

Date Received: 09/13/2010 Date Of Action: 09/22/2010

GALLOWAY BRENNAN, P.A.

FL OFFICE OF INSURANCE REGULATION

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September 13, 2010

Mr. Gary Edenfield, Administrator
Bureau of Life & Health Forms and Rates
Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399

Re: Citrus Health Care, Inc.
Individual Form Filing: CHC.IND.N/R 8-10
Form-Only Filing

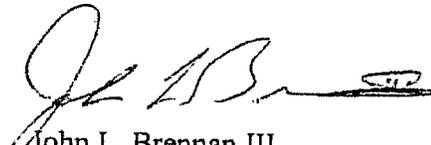
Dear Mr. Edenfield:

We are submitting on behalf of Citrus Health Care, Inc., a notice to their individual HMO policyholders of their withdrawal from the individual HMO market. Citrus had 213 individual members as of September 9th.

The attached notice will be sent to all Citrus individual HMO policyholders at least 180 days prior to the individual's next policy renewal anniversary date. The notice will also include a list of Florida licensed individual health carriers as requested.

If you have any questions or need additional information, please contact me directly.

Sincerely,



John L. Brennan III

Attachment: Notice of Non-Renewal



Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue • Glenview, Illinois 60025 • (847) 699-0600

April 26, 2010

Kevin M. McCarty
State of Florida
Department of Insurance
200 East Gaines Street
Larson Building
Tallahassee, Florida 32399-0300

Dear Mr. McCarty:

The purpose of this letter is to provide the required notice of GTL's decision to discontinue offering and renewing all medical expense health insurance coverage in the individual market in your state. These plans do not include "excepted benefits" as defined within the Florida code set forth below.

Specifically, each policy and 627.6425.3(b)1 provides for the Uniform Termination of Coverage. Pursuant to the Policy and 627.6425(b)1, the Uniform Termination of Coverage is subject to the following requirements:

1. We provide notice to the Commissioner and each affected covered person of termination at least 180 days prior to the date their coverage will terminate; and
2. Guarantee Trust Life will not issue any individual health insurance coverage in the State of Florida during the 5 year period beginning on the date of the discontinuance of the last individual health medical expense plans not renewed.

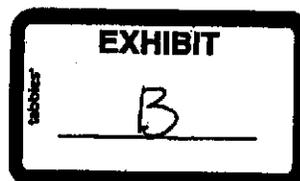
We will begin sending out termination letters on May 1, 2010. I've attached a copy for your reference.

The Uniform Termination of Coverage will affect 286 insureds in your state.

If there are any questions regarding the Uniform Termination of Coverage, please contact me directly at ahlein@gtlic.com.

Very truly yours,

Allan J. Heindl, FLMI, HIA, AIRC
Vice President
Product Approval and Compliance (PAC)



CC: MBS
AW
EL



By Certified Mail – Return Receipt Requested

January 25, 2011

Commissioner Kevin McCarty
Florida Office of Insurance Regulation
The Larson Building Room 101A
200 East Gaines Street
Tallahassee, FL 32399-0301

**Re: Guardian Life Insurance Company of America, NAIC # 64246,
Withdrawal from the Medical Insurance Market**

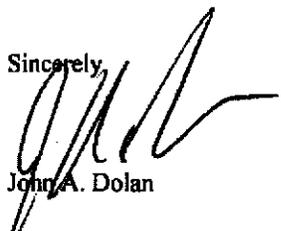
Please be advised that Guardian Life Insurance Company of America (“Guardian”) intends to withdraw from the medical market in all states, including Florida. This decision is part of a broad strategic shift concerning Guardian’s group business, reflecting our lack of a competitive product and the associated long-term decline in Guardian’s medical business, and is in no way related to health care reform. We will continue to offer our core products and services, including dental, vision, critical illness, disability income, life, annuities and retirement services. For your information, enclosed is *The Guardian Life Insurance Company of America Withdrawal Plan*, which was submitted to our domicile state regulator, the New York Insurance Department, in December 2010 and describes our plan in all applicable states. We are notifying all impacted states contemporaneously with this notice. Please note that our records indicate that our current membership in your state is as follows:

- Group Employers: 0
- Group Employees: 0
- Individual Health Conversion Policies: 42
- Individual Medical Guardian Policies: 159
- Individual Medical Berkshire Policies: 33

Guardian has contracted with UnitedHealthcare to offer all existing group employers and individual policyholders substantially similar medical products prior to their last day of Guardian medical coverage. Furthermore, Guardian will issue policyholder and member, as applicable, one hundred and eighty day non-renewal notices, consistent with state law, on or about May 1, 2011, with the first non-renewals being effective November 1, 2011. Enclosed please find copies of the subject letters. Finally, Guardian will observe the five-year mandatory medical lock-out period.

Should you have any questions or comments, please do not hesitate to contact Tess Leopold at 212-598-1923, email tess_leopold@glic.com or me at 212-919-3915, email john_dolan@glic.com.

Sincerely,



John A. Dolan

Enc.

NHIC NATIONAL HEALTH INSURANCE COMPANY

[REDACTED]
PO Box [REDACTED]
Wewahitchka, FL [REDACTED]

June 15, 2010

RE: Policy No.: [REDACTED]
Non-Renewal of Coverage
Effective Date: December 15, 2010

Dear Insured:

This letter is being sent to notify you of our decision to withdraw from the individual and small group health benefit plan markets nationwide. After careful consideration of the recent healthcare legislation, National Health Insurance Company (NHIC) has determined that it will not be able to meet the requirements set forth by the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 recently enacted by the United States Federal Government. With this knowledge, NHIC has decided to cease distributing and renewing its medical expense plans.

As a result of this decision, your coverage will terminate as of the monthly anniversary of your policy effective date on or after December 15, 2010. If you have paid any premiums which would normally apply to your coverage on or after that date, we will refund those premiums to you.

This non-renewal will affect all of our individual and small group health benefit plan insureds in all states. Both federal and most state laws allow for this type of termination when certain requirements are followed as established in the law.

We sincerely regret the necessity of our decision in this matter. Thank you for having allowed National Health the opportunity to serve as your health insurance provider.

Sincerely,

Customer Service Department

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HHS