



**STATE OF WEST VIRGINIA**  
**Offices of the Insurance Commissioner**  
**Company Analysis and Examinations Division**

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**Prepaid Limited Health Service Organization**  
Application Requirements

A Prepaid Limited Health Service Organization (the “PLHSO”) is a public or private organization which provides or otherwise makes available to enrollees, no more than four limited health services. Factors to consider in determining if an organization is a PLHSO include, but are not limited to, whether it: (1) receives premiums for the provision of basic health care services to enrollees on a prepaid per capita or prepaid aggregate fixed sum basis excluding copayments; (2) provides no more than four limited health services through doctors who are either employees or partners of the organization and/or through arrangements with individual or group practice doctors; (3) assures the availability, accessibility, quality and effective utilization of the health care services which it provides; and, (4) offers services through an organized delivery system in which a primary care physician is designated for each subscriber upon enrollment.

To operate in West Virginia, a PLHSO must apply for and receive a Certificate of Authority from the West Virginia Offices of the Insurance Commissioner (the “WVOIC”). Each application must set forth and be accompanied by the information and documentation requested. The Commissioner shall issue or deny a Certificate of Authority to any person filing an application within one hundred twenty days (120) after receipt of the **fully completed** application. **An application will not be considered complete until all information and documentation requested have been submitted to the Commissioner, and the applicant has fully complied with all provisions or requirements of these guidelines or applicable laws.** Prior to receiving a Certificate of Authority, an applicant will be contacted by the WVOIC to initiate the depositing of cash or government securities with the West Virginia Treasurer’s Office in compliance with W. Va. Code §33-25D-5(b)(7).

If you have any questions pertaining to the requirements of a PLHSO, please contact the Financial Conditions Unit at (304) 558-2100 or via the e-mail address below.

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