

In the Matter of **UnitedHealthcare Insurance Company.**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 10-10-008

OAR 836-053-1110 informing the enrollee who filed a grievance or appeal that the enrollee may file a complaint with the director. At all relevant times, UnitedHealthcare offered health benefit plans in Oregon. From 8/1/06 to 6/19/09, in 138 instances, UnitedHealthcare sent to an enrollee a written appeal decision that did not inform the enrollee that the enrollee could file a complaint with the director.

Failed to Notify Claimant of Additional Time Needed to Accept or Deny Claim

UnitedHealthcare is subject to enforcement action pursuant to OAR 836-080-0235(4) because of the following circumstances. OAR 836-080-0235(4) requires an insurer that receives from an insured a proof of loss of a claim but needs more time to investigate the claim, to notify the insured within 30 days after receiving the proof of loss, and every 45 days thereafter while the investigation remains incomplete, why the insurer needs more time to investigate the claim. From 8/1/06 to 10/2/09, in 758 instances, UnitedHealthcare received from an insured a claim for health insurance benefits, needed more time to investigate the claim, and sent to the insured within 30 days an initial notice requesting information, but failed to send every 45 days thereafter an additional notice explaining that UnitedHealthcare did not receive but needed the information.

Action

Pursuant to ORS 731.988(1), UnitedHealthcare is assessed a civil penalty of \$20,000.00. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated November 17, 2010

/s/ Nancy J. Monk

[Signature of Representative]

Nancy J. Monk

[Printed Name of Representative]

Senior Vice President Regulatory Affairs

[Printed Title of Representative]

UnitedHealthcare Insurance Company

FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated December 20, 2010

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services