

**IN THE MATTER OF THE LIQUIDATION OF  
HEALTH REPUBLIC INSURANCE OF NEW YORK, CORP.**

Supreme Court County of New York  
Index No. 450500/2016

**Invitation for Candidates for Appointment as  
REFEREES and MEDICAL CLAIMS EXAMINERS  
to conduct independent external reviews of health insurance claim appeals**

The Superintendent of Financial Services of the State of New York as liquidator (“Liquidator”) of Health Republic Insurance of New York, Corp. (“Health Republic”) invites qualified applicants to submit their credentials to serve as court-appointed Referees and/or Medical Claims Examiners in the Health Republic liquidation proceeding.

Health Republic was a health insurance provider that operated as a Co-Op under the Patient Protection and Affordable Care Act. It issued individual and small group health insurance policies and paid claims from approximately January 2014 to November 2015. Claims were reviewed and benefits determined by a third-party claims administrator, and Explanations of Benefits (“EOBs”) were generated based on the claims administrator’s determinations.

Health Republic was placed into liquidation by order of the Supreme Court of the State of New York, County of New York (“Court”), entered May 11, 2016. By Order dated October 11, 2016, the Court approved Claims Adjudication Procedures for the resolution of Health Republic’s pending inventory of unadjudicated health care claims. The Claims Adjudication Procedures provide a process for a claimant to appeal an EOB and receive Court review of the appeal. In the event the Liquidator’s internal review does not resolve a claimant’s appeal, the Claims Adjudication Procedures call for the appeal to be referred to a Court-appointed Referee and/or Medical Claims Examiner to conduct an independent, external review of the appeal and to recommend a final determination of the claim.

Qualified candidates with the legal and/or clinical expertise required to evaluate health care claims and to assess coverage under health insurance policies are invited to apply for appointment by the Court in accordance with the following guidelines.

The Liquidator will review all materials submitted by candidates and will make recommendations to the Court for appointment of Referees and Medical Claims Examiners on an “as needed” basis depending on the volume of appeals. However, all candidate submissions will be made available to the Court for review.

**General Requirements**

Applicants should possess the legal and/or clinical expertise required to evaluate coverage under health insurance benefit plans and to review benefit determinations for health care claims based on a closed documentary record that will be supplied by policyholders, health care providers, and/or the insurer. Examples of policy-related contractual coverage issues that may need to be reviewed include:

- Patient and dependent eligibility
- Patient responsibilities such as premiums, deductibles, co-pays, and co-insurance
- Covered procedures and relevant authorizations
- Use of out-of-network treatments and facilities
- Limits of liability and policy maximums

## **Additional Requirements for Medical Claims Examiners**

For matters requiring a medical necessity review, Medical Claim Examiners with clinical expertise will be required to evaluate whether appropriate medical care was given to a patient under the terms of the relevant insurance policy, which may include a confidential review of medical history, medical records, ancillary and pharmacy expenditures, and other pertinent information in the record. Examples of the materials and issues that Medical Claims Examiners may be required to review and assess include:

- Patient medical records
- Attending health care professionals' recommendations
- Reports from appropriate health care professionals
- Appropriate evidence-based clinical practice guidelines
- Applicable clinical review criteria

## **Required Disclosure**

Applicants must disclose any past, present, or potential business, professional, personal, or other interest in or relationship with the Liquidator or her agents, Health Republic, or any claimant or creditor in the Health Republic liquidation, to the extent known.

## **Fees**

Subject to Court approval, applicants appointed to serve as Referees and Medical Claims Examiners in the Health Republic liquidation proceeding will be paid a fee at the rate of \$250 per hour as an administrative expense of Health Republic.

## **Instructions**

Interested applicants should be submitted by March 15, 2017, and include (i) a current resume; (ii) prior referee or medical examiner experience; (iii) insurance experience; (iv) health care experience; and (v) any other relevant information to:

Superintendent of Financial Services of the State of New York  
as Liquidator of Health Republic Insurance of New York, Corp.  
110 William Street, 15th Floor  
New York, New York 10038  
Attn: General Counsel

## **Independent Health Claims Review**

All reviews by Referees or Medical Claims Examiners will be conducted in accordance with the privacy regulations of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and applicable privacy protections for individually identifiable health information.

The Claims Adjudication Procedures and additional information about the Health Republic liquidation can be found at [www.healthrepublicny.org](http://www.healthrepublicny.org) and [www.nylb.org](http://www.nylb.org).