

**State of Connecticut**

*Insurance Department*

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**Andrew N. Mais**

***Commissioner***

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**April 27, 2021** **Jim.Carson@ct.gov**

**Aliera and Trinity Healthshare Pay $50,000,**

**Agree to Stop Marketing in Connecticut**

*Healthcare Sharing Ministries Drop Appeal of Commissioner’s Cease and Desist Order*

Connecticut Insurance Commissioner Andrew N. Mais has announced that a settlement has been reached between the Connecticut Insurance Department (CID), The Aliera Companies (Aliera), and Trinity Healthshare (Trinity) over allegations that Aliera and Trinity illegally sold unlicensed insurance in Connecticut.

Aliera and Trinity Healthshare, both of Atlanta, Georgia, signed a [Stipulation and Consent Order](https://portal.ct.gov/-/media/CID/1_Orders/Order-MC-19-109-April-2021.pdf) on April 26 agreeing to drop their administrative appeal of a cease and desist order issued by Commissioner Mais in 2019. The firms will also pay $50,000 to the Department. The cease and desist order was issued for conducting an insurance business illegally in Connecticut and barred the companies from acting as insurers or representing insurers that are not authorized to transact insurance.

“We are seeing entities in the marketplace misleading consumers and trying to avoid insurance regulation,” said Commissioner Mais. “Consumers need protection from these practices and the Department will provide that. It is important for consumers to be cautious when they purchase health coverage or have questions or concerns. The Department is always willing to verify licensing and answer questions from consumers.”

“As consumer complaints rise against junk ‘health sharing’ schemes, I am pleased to see Commissioner Mais and the Connecticut Insurance Department taking steps to protect consumers in shutting down two of the worst offenders,” said State Senator Matthew Lesser, Co-chair of the Insurance and Real Estate Committee. “I have been urging strong action, and this settlement moves the ball forward in a big way. We need to stay vigilant to protect consumers from shady companies and sham insurance products as bad actors proliferate in the marketplace.”

“As members of the Insurance & Real Estate Committee, we work hard to make sure consumers are protected with the best oversight possible,” said State Representative Kerry Wood, Co-chair of the Insurance & Real Estate Committee. “Consumers often don’t realize that there are health insurance-type products available that fall outside the oversight and protections of our Department of Insurance. It’s reassuring to see the Department take proactive measures to rein in these businesses.”

Aliera and Trinity had requested a hearing to appeal the 2019 cease and desist order. The consent agreement and withdrawal of the appeal represents a mutual resolution to the Department’s concerns.

Aliera, an unlicensed insurance company in Connecticut, had been administering and marketing health coverage on behalf of Trinity Healthshare. Trinity represents itself as a health care sharing ministry whose members share a common set of ethical or religious beliefs. Complaints received by the Department found that some consumers believed they were buying traditional health insurance (Affordable Care Act “ACA” plans) and did not know the plans were not insurance with no guarantee any portion of their medical bills would be paid.

“Protecting Connecticut consumers is the core function of this Department. State regulation effectively protects consumers and ensures that promises made by insurers are kept,” Mais said.

The Department’s actions against Trinity and Aliera were led by Kurt Swan, Chief of the CID Market Conduct Division, and Attorney Antonio Caporale, who helmed the Legal Enforcement effort.

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