

No. 2017- 5114

**OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE**

Date: JUN 16 2017

Subject Considered:

ALL SAVERS INSURANCE COMPANY
7440 Woodland Drive
Indianapolis, IN 46278

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 12952

General remarks and official action taken:

This order is in consideration of whether disciplinary action should be taken against All Savers Insurance Company (All Savers).

WAIVER

All Savers acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. All Savers waives all of these rights and any other applicable procedural rights in consideration of the entry of this consent order.

Pursuant to TEX. INS. CODE § 82.055(b), All Savers agrees to this consent order with the express reservation that it does not admit to a violation of any provision of the Insurance Code or rule or regulation of the department and All Savers maintains the existence of any violation is in dispute.

FINDINGS OF FACT

1. On November 16, 1995, TDI issued All Savers life, accident, and health license no. 94549.
2. All Savers utilized UnitedHealthcare networks. During calendar year 2016, All Savers' PPO and EPO networks were inadequate and it filed a Waiver Request and an Access Plan with MCQA. All Savers withdrew the Waiver Request and Access Plan on March 20, 2017, due to inaccurate credentialing and recredentialing dates for provider verification.

3. The National Committee for Quality Assurance credentialing standards requires an organization to recredential practitioners every three years to confirm the status of the practitioner's license.
4. During the course of reviewing the 2016 annual network filings submitted by All Savers, TDI found multiple credentialing deficiencies.
5. All Savers has represented to TDI that it is aware of regulatory credentialing requirements and is actively addressing the issue.
6. All Savers cooperated with TDI in its investigation and resolution of this matter.
7. As of December 31, 2016, All Savers is no longer offering products, though it still maintains Administrative Services Only (ASO) business on the license, in Texas.

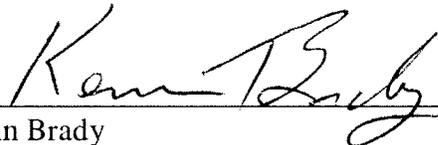
CONCLUSIONS OF LAW

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 31.002; 82.051-82.055, and 84.021-84.022, and TEX. ADMIN CODE §§ 3.3704, 3.3706, and 3.3707; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 82.055 and 36.104, and 28 TEX. ADMIN. CODE § 1.47.
3. All Savers violated TEX. ADMIN CODE §§ 3.3704 and 3.3707 because it failed to submit a Waiver Request and Access Plan to address its inadequate networks.
4. All Savers violated TEX. ADMIN CODE § 3.3706(c) because it failed to meet the credentialing standards promulgated by the National Committee for Quality Assurance and adopted by TDI.

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It is ordered that All Savers Insurance Company seek prior approval from the MCQA office on the adequacy of their networks and provide updated credentialing dates for all providers before re-entering the PPO or EPO market.



Kevin Brady
Deputy Commissioner for Agency Affairs
Texas Department of Insurance
Delegation Order 4506

Approved as to Form and Content:



Beverly Rosendahl, Staff Attorney
Enforcement Section
Texas Department of Insurance

