal essential coverage”,** as a bridge to Your purchase of ACA essential health benefits coverage.\*



## Why Choose Us

believe in unparalleled value and  
What do you believe in?  
re flexible, affordable and secure. Our  
portfolio of plans lets you tailor coverage  
to YOUR needs and you can rest easy  
knowing that, We are an innovator in the  
industry with over **50 Collective years** of  
coverage experience.

## Latest News

Troy McQuagge Honored as Gold Winner  
in the Annual 2017 CEO World Awards®  
for CEO of the Year

USHEALTH Group, Inc. Honored as Gold  
Winner in the Annual 2017 CEO World  
Awards for Corporate Social  
Responsibility Initiative

**FREEDOM LIFE A/K/A US HEALTH GROUP  
CONCLUSION**

- **There is no option to apply on line for short-term medical policies**
- **I called Freedom Life/US Health Group located at 300 Burnett Street, Suite 200 Fort Worth, TX 76102-2734 at 1.800.387.9027**
- **They confirmed that there was no way to apply on line and gave me the name of a producer in Maryland, Steve Koncurat (443-430-3200), who could help me get a STM policy.**

**FREEDOM LIFE A/K/A US HEALTH GROUP  
CONCLUSION**

- **Steve suggested that I make an appointment, either over the phone or in person and that he could walk me through the steps. He confirmed that there was no option to apply online.**
- **He confirmed that Freedom Life a/k/a US Health Group had a set of eligibility questions similar, if not the same as, IHC a/k/a Standard Security a/k/a National General a/k/a NHIC.**

**FREEDOM LIFE A/K/A US HEALTH GROUP  
CONCLUSION**

- **He confirmed that if you answer YES to any of the eligibility questions, then US Health could not write ANY coverage of ANY kind in Maryland.**

**KAISER FOUNDATION  
HEALTH PLAN OF THE  
MID-ATLANTIC**

# KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.

The image is a screenshot of a web browser displaying the Kaiser Permanente website. The browser's address bar shows the URL <https://healthy.kaiserpermanente.org/shop-plans#individual-and-family-plans>. The page content includes a welcome message for new members from Group Health Cooperative, a navigation menu with the 'Shop Plans' item highlighted by a red arrow, and a large photograph of a woman holding a baby in a kitchen setting. The Windows taskbar at the bottom shows the system time as 10:39 AM on 8/4/2017.

File Edit View History Bookmarks Tools Help

Shop our plans - Kaiser Perm x +

https://healthy.kaiserpermanente.org/shop-plans#individual-and-family-plans

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

Kaiser Permanente welcomes new members from Group Health Cooperative. Are you a Washington resident outside the Vancouver/Longview area? [Visit kp.org/wa](http://kp.org/wa).

Español | Choose Your Region v | [Sign in to access care](#)

KAISER PERMANENTE®

Why KP Shop Plans Doctors & Locations Health & Wellness Search

10:39 AM 8/4/2017

# KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC. \*

The screenshot shows a web browser window displaying the Kaiser Permanente website. The browser's address bar shows the URL <https://individual-family.kaiserpermanente.org/healthinsurance>. The website header includes the Kaiser Permanente logo, the text "Individual & family plans", and navigation links for "Member plan change" and "Returning shopper?". Below the header, a large banner features a photograph of a family (a man, a woman, and a child) outdoors. The banner text reads "YOU'RE ONE STEP CLOSER To getting the care and coverage you need". Three call-to-action buttons are visible: "Get a quote" (with a checkmark icon), "View our plans" (with a right arrow icon), and "Apply now" (with a right arrow icon). A red arrow points from the "Get a quote" button down to a form field labeled "ZIP code:" at the bottom of the page. The Windows taskbar at the bottom shows various application icons and the system clock indicating 10:54 AM on 8/4/2017.

File Edit View History Bookmarks Tools Help

More Than Individual & Fam: x +

https://individual-family.kaiserpermanente.org/healthinsurance

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

Help available in many languages. Representantes disponibles para asistirle en español.

Contact us 1-800-488-3590 TTY: 711 > Chat live

Select language: English Other languages

Washington: Live outside Vancouver/Longview area: 1-800-290-8900

KAISER PERMANENTE Individual & family plans

> Member plan change > Returning shopper?

**There was no option for STM, so I entered a zip code and viewed their health plans**

**YOU'RE ONE STEP CLOSER**  
To getting the care and coverage you need

- Get a quote**  
Find the best affordable health for you and your family.
- View our plans**  
Compare all our health plan options to find one that fits your needs.
- Apply now**  
Become a member and experience what it means to thrive.

ZIP code: Select Country: get a quote

10:54 AM 8/4/2017

# KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC. \*

The screenshot shows a web browser window with the URL <https://individual-family.kaiserpermanente.org/healthinsurance/>. The page features a blue header with navigation links: "Get a quote", "view our plans", and "Apply now". A large red arrow points to the "ZIP code: 20701" field, which is circled in black. Below the ZIP code field is a "Select County" dropdown menu with options: "Select County", "Anne Arundel", and "Howard". The text "ENTERED A ZIP CODE" is overlaid in large white letters on the right side of the page. The main content area includes sections for "Apply Now", "Qualify for federal financial assistance?", "Health care reform & Marketplaces", and "Why Kaiser Permanente?".

File Edit View History Bookmarks Tools Help

More Than Individual & Fam x +

https://individual-family.kaiserpermanente.org/healthinsurance/ Search

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

Get a quote Find the best affordable health plan for you and your family.

view our plans Compare all our health plan options to find one that fits your needs.

Apply now Become a member and experience what it means to thrive.

ZIP code: 20701 Select County Select County Anne Arundel Howard

ENTERED A ZIP CODE

Apply Now

Make sure you have health insurance when you need it. Learn more about applying.

> Find out more about applying

Qualify for federal financial assistance?

You may be eligible for financial help from the federal government to lower your monthly premium.

> See if you qualify for federal assistance

Health care reform & Marketplaces

See what health care reform means for you and learn about Health Insurance Marketplaces.

> Find out more about health care reform

Why Kaiser Permanente?

See why more and more Americans are choosing to thrive with Kaiser Permanente's affordable health care coverage.

> Why Kaiser Permanente?

# KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC. \*

File Edit View History Bookmarks Tools Help

More Than Individual & Fam x +

https://individual-family.kaiserpermanente.org/healthinsurance/#errors-view8

Google GAM - Home WordPress Login NAIFA NAIFA MD EMAIL Maryland Insurance A... Performance + Purpo... Laws and Regulations LexisNexis® Custom S... http://ethics.gov.state... Bryson F. Popham, P...

**!** Thank you for considering Kaiser Permanente. We currently do not offer health care coverage in your area. To find the coverage you need, please visit your state's Health Insurance Marketplace.

### Apply Now

Make sure you have health insurance when you need it. Learn more about applying.

> Find out more about applying



### Qualify for federal financial assistance?

You may be eligible for financial help from the federal government to lower your monthly premium.

> See if you qualify for federal assistance



### Health care reform & Marketplaces

See what health care reform means for you and learn about Health Insurance Marketplaces.

> Find out more about health care reform



### Why Kaiser Permanente?

See why more and more Americans are choosing to thrive with Kaiser Permanente's affordable health care coverage.

> Why Kaiser Permanente?



Kaiser Permanente | Individual & family plans

1:11 PM 8/4/2017

**“THANK YOU FOR CONSIDERING KAISER PERMANENTE. WE CURRENTLY DO NOT OFFER HEALTH CARE COVERAGE IN YOUR AREA...”**

**Per April – Located in Texas at 1-800-488-3590:**

**“Kaiser Permanente offers individual and family plans on a monthly basis. **We do not offer short-term medical policies.** If someone misses open enrollment and does not qualify for special enrollment, the insured will need to seek short-term medical insurance through a carrier that offers short-term medical policies.”**

**MADISON NATIONAL  
LIFE INSURANCE  
COMPANY**

- Products
- Group Life and Disability
- Supplemental

## Group Life and Disability Insurance



We provide employers, employees and their dependents with peace of mind.



### Employee Benefits Insurance at Competitive Prices

Madison National Life's goal is to provide employers, employees and their dependents with peace of mind. We do this by providing employee benefits at competitive prices. Our Group Life and Disability products were designed to be flexible enough to accommodate a wide variety of needs. Whether an employer is looking for a basic level of coverage, special contract language for union-negotiated benefits or an enhanced package geared at attracting and retaining employees, Madison National Life can deliver.

Madison National Life has over 30 years of experience providing employee benefits. Our Group Life and Disability division has a dedicated claims unit, administration and underwriting expertise all under one roof in Madison, Wisconsin. We understand that excellent service is the key to differentiating ourselves from the competition. We strive to provide that level of service to all of our clients.

Madison National Life distributes employee benefit products through limited exclusive partnerships.

**There was no option for short-term medical coverage**

and their dependents with peace of mind.

### Employee Benefits Insurance at Competitive Prices

Madison National Life's goal is to provide employers, employees and their dependents with peace of mind. We do this by providing employee benefits at competitive prices. Our Group Life and Disability products were designed to be flexible enough to accommodate a wide variety of needs. Whether an employer is looking for a basic level of coverage, special contract language for union-negotiated benefits or an enhanced package geared at attracting and retaining employees, Madison National Life can deliver.

Madison National Life has over 30 years of experience providing employee benefits. Our Group Life and Disability division has a dedicated claims unit, administration and underwriting expertise all under one roof in Madison, Wisconsin. We understand that excellent service is the key to differentiating ourselves from the competition. We strive to provide that level of service to all of our clients.

Madison National Life distributes employee benefit products through limited exclusive partnerships.

- Group Term Life
- Accidental Death & Dismemberment (AD&D)
- Dependent Life - Family Coverage
- Supplemental Life
- Supplemental AD&D
- Spouse Life
- Child Life
- Group Short-Term Disability
- Group Long-Term Disability
- Voluntary and Self-Funded Products

Not all products and services are available in each state.

**There was no option for short-term medical coverage**

- Products
- Group Life and Disability
- Supplemental

## Supplemental Insurance



We offer solutions for your health insurance needs.

**There was no option for short-term medical coverage**

### Types of Health Coverage We Offer

#### Fixed Indemnity

Fixed indemnity is guarantee issue supplemental health insurance that is affordable. For individuals and families looking for extra coverage, supplemental hospital and surgical indemnity insurance can help cover the unexpected.

#### Dental Insurance

With an extensive PPO network of over 130,000 dentists nationwide, Madison National Life provides dental insurance to individual and groups to help control oral health care costs. Coverage for a range of services, from basic preventive to major care is available.

For more information regarding our supplemental insurance products and services, please visit [thinkihc.com](http://thinkihc.com).

#### Critical Illness Insurance

Pays you a lump sum cash benefit when a covered medical condition is diagnosed.

Not all products and services are available in each state.

- Quick Facts
- Our Companies
- Corporate Governance
- Legal

We pride ourselves on financial strength, vision for the future and stability within the market place.

**"A-"**  
**(Excellent)**

Madison National Life received an "A-" (Excellent) rating from industry analyst A.M. Best.

Madison National Life Insurance Company, Inc. (MNL) is a wholly-owned subsidiary of [Independence Holding Company](#), (NYSE: IHC) and a member of the IHC Group.

MNL was founded in 1961 and is headquartered in Madison Wisconsin. The Company is licensed in 49 states, American Samoa, the District of Columbia, Guam, and the Virgin Islands. Madison National Life is rated A-(Excellent), for financial strength, by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligation to their insureds (An A++ rating from A.M. Best is its highest rating).

Madison National Life is involved in several lines of life, health and disability business including:

- Group Term Life, Short-Term Disability and Long-Term Disability for both public and private sector employers across the country.

For information about the company or a particular business unit, please [contact us](#).

#### Explore

- Products
- Contact Us
- About Us
- Customer Care

#### Get in Touch

✉ Send us an Email



#### Home Office

1241 John Q. Hammons Drive  
Madison, WI 53717



## **Per Melissa – 866-513-1479:**

**There was no choice for short-term medical coverage on the Madison National website, so I called the number above.**

**Per Melissa, Madison offers short-term medical plans through its “sales department.” She gave me the number: 800-446-1223 (ext 1).**

**I called the number and reached IHC Specialty Benefits, another “member” of IHC.**

As the healthcare landscape changes, so do consumer needs. IHC Specialty Benefits continually develops new insurance products and services that not only meet the latest Affordable Care Act marketplace demands but also help producers conduct business with greater ease.

Our individual and group product lines include supplemental and ancillary insurance such as temporary medical, hospital indemnity, bundled gap coverage, dental, accident insurance, critical illness and pet insurance plans. Most of these products are marketed direct-to-consumer through IHC's proprietary technology, which agents can utilize to create a custom sales experience. Our technology or yours, we integrate systems quickly and effectively to keep new business flowing.

**There was no link to apply for a short-term medical policy, so I clicked on ABOUT.**

## Individual Products

Short Term Medical

Supplemental Plans

Critical Illness

Dental

RX Paycard

Pet Insurance



Temporary, affordable health insurance for individuals and families between ACA plans, short term medical (STM) policies provide coverage up to 90 days. STM benefits cover unexpected medical care such as emergency room treatment, ambulance services, intensive or specialized care, surgical services and more.

Online quoting and enrollment, next-day effective dates, and choice of deductible options are available. STM is a quick, simple solution for anyone who needs to bridge a coverage gap due to an employer waiting period, job search, divorce and other special situations.

David T. Kettig

President & Chief Executive Officer

Brian Dow

Chief Operating Officer

Dave Keller

Senior Vice President, Sales

+ Bio

+ Bio

+ Bio

**Which took me to this page.**

### IHC Specialty Benefits, Inc.

IHC Specialty Benefits, Inc., is a full-service marketing and distribution company that focuses on individual, consumer and small employer products. Products are marketed through general agents, online, telebrokerage, advisor centers, private label and directly to consumers. The company conducts business under the following brands:



- + [HealtheDeals.com](#) **THEN I CLICKED HERE**
- + [Health eDeals Advisors](#)
- + [Aspira A Mas](#)
- + [PetPlace](#)

David T. Kettig

Brian Dow

Dave Keller

President & Chief Executive Officer

Chief Operating Officer

Senior Vice President, Sales

+ Bio

+ Bio

+ Bio



### IHC Specialty Benefits, Inc.

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- HealthDeals.com



**I CLICKED HERE**

**There was no link, so I googled HealthDeals.com**

- ✦ Health eDeals Advisors
- ✦ Aspira A Mas



## Short Term Health Insurance

### Temporary, affordable health insurance

- Cost-effective plans
- Next day coverage
- Custom plan length
- Multiple plan options

### Short term may be a right fit if you

- Have a new job and need temporary coverage between waiting periods
- Lost your job and looking for an alternative to COBRA
- You missed the Obamacare deadline
- Are a student or aged out of your parent's plan

# See Standard Security slides

Get an Instant Quote Clear form

\* required

ZIP Code\*  
21401

Effective Date\*  
8/16/2017

Gender\*  
 Male  Female

Date of Birth\*  
03/16/1964

Monthly Payment

**INDEPENDENCE  
AMERICAN  
INSURANCE  
COMPANY**



#### ABOUT US

- ▶ [Senior Officers](#)
- ▶ [Affiliate Companies](#)

## About Us

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### Independence American Insurance Company

Independence American is licensed in 50 jurisdictions and specializes in specialty health insurance coverages, pet insurance, and non-subscriber occupational accident insurance. The company is rated A- (Excellent) for financial strength by A.M. Best Company Inc.

Our products include:

- Hospital and surgical indemnity
- Temporary health
- Pet insurance



Strength. Vision. Stability.



#### PRODUCTS

- ▶ Hospital and Surgical Indemnity
- ▶ Temporary Health Insurance
- ▶ Individual Dental Insurance
- ▶ Pet Insurance

## Our Products

### Hospital and Surgical Indemnity

Millions of Americans are finding that traditional health insurance plans are too costly or that they are paying high premiums for protection that does not meet their needs.

For individuals and families looking for extra protection, Independence American offers hospital and



Strength. Vision. Stability.



Contact Us  
Independence American Insurance  
Company  
485 Madison Avenue  
New York, NY 10022-5872  
Tel: 212.355.4141



Contact Us

**There was no choice for short-term medical coverage on the Independence American website, so I called their number.**

**I called 212-355-4141**

**I reached “Standard Security Life Insurance Company” and spoke with Rachel Lipari. Rachel gave me a marketing representative’s number: 952-746-6614.**

**I called the number and reached Dave Keller at IHC Specialty Benefits, another “member” of IHC.**

# CONCLUSION

- **National Health Insurance Company and Standard Security Life Insurance Company of New York, along with Independence American Insurance Company and Madison National Life, are all part of IHC, a holding group of which all four are members. All STM policies from all four insurers are provided by IHC.**
- **Hence, they all have the same eligibility (“knock-out”) questions. If you answer “YES” to any of the knock-out questions, you are not allowed to go any further.**

- **These companies DO NOT OFFER STM GUARANTEED ISSUE (excluding preexisting conditions) in Maryland.**
- **Freedom Life Insurance Company of America operates as a **subsidiary of US HEALTH Group, Inc.” (USHEALTH)****
- **Freedom Life/USHEALTH does not offer short-term medical quotes online. You must call a representative in your area.**
- **Freedom Life/USHEALTH has a set of eligibility questions similar, if not the same as, IHC a/k/a Standard Security a/k/a National General a/k/a NHIC. If you answer “YES” to any of the knock-out questions, you are not allowed to go any further.**

# CONCLUSION

- Freedom Life/USHEALTH does not offer STM guaranteed issue coverage (excluding preexisting conditions) in Maryland.
- Kaiser Foundation Health Plan of the Mid-Atlantic (KAISER). Per a Kaiser representative, **“Kaiser does not offer short-term medical plans.”**
- Essentially, Marylanders have two options for short-term medical insurance: IHC and Freedom Life Insurance (US Health).
- Neither IHC nor Freedom Life offers STM guaranteed issue coverage in Maryland, both of which use knock-out questions for eligibility purposes.

# END OF PRESENTATION

**JOAN SMITH, M.A.L.A.**

**Bryson F. Popham, P.A.**

**191 MAIN STREET, SUITE 200**

**ANNAPOLIS, MD**

**410-268-6871**

**[jsmith@papalaw.com](mailto:jsmith@papalaw.com)**