

## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

TO: Office of the President Group Health Plan, Inc. 550 Maryville Center Dr. Ste. 300

St. Louis, MO 63141-5818

RE: Missouri Market Conduct Examination 0903-09-TGT Group Health Plan, Inc. (NAIC #96377)

## **CURATIVE ORDER OF THE DIRECTOR**

NOW, on this 26 day of October, 2010, Director John M. Huff, after consideration and review of the market conduct examination report of Group Health Plan, Inc. (NAIC #96377), report number 0903-09-TGT, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, does hereby adopt such report as filed. After consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be the Director's findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

This order, issued pursuant to §374.205.3, RSMo and §374.046.15. RSMo (Supp. 2009), is in the public interest.

IT IS THEREFORE ORDERED that GHP shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring GHP into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times,

including, but not limited to, taking the following actions:

1. GHP will take corrective action to assure that the errors noted in the above-referenced market conduct examination report do not recur:

2. GHP will review all First Steps claims dated January 1, 2006, to the date a final Order is

entered closing this examination, to assure that the claim was properly adjudicated and correctly paid, in

accordance with §376.1218, RSMo. If the claim was not properly adjudicated, GHP agrees to reopen

and reprocess the claim. If the claim should have been paid, GHP will issue any payments that are due

to the claimant, bearing in mind that an additional payment of one per cent (1%) interest per month is

also required, per §376.384, RSMo, for any delayed payments from the date the claim was first received

with a letter stating that the payments are being made "as a result of a Missouri Market Conduct

examination." Additionally, evidence should be provided to the Department within 90 days of the date

a final Order is entered closing this examination that such notice has been sent to the claimants: and

3. GHP will file documentation of all remedial actions taken by it to implement

compliance with the terms of this Stipulation of Settlement and to assure that the errors noted in the

examination report do not recur, including explaining the steps taken and the results of such actions,

with the Director within 90 days of the entry of a final Order closing this examination.

IT IS FURTHER ORDERED that GHP shall pay, and the Department of Insurance, Financial

Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of

\$6,600, payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 28<sup>111</sup> day of 0010860, 2010.

John M. Huf

Director