MICHAEL I. GOLDBERG Court-Appointed Receiver Simple Health Plans LLC, et al.¹ 201 E. Las Olas Blvd., Suite 1800 Ft. Lauderdale, Florida 33301 www.simplehealthreceivership.com

January 31, 2025

IMPORTANT NOTICE TO POLICYHOLDERS Your Healthcare Plans Were Sold Deceptively. <u>Decision Required by March 15, 2025</u>

VIA EMAIL & WEBSITE POSTING

Re: Federal Trade Commission v. Simple Health Plans LLC, et al. Case No.: 18-CV-62593-GAYLES

Dear Policyholder,

You are receiving this letter because you bought one or more healthcare plan(s) from Simple Health. As previously communicated to you, the Federal Trade Commission (FTC), the nation's consumer protection agency, sued Simple Health for deceiving its customers, and in February 2024, a federal court in Florida ruled that Simple Health lied to consumers and violated laws enforced by the FTC.

Simple Health claimed to offer comprehensive health insurance or PPOs that would cover many of your medical needs. But Simple Health sold only medical discount memberships, limited benefit plans, and other products that provide a small reimbursement or discount for a few services. According to the Judge in the case, under these plans, "the risk of high medical bills falls solely on" you.

That means your Simple Health Plan is not comprehensive health insurance. If the plan you bought from Simple Health is your only coverage and you get sick or have to go to the hospital, you will have to pay almost all of your medical bills.

The court ordered that the plan sold to you by Simple Health be canceled unless you choose to continue your enrollment. You have until **March 15, 2025**, to make a decision:

DECISION: What to do about your Simple Health Plan.

You can:

¹ Michael I. Goldberg is the Court-appointed receiver over defendants Simple Health Plans LLC, Health Benefits One LLC, Health Center Management LLC, Innovative Customer Care LLC, Simple Insurance Lead LLC, Senior Benefits One LLC, and each of their subsidiaries, affiliates, and successors appointed by the U.S. District Court in and for the Southern District of Florida in the matter *Federal Trade Commission v. Simple Health Plans LLC, et al.*, Case No.: 18-CV-62593-GAYLES.

1. Cancel your plan(s). Call 855-333-2492 (Monday – Friday 7AM – 7PM CT) to cancel your plan(s). Health Insurance Innovations (HII) also known as Benefytt Technologies, Inc., are no longer in operation. Your plan is currently being serviced by Premier Health Solutions, LLC (PHS), the company that bills you monthly, will stop billing further if you cancel your coverage. Your coverage will end on the last day of your billing cycle.

2. Complete Receiver's Opt-In Form to keep your existing plan(s). Visit the Receiver's website at <u>www.simplehealthreceivership.com/opt-In</u> and download and complete the Opt-In Form to choose to continue your plan(s). But remember that what you are paying for is <u>not</u> comprehensive health insurance. If you get sick or must go to the hospital, you will have to pay almost all of the bills yourself. You must submit your completed Opt-In Form to the Receiver along with a copy of your valid government-issued photo id no later than March 15, 2025, otherwise your plan(s) will automatically be cancelled on the last day of your billing cycle.

3. Do nothing. If you do not call 855-333-2492 (Monday – Friday 7AM – 7PM CT) to cancel your plan or complete and send in your Opt-In Form to the Receiver with a valid photo id by **March 15, 2025**, your plan(s) will be canceled automatically, and your coverage will end on the last day of your billing cycle. PHS will send cancellation confirmations to members whose coverage has been cancelled.

If you are in need of comprehensive health insurance for 2025, you may be able to buy a comprehensive health insurance plan through the federal marketplace, <u>www.healthcare.gov.</u>

You may also be able to buy a comprehensive health insurance plan through your state's marketplace if you live in California, Colorado, Connecticut, the District of Columbia, Georgia, Idaho, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Pennsylvania, Rhode Island, Vermont, Virginia, or Washington. You can find the link to each state's official marketplace at <u>www.healthcare.gov/marketplace-in-your-state/</u>.

For more information about the FTC's lawsuit against Simple Health, visit: <u>www.ftc.gov/legal-library/browse/cases-proceedings/172-3148-simple-health-plans-llc</u>. If you have questions concerning the Opt-In Form, you may contact my office at (954) 331-4198 or via email at simplehealth@akerman.com. However, please be advised that my office is not a licensed insurer and cannot discuss your specific policy coverage but will be able to provide general information concerning this notice.

Sincerely,

Michael I. Goldberg