STATE OF MISSOURI

DEPARTMENT OF COMMERCE & INSURANCE

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

***In Re*:**	)	
	)	
UNITEDHEALTHCARE INSURANCE COMPANY (NAIC #79413)	)	**Market Conduct Investigation No. 419244**
	)	

ORDER OF THE DIRECTOR

NOW, on this 27th day of January, 2026, Director Angela L. Nelson, after consideration and review of the Stipulation of Settlement (hereinafter "Stipulation") entered into by the Division of Insurance Market Regulation (hereinafter "Division") and UnitedHealthCare Insurance Company (NAIC #79413) (hereinafter "UHIC"), relating to the market conduct investigation no. 419244, does hereby issue the following orders:

This order, issued pursuant to §374.046.15[1] and §374.280 RSMo, is in the public interest.

IT IS THEREFORE ORDERED that the Director does hereby approve the Stipulation as agreed to by UHIC and the Division.

IT IS FURTHER ORDERED that UHIC shall not engage in any of the violations of statutes and regulations set forth in the Stipulation, shall implement procedures to place it in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri, shall maintain those corrective actions at all times, and shall fully comply with all terms of the Stipulation.

[1] All references, unless otherwise noted, are to Revised Statutes of Missouri 2016.

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 27th day of January, 2026.

Angela L. Nelson
Director

IN THE DEPARTMENT OF COMMERCE AND INSURANCE
STATE OF MISSOURI

***In Re*:**	**)**	
	)	
UNITEDHEALTHCARE INSURANCE COMPANY (NAIC #79413)	**)**	**Market Conduct Investigation No. 419244**
	)	
	)	

STIPULATION OF SETTLEMENT

It is hereby stipulated and agreed by the Division of Insurance Market Regulation (hereinafter the "Division") and UnitedHealthcare Insurance Company (hereinafter "UHIC"), as follows:

WHEREAS, the Division is a unit of the Missouri Department of Commerce and Insurance (hereinafter the "Department"), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State of Missouri;

WHEREAS, UHIC has been granted a license to operate as a rating organization in the State of Missouri;

WHEREAS, the Division conducted a market conduct investigation of UHIC, investigation no. 419244; and

WHEREAS, based on the market conduct investigation of UHIC, the Division alleges that:

1. UHIC inaccurately represented an insured's financial responsibility on an Explanation of Benefits, implicating the provisions of § 375.1007 (1), RSMo.

WHEREAS, the Division and UHIC have agreed to resolve the issues raised in the market conduct investigation as follows:

A. **Scope of Agreement.** This Stipulation of Settlement (hereinafter "Stipulation") embodies the entire agreement and understanding of the signatories with respect to the subject matter contained herein. The signatories hereby declare and represent that no promise, inducement, or agreement not herein expressed has been made and acknowledge that the terms and conditions of this agreement are contractual and not a mere recital.

B. **Remedial Action.** UHIC agrees to take remedial action, bringing it into compliance with the statutes and regulations of Missouri, and agrees to maintain those remedial actions at all times. Such remedial actions shall include the following:

1. To the extent not already in place, UHIC agrees to adopt and implement written policies and procedures to ensure that all information disseminated to members accurately represents the member's financial responsibility.

C. **Compliance.** UHIC agrees to file documentation pursuant to § 374.190, RSMo, with the Division, in a format acceptable to the Division, within 30 days of the entry of an Order approving this Stipulation of any remedial action taken to implement compliance with the terms of this Stipulation.

D. **Non-Admission.** Nothing in this Stipulation shall be construed as an admission by UHIC, this Stipulation being part of a compromise settlement to resolve disputed factual and legal allegations arising out of the above-referenced market conduct investigation.

E. **Waivers.** UHIC, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights to procedural requirements, including notice and an opportunity for a hearing and review or appeal by any trial or appellate court, which may have otherwise applied to the market conduct investigation no. 419244.

F. **Amendments.** No amendments to this Stipulation shall be effective unless made in writing and agreed to by authorized representatives of the Division and UHIC.

G. **Governing Law.** This Stipulation shall be governed and construed in accordance with the laws of the State of Missouri.

H. **Authority.** The signatories below represent, acknowledge, and warrant that they are authorized to sign this Stipulation on behalf of the Division and UHIC, respectively.

I. **Counterparts and Electronic Signature.** This Stipulation may be executed in multiple counterparts, each of which shall be deemed an original and all of which, taken together, shall constitute a single document. Execution by facsimile or by electronically transmitted signature shall be fully and legally effective and binding.

J. **Effect of Stipulation.** This Stipulation shall not become effective until the entry of an Order by the Director approving this Stipulation.

K. **Request for an Order.** The signatories below request that the Director issue an Order approving this Stipulation and ordering the relief agreed to in the Stipulation, and consent to the issuance of such Order.

DATED: January 20, 2026

T Kroll
Teresa Kroll
Chief Market Conduct Examiner
Division of Insurance Market Regulation

DATED: January 16, 2026

Kelly O'Rourke
Name: Kelly O'Rourke
Title: Assistant Secretary
UnitedHealthcare Insurance Company