



**STATE OF TENNESSEE**  
**DEPARTMENT OF COMMERCE AND INSURANCE**  
**CONSUMER INSURANCE SERVICES**  
DAVY CROCKETT TOWER, 4<sup>TH</sup> FLOOR  
500 James Robertson Parkway, Fourth Floor  
Nashville, TN 37243-0574  
TELEPHONE: (615) 741-2218 or (800) 342-4029 \* FAX: (615) 532-7389

## **HEALTH INSURANCE AND HIPAA PLANS AVAILABLE IN TENNESSEE**

**Check out [www.healthcare.gov](http://www.healthcare.gov) for the Federal listing of companies, plans and Prices**

**Uninsurable? [www.pcip.gov](http://www.pcip.gov)**

If you no longer have employer insurance coverage available but have had coverage for at least 18 months, you have certain rights under state HIPAA laws (Health Insurance Portability and Availability Act). If you have had prior health insurance (including TennCare) for 18 months of coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected.

**You have 63 days to apply for a HIPAA Plan.**

The following list of companies all offer individual health insurance and HIPAA policies in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPAA" or "guaranteed issue" plan. If a company denies you the right to purchase a HIPAA plan, please contact the Department.

This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** For further information, please contact the Consumer Insurance Section at the number listed above.

**Aetna Life Insurance Company**

151 Farmington Avenue  
Hartford, CT 06156  
(800) My Health  
[www.aetna.com](http://www.aetna.com)

**American Republic Ins. Co.**

P. O. Box 1  
Des Moines, IA 50334  
(800) 247-2190  
[www.americanrepublic.com](http://www.americanrepublic.com)

**Blue Cross and Blue Shield of Tennessee**

801 Pine Street  
Chattanooga, TN 37402  
(800) 565-9140  
[www.bcbst.com](http://www.bcbst.com)

**Celtic Insurance Company**

233 South Wacker Dr., Suite 700  
Chicago, IL 60606-6393  
(800) 477-7990  
[www.celtic-net.com](http://www.celtic-net.com)

**Connecticut General Life Ins. Co. (CIGNA)**

P.O. Box 30362  
Tampa, FL 33630-3362  
(866) 438-2446  
[www.cigna.com](http://www.cigna.com)/Tennessee

**Coventry Health & Life Ins. Company**

5350 Poplar Ave. Suite 390  
Memphis, TN 38119  
(866) 364-5664  
[www.chctennessee.com/](http://www.chctennessee.com/)

**Freedom Life Ins. Company of America**

110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 387-9027  
[www.freedomlife.net](http://www.freedomlife.net)

**Golden Rule Insurance Company**

712 Eleventh Street  
Lawrenceville, IL 62439-2395  
(800) 444-8990  
[www.goldenrule.com](http://www.goldenrule.com)

**Guarantee Trust Life Ins. Company**

1275 Milwaukee Ave.  
Glenview, IL 60025  
(847) 699-0600  
[www.gtlic.com](http://www.gtlic.com)

**Humana Ins. Co.**

P.O. Box 30111  
Tampa, FL 33630-3111  
(866) 672-9165  
[www.humana.com](http://www.humana.com)

**Independence American Ins. Co.**

485 Madison Avenue  
New York NY 10022  
(212) 355-4141  
[www.independenceamerican.com](http://www.independenceamerican.com)

**MEGA Life and Health Ins. Company**

P.O. Box 982010  
North Richland Hills, TX 76182-8010  
(800) 527-5504  
[www.megainsurance.com](http://www.megainsurance.com)

**National Foundation Life Ins. Co.**

110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 221-9039  
[www.freedomlife.net](http://www.freedomlife.net)

**Time Ins. Co.**

P. O. Box 3050  
Milwaukee, WI 53201-3050  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**Unified Life Insurance Company**

500 Bielenberg Drive  
Woodbury, Minnesota 55125  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**World Insurance Company**

P. O. Box 3160  
Omaha, NE 68103-0160  
(800) 786-7557  
[www.worldinsco.com](http://www.worldinsco.com)