

INDIVIDUAL HEALTH INSURANCE COVERAGE

This list is provided to assist you in obtaining individual health insurance coverage. The companies on the attached list have been identified as providing individual health insurance coverage in Virginia as of the date that this list was last revised (see upper-right hand corner). Under Virginia law, the term “*individual health insurance coverage*” includes coverage for hospital and medical care expenses, basic benefits offered by a health maintenance organization as well as Blue Cross coverage. Major medical and comprehensive medical expense policies are also considered individual health insurance coverage. This coverage may be offered under group insurance policies through an association or trust. It is important to understand that individual health insurance does not include short term, limited duration coverage or coverage such as accident only, dental vision or disability income coverage. If you have any questions about individual health insurance coverage in Virginia, you may direct them to the company or agent, or you may contact the Bureau of Insurance at 804-371-9691, or at 800-552-7945, which is toll free in Virginia.

Companies marketing individual health insurance coverage in Virginia must provide those who meet the definition of an “*eligible individual*” as defined in the Code of Virginia and the Health Insurance Portability and Accountability Act of 1996 (HIPAA) with a choice of all individual health insurance coverage that they offer in Virginia. The company should then determine if you are an eligible individual, and if you are, offer you coverage that they make available in compliance with Virginia and federal requirements.

This list is given to you for informational purposes only and does not constitute an endorsement by the State Corporation Commission of any product or service or of any person or organization offering any product or service. In most cases you should be able to find the coverage that you need; however, please be aware that some companies may not offer the specific type of individual health insurance coverage that you are seeking. Some companies only operate in specifically authorized service areas that might not include the area in which you reside, and some companies may have elected to stop marketing coverage since this list was last updated.

COMPANY NAME AND ADDRESS	CONTACT
Aetna Life Insurance Company 151 Farmington Avenue Hartford, CT 06156 www.aetna.com	Licensed Agents Or 1-866-582-9629 1-800-694-3258
Anthem BlueCross & BlueShield P.O. Box 27401 Richmond, VA 23279 www.anthem.com	Licensed Agents Or 1-800-304-0372
Carefirst BlueChoice, Inc. 10455 Mill Run Circle Owings Mill, MD 21117-9921 www.carefirst.com	Licensed Agents Or 1-888-432-4380 (available only to certain areas of Virginia)
Freedom Life Insurance Company 3100 Burnett Plaza 801 Cherry Street, Unit 33 Forth Worth, TX 76102-7025 www.ascentassurance.com	Licensed Agents Or 1-800-387-9027 Customer Service Department
Golden Rule Insurance Company United Healthcare Insurance Company 7440 Woodland Drive Indianapolis, IN 46278-1719 www.goldenrule.com	Licensed Agents Or 1-800-444-8990 1-800-985-2870
Group Hospitalization and Medical Services, Inc. 840 First Street, NE DC 12-08 Washington, DC 20065	Licensed Agents Or 1-888-432-4380 (available only in certain areas of Virginia)
Humana Insurance Company Humana Correspondence Office P.O. Box 14611 Lexington, KY 40510 www.humana-one.com	Licensed Agents Or 1-866-672-9165

COMPANY NAME AND ADDRESS	CONTACT
John Alden Life Insurance Company Assurant Health 11465 Johns Creek Parkway, Suite 160 Duluth, GA 30097 www.assuranthealth.com	Licensed Agents Or 1-800-647-9106
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 E. Jefferson Street Rockville, MD 20852 www.kaiserpermanente.org	Licensed Agents Or 1-800-245-3181
Everence Insurance Company Team Care Vantage Plans 841 Mount Clinton Pike, Suite A Harrisonburg, VA 22802-5467 www.everence.com	Licensed Agents Or 1-574-533-9511 1-800-348-7468
Optima Health Insurance Company 4417 Corporation Lane Virginia Beach, VA 23462 www.optimahealth.com	Licensed Agents Or 1-800-741-4825
Reserve National Insurance Company 601 E. Britton Rd. Oklahoma City, OK 73114 www.reservenational.com	Licensed Agents Or 1-800-654-9106 Customer Service Department
Time Insurance Company Assurant Health 900 Johnnie Dodds Blvd, Suite 120 Mt. Pleasant, SC 29464 www.assuranthealth.com	Licensed Agents Or 1-800-647-9106