



State of Utah

GARY R. HERBERT
Governor

SPENCER COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

Frequently Asked Questions Regarding Arches Health Plans

What is "runoff"?

Runoff is the process of closing down an insurance company with the least possible effect on its policyholders. This means that Arches will cease taking on new customers while it fulfills the obligations of its current contracts and existing policies.

What will happen to my insurance?

If you have individual coverage:

Your plan will terminate on December 31, 2015. You will need to purchase health insurance from another company no later than December 15, 2015. Contact your insurance agent, navigator, or certified application counselor to help you select a new plan. To search for a licensed agent or navigator near you visit <https://secure.utah.gov/agent-search/search.html>. To find the nearest assistor go to www.takecareutah.org, or call 2-1-1, a free information line operated by the United Way of Salt Lake, from anywhere in the state. Individuals are reminded that tax credits are only available through plans offered on Healthcare.gov.

If you have employer group coverage:

Employers will need to purchase health insurance from another company prior to the end of the current plan year, which may be different from the calendar year. If you are on a group plan at work, talk with your human resources department.

Should I keep paying my premium?

Yes. You must keep paying your premium through the end of your plan year to keep your coverage. If you have an individual policy, your plan year ends December 31, 2015. You will need to enroll in new coverage effective January 1, 2016.

Will my claims still be paid?

As long as you have been paying your premium, any covered services or items that you receive prior to the end of your plan year will be paid by Arches in accordance with the terms of your policy.

Can I still see my regular doctor?

The Arches provider network should remain stable. As always, contact your insurer to verify if your healthcare provider is part of your plan's network. When you shop for your new health insurance plan, remember to verify that your providers and prescriptions are included on the plan you choose. Your insurance agent can help you determine the best plan to meet your needs.

Can my healthcare provider refuse to see me because of this?

No. All contracts between Arches and providers are valid and will remain in force through the end of your current plan year.

Who can I contact at the Utah Insurance Department if I have questions about my insurance?

Our Health Consumer Services group can be reached via their telephone hotline at 801-538-3077 or by email at health@utah.gov. Consumers may also want to contact Arches Health Plans at 855-858-4649 or info@archeshealth.org.

Please note: Agency hours are 8am-5pm, Monday-Friday.