

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

**In re: Parity Examination of
Celtic Insurance Company, dba Ambetter from NH Healthy Families**

Docket No.: INS 17-045-MC

AMENDED FINAL ORDER

The Commissioner of the New Hampshire Insurance Department (“Department”) hereby issues an Amended Final Order.

The New Hampshire Insurance Department (“Department”) conducted a market conduct examination of the above referenced company (the “Company”), and the examination resulted in a May 1, 2019 Verified Market Conduct Examination Report (“Report”).

The Report contains findings and recommendations of the Examiners. Pursuant to RSA 400-A:37; IV (a), the Department transmitted the Report to the Company on May 1, 2019. The Company acknowledged receipt and submitted a rebuttal on May 31, 2019. After consideration of the Report, the Company’s rebuttal, and the information within the Department’s files, the Commissioner issued an Order dated June 20, 2019 adopting the Report with modification. Pursuant to RSA 400-A:37, IV (c)(2), on June 25, 2019, the Company was informed of that they may request a closed meeting with the Commissioner. The Company waived this option on July 16, 2019.

After consideration of the foregoing, the Commissioner makes the following amended final rulings:

1. Pursuant to RSA 400-A:37, IV (b)(1), the Report is adopted as Final with modifications.
2. Pursuant to RSA 400-A:37; IV (c)(1), the Commissioner shall hold the report in confidence for a period of twenty (20) days, after which the report will be open for public inspection.
3. Pursuant to RSA 400-A:37; IV (b)(1), the Commissioner may order the Company to take any action considered necessary and appropriate to cure any violation. In this instance, the Company shall submit a detailed corrective action plan within 60 business days of the date of this Order. The corrective action plan should be designed to prevent reoccurrence of the types of errors identified within the Report and thus facilitate verification of such by the Department. The action plan shall be submitted to the Examiner-in-Charge (“EIC”) and must be acceptable to the Department as adequate to fulfill the terms of this Order.
4. Pursuant to RSA 400-A:37; IV-a(a), all documents, materials, or other information obtained by the Commissioner during the course of the examination that led to the Report (other than the Report itself) are confidential by law and privileged. As such, this information is not subject to RSA 91-A, subpoena, or discovery in any private civil action.
5. Pursuant to RSA 400-A:37, I (a), the Department shall conduct a targeted market conduct examination to fully assess the state of the Company’s claims operations and compliance with New Hampshire laws and rules, and the Market Regulation Handbook (“MRH”) standards.

It is **SO ORDERED**

New Hampshire Insurance Department

Date: 1/21/2020


Alexander K. Feldvebel, Acting Commissioner