



**ILLINOIS  
LIFE AND HEALTH INSURANCE  
GUARANTY ASSOCIATION**

*901 Warrenville Road, Suite 400, Lisle, Illinois 60523*

**Frequently Asked Questions  
Penn Treaty Call Center  
July 16, 2018**

**1. Why is my policy being moved?**

Since March 1, 2017, when Penn Treaty and ANIC were placed into liquidation in Pennsylvania, your policy has been the responsibility of the Illinois Life & Health Insurance Guaranty Association. We hired Penn Treaty to act as the administrator for your policy until this transition could occur. . We have dedicated and experienced claims personnel to handle your claims and have successfully transferred and handled claims in connection with many insolvencies. We are confident that we can provide you with superior customer services in connection with your Penn Treaty policy and look forward to working with you.

**2. What is a guaranty association?**

The Illinois Guaranty Association was created by the Illinois legislature to protect policyholders of an insolvent health insurance company up to certain limits.

**3. Where do I file a claim?**

Prior to August 14, 2018: Continue to file your claims with Penn Treaty.

Effective August 14, 2018: All claims must be filed with the Illinois Life & Health Insurance Guaranty Association. Claims should be sent to the following e-mail [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org), faxed to 773-304-3559, or mailed, in a secure fashion, to P.O. Box 4198, Lisle, IL 60532.

**4. Where do I send premium payments?**

Prior to August 14, 2018: Continue to pay your premium to Penn Treaty.

Effective August 14, 2018: Pay all premium to the Illinois Life & Health Insurance Guaranty Association at Illinois Life & Health Insurance Guaranty Association, P. O. Box 84905, Chicago, Illinois 60689-4905.

All premium payments that have been paid automatically through ACH (Automated Clearing House) will continue to be paid through ACH. Effective August 14, 2018, your premium will be automatically withdrawn by Fifth Third Bank and will show the name of "ILHIGA Servicer" as the entity withdrawing your premium. There is nothing you need to do.

**5. Who do I contact with questions?**

Prior to August 14, 2018: Penn Treaty will handle all inquiries at 800-362-0700.

Effective August 14, 2018: The Illinois Life & Health Insurance Guaranty Association will be providing policy and claims administration services for all new claims and provider bills not yet submitted.

We can be contacted by phone at 773-444-4071. Our mailing address is P.O. Box 4198, Lisle, IL 60532.

Our website is <https://www.ilhiga.org/>, and we will respond to email inquiries at [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org).

**6. When will my policy be moved to Illinois?**

Your policy will be moved on August 14, 2018, except for matters which were being reviewed at Penn Treaty prior to August 14. Those pending matters will be concluded at Penn Treaty.

**7. I have an open issue already. Do I need to use the new telephone number for follow-up questions?**

All pending and open issues as of August 13, 2018, which were being handled by Penn Treaty, will continue to be handled by Penn Treaty and Penn Treaty anticipates concluding all open issues by September 28, 2018. Any issue not concluded by that date will be transferred to the Illinois Life & Health Insurance Guaranty Association.

**8. What if I want to stay with Penn Treaty?**

All policies will be transferred to the Illinois Life & Health Insurance Guaranty Association as of August 14, 2018. No policies covered by the Association will remain at Penn Treaty.

**9. Will there be any delays in claims payments as a result of the transfer?**

The Illinois Life & Health Insurance Guaranty Association has spent over 6 months preparing for the transition and does not anticipate any delays in claims payments. However, if you experience any delays, you are encouraged to contact us at 773-444-4071, or by emailing [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org).

**10. Is the Association capable of handling my policy issues?**

The Illinois Life & Health Insurance Guaranty Association has dedicated and experienced claims personnel to handle your claims. We have successfully transferred and handled claims in connection with many insolvencies. We are confident that they can provide you with superior customer services in connection with your Penn Treaty policy. If you ever have any concerns regarding the service you are receiving, please contact us at 773-444-4071 or by emailing [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org), so we can address your concerns.

**11. Will there be any changes to my policy as a result of this transition?**

No. There will not be any changes to your policy as a result of this transition.

**12. Will I need to start using new forms?**

Yes. You will need to start using new forms after August 14, 2018. You may get the forms from the Association's website at <https://www.ilhiga.org/> or by calling 773-444-4071 or by emailing [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org).

**13. Where should I send information for an existing claim?**

Prior to August 14, 2018: All billing or other information related to an existing claim should continue to be sent to Penn Treaty.

**14. Where should I send information for a new claim?**

Effective August 14, 2018: All billing or other information related to a new claim should be sent to the Illinois Life & Health Insurance Guaranty at [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org), faxed to 773-304-3559, or mailed, in a secure fashion, to P.O. Box 4198, Lisle, IL 60532.

**15. Who do I call if I have questions about my policy?**

Effective August 14, 2018, you should contact the Association at 773-444-4071, or you can email your questions to [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org).

**16. I received a letter about a premium rate increase. Who do I call if I have questions about this increase?**

If you received the premium rate increase notice from Penn Treaty, you should contact Penn Treaty with any questions at 800-362-0700. If you received the premium rate increase notice from the Illinois Life & Health Insurance Guaranty Association, you should contact us at 773-444-4071 or you can email your questions to [PTInquiry@illinoisga.org](mailto:PTInquiry@illinoisga.org).