



**STATE OF TENNESSEE DEPARTMENT OF
COMMERCE AND INSURANCE CONSUMER
INSURANCE SERVICES**

DAVY CROCKETT TOWER, 6TH FLOOR
500 James Robertson Parkway, Sixth Floor
Nashville, TN 37243-0574

TELEPHONE: (615) 741-2218 or (800) 342-4029 * FAX: (615) 532-7389

HEALTH INSURANCE AND HIPAA PLANS AVAILABLE IN TENNESSEE

**Check out www.healthcare.gov for the Federal listing of
companies, plans and Prices**

Uninsurable? www.pcip.gov

If you no longer have employer insurance coverage available but have had coverage for at least 18 months, you have certain rights under state HIPAA laws (Health Insurance Portability and Availability Act). If you have had prior health insurance (including TennCare) for 18 months of coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected.

You have 63 days to apply for a HIPAA Plan.

The following list of companies all offer individual health insurance and HIPAA policies in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPAA" or "guaranteed issue" plan. If a company denies you the right to purchase a HIPAA plan, please contact the Department.

This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** For further information, please contact the Consumer Insurance Section at the number listed above.

Aetna Life Insurance Company

151 Farmington Avenue
Hartford, CT 06156
(800) My Health
www.aetna.com

Blue Cross and Blue Shield of Tennessee

801 Pine Street
Chattanooga, TN 37402
(800) 565-9140
www.bcbst.com

Celtic Insurance Company

233 South Wacker Dr., Suite 700
Chicago, IL 60606-6393
(800) 477-7990
www.celtic-net.com

Connecticut General Life Ins. Co. (CIGNA)

P.O. Box 30362
Tampa, FL 33630-3362
(866) 438-2446
www.cigna.com/Tennessee

Coventry Health & Life Ins. Company

5350 Poplular Ave. Suite 390
Memphis, TN 38119
(866) 513-0413
www.chctennessee.com/

Freedom Life Ins. Company of America

110 West Seventh St., Suite 300
Ft. Worth, TX 76102
(800) 387-9027
www.freedomlife.net

Golden Rule Insurance Company

712 Eleventh Street
Lawrenceville, IL 62439-2395
(800) 444-8990
www.goldenrule.com

Guarantee Trust Life Ins. Company

1275 Milwaukee Ave.
Glenview, IL 60025
(847) 699-0600
www.gtlic.com

Humana Ins. Co.

P.O. Box 30111
Tampa, FL 33630-3111
(866) 672-9165
www.humana.com

Independence American Ins. Co.

485 Madison Avenue
New York NY 10022
(212) 355-4141
www.independenceamerican.com

MEGA Life and Health Ins. Company

P.O. Box 982010
North Richland Hills, TX 76182-8010
(800) 527-5504
www.megainsurance.com

Time Ins. Co.

P. O. Box 3050
Milwaukee, WI 53201-3050
(866) 884-4636
www.assuranthealth.com