

REQUEST - Major Health Insurance Providers

(August 25, 2009)

Dear Health Insurance Provider:

In order to effectively respond to our consumer's concerns regarding the "Swine Flu", the Offices of the West Virginia Insurance Commissioner is seeking information regarding your company's strategies as the spread of the H1N1 strain of influenza has become pandemic.

Toward that end, we are posing the following questions for your response. Please direct responses to me at kathy.beck@wvinsurance.gov, or to Insurance Complaints Specialist Supervisor, Dena Wildman at dena.wildman@wvinsurance.gov at your earliest convenience.

Here are the questions:

1. Are H1N1/Swine Flu treatments routinely covered under contracts, or are they excluded expenses? Do any deductibles, copayments, or coinsurances apply to the treatments?
2. Do your contracts cover all drug formularies and antiviral drugs for H1N1/Swine Flu, such as Tamiflu, and inhaler drugs, such as Relenza, etc.?
3. Do your contracts cover any and all special medications needed for H1N1/Swine Flu?
4. Do your contracts cover hospitalization and other medical expenses for H1N1/Swine Flu?
5. Does your company have a toll-free number or special hot line for your insureds to contact you specifically about H1N1/Swine Flu?
6. Does your company have a H1N1/Swine Flu link on its web site, or does it have plans to launch one soon with answers to Frequently Asked Questions, as well as links to the Center for Disease Control site and the World Health Organization site?

Thank you in advance for your prompt reply to this letter. If you have any questions, please contact Kathy Beck or Dena Wildman via email (as listed above) or via telephone at 304-558-3386.

Sincerely,

Kathleen A. Beck
Director

KAB/jm