



**BEFORE THE COMMISSIONER  
OF THE DEPARTMENT OF COMMERCE AND INSURANCE  
FOR THE STATE OF TENNESSEE**

**IN THE MATTER OF:**

**BRIGHT HEALTH INSURANCE  
COMPANY OF TENNESSEE**

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**TID No.: 25-21**

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**ORDER ADOPTING EXAMINATION REPORT**

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Pursuant to Tenn. Code Ann. § 56-32-115, the Insurance Division of the State of Tennessee, Department of Commerce and Insurance (“Division”) has examined certain affairs of Bright Health Insurance Company of Tennessee (“Company”), an insurance company domiciled in the state of Tennessee. As a result of an examination conducted as of December 31, 2023, the examiner-in-charge filed a verified, written report on the examination with the Division on May 15, 2025. A copy of that report was sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A).

The Division received a response regarding the report from the Company dated June 24, 2025. (The written response submitted by the Company is attached hereto and marked as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-32-115, the examination report regarding the affairs of the Company is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to ensure the Company’s investments and investment transactions are reviewed and approved by the Board in accordance with Tenn. Code Ann. § 56-3-408(b)(1).

2. The Company is **DIRECTED** to ensure that the Company's appointed actuary reports to the Board each year in accordance with the Health Annual Statement Instructions and pursuant to Tenn. Code Ann. § 56-1-501(b).
3. The Company is **DIRECTED** to report any changes to the Company Bylaws in the General Interrogatories in accordance with the Health Annual Statement Instructions and Tenn. Code Ann § 56-1-501(b).
4. The Company is **DIRECTED** to submit exemption requests prior to December 1 in accordance with the Health Annual Statement Instructions and Tenn. Code Ann § 56-1-501(b).
5. The Company is **DIRECTED** to reduce timelines for adjudicating claims and organize supporting documentation to justify claim denials in accordance with Tenn. Code Ann. §§ 56-8-105(4) and 56-7-109.

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Company for additional violations of Tennessee insurance law which may be revealed in the examination report, it being the intent of this Order merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

**ENTERED AND EXECUTED** June 27, 2025.



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Carter Lawrence, Commissioner  
Department of Commerce and Insurance  
State of Tennessee

**PREPARED FOR ENTRY:**



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Jenny Taylor (BPR# 027264)  
Associate General Counsel  
Department of Commerce and Insurance  
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Nashville, Tennessee 37243  
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### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as filed has been emailed to Bill Huddleston, Assistant Commissioner for Insurance, Department of Commerce and Insurance at bill.huddleston@tn.gov; and mailed first class, postage prepaid, to Bright Health Insurance Company of Tennessee, 8000 Norman Center Dr., Suite 900, Minneapolis, Minnesota 55437, on June 30, 2025.

  
Jenny Taylor (206.27.2024 10:20 CDT)

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Jenny Taylor  
Associate General Counsel