

March 21, 2024

Kentucky Department of Insurance 500 Mero Street, 2SE11 Frankfort, KY 40601

Re: State File Number: 2024DTM049

Complainant Name: Kentucky Hospital Association

NAIC Number: 96644 Situs: Kentucky

Legal Entity: UnitedHealthcare of Kentucky, Ltd.

FEIN: 62-1240316

Dear Daniel McIlwain:

I am writing in response to the above-referenced complaint dated March 12, 2024, received in our office on the same date. Thank you for bringing this issue to our attention.

The impact on UnitedHealthcare's commercial business due to Change Healthcare's cybersecurity event has been limited as there is no indication the UnitedHealthcare systems were affected.

UnitedHealthcare's prior authorization and benefit eligibility processes have been minimally affected if at all by this incident. Additionally, actions were taken by Change Healthcare to identify and implement alternative systems and work arounds in addition to other available clearinghouses that could be used.

Going forward, Change Healthcare estimates that electronic payment functionality will be available for connection beginning March 15 and expects to reestablish connectivity to claims network and software systems on the week of March 18.

Our responses to your specific questions:

1. Will you be allowing for advance payments of claims not able to be properly filed?

Programs have been established to help with temporary funding assistance. Information can be accessed through the following link:

Temporary Funding Assistance Program for Providers (optum.com)

2. Will you be relaxing rules concerning claim filing deadlines?

UnitedHealthcare is continuing to assess claim filing deadlines for its commercial business.

3. Will you be relaxing rules concerning pre-authorizations for any services?

UnitedHealthcare is continuing to assess the need for relaxing prior authorizations for services

4. Will you be relaxing rules concerning appeal filing deadlines for internal or external appeals?

UnitedHealthcare is continuing to assess appeal filing deadlines for its commercial business

5. Has your company already made any changes due to this ransomware attack related to the points above?

Our UnitedHealthcare systems remain safe and were not affected by this issue. We regularly scan those environments and continue to validate they were not impacted.

6. Have you issued any guidance to health care providers or insureds? Provide a copy of that guidance

UnitedHealth Group Update on Change Healthcare Cyberattack - UnitedHealth Group

Temporary Funding Assistance Program for Providers (optum.com)

Members are also advised to contact the number on the back of their id cards if they have additional questions.

It is our goal to thoroughly review complaints and provide you with a complete response. If you have any questions, please call me at 800-842-2656, or directly at 763-283-4876, Monday through Friday from 8:00 a.m. to 4:30 p.m. Eastern time or by email at northeast_consumer_affairs@uhc.com. My fax number is 877-511-3154.

Sincerely,

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Regulatory Consumer Advocate

NOTICE: This communication may contain PERSONAL and CONFIDENTIAL information and is intended only for the use of the specific individual(s) to which it is addressed. It may contain Protected Health Information that is personal and confidential. Protected Health Information may be used or disclosed in accordance with law and you may be subject to penalties under law for improper use or further disclosure of the Protected Health Information in this communication. If you are not an intended recipient, you are hereby notified that any unauthorized use, dissemination or copying of the information contained in it or attached to it is strictly prohibited. If you have received this in error, please securely destroy it and immediately notify the sender. Thank you.