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Aliera Healthcare, Inc. Operating as an Unauthorized Insurance Company in New Hampshire
1,400 NH Residents with Aliera Healthcare Plans Need to Find New Health Insurance Options for 2020

CONCORD, NH – Today, Insurance Commissioner John Elias ordered Aliera Healthcare, Inc. and Trinity Healthcare, Inc. to immediately stop selling or renewing illegal health insurance in New Hampshire. Aliera also markets their products under the company name Ensurian. The 1,400 New Hampshire residents with these plans will need to find new health insurance options during the open enrollment period for plan year 2020 coverage.

Aliera, an unlicensed insurance company in New Hampshire, has been administering and marketing health coverage on behalf of Trinity Healthshare. Trinity represents itself as a health care sharing ministry, which would be exempt from state insurance regulation. A legal health care sharing ministry is a nonprofit organization in existence since December 31, 1999, whose members share a common set of ethical or religious beliefs and share medical expenses among members.

The Department's Consumer Services Division received dozens of complaints and concerns from consumers. Some people believed they were buying health insurance and did not know they had joined a health care sharing ministry. Many people discovered this when their claims were denied because their medical conditions were considered pre-existing under the plan, or were not covered because they were deemed inappropriate for a "Christian lifestyle."

"There are legitimate health care sharing ministries that offer coverage for their members, but Aliera and Trinity are not one of them," said Elias. "Unfortunately, we are seeing entities in the marketplace that are misleading consumers and finding ways to try to avoid insurance regulation. It is important for consumers to be cautious when they purchase health coverage and to reach out to the Department when they have questions or concerns."

The Department's investigation into Aliera and Trinity found that it fails to meet key federal and state requirements:

- Trinity was formed on June 27, 2018, with zero members. Federal and state law requires that health care sharing ministries be formed before December 31, 1999 and their members must have been actively sharing medical costs since then without interruption.
- Trinity's bylaws indicate that the organization adheres to a Christian expression of faith; however, its applications and policy documents only ask participants to believe in nonsectarian religious views. This statement of faith is inconsistent with the religious views purportedly held by Trinity. Trinity fails to establish that it is faith based and limit its membership to individuals who share a common set of ethical or religious beliefs.
- Aliera offers Trinity plans to individuals and employer groups. State law requires that health care sharing ministry plans only market and sell plans to individuals.

Both companies have 30 days from the issuance of the order to request a hearing.

The New Hampshire Insurance Department Can Help:

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.