



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE REGULATION
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
STANLEY "SKIP" PRUSS, DIRECTOR

KEN ROSS
COMMISSIONER

American Community Mutual Insurance Rehabilitation Information

On April 8, 2010, Ingham County Circuit Court Judge William E. Collette issued a Rehabilitation Order placing American Community Mutual Insurance Company ("American Community") into Rehabilitation and naming the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") as the company's Rehabilitator. Rehabilitation is a corporate reorganization under Chapter 81 of the Michigan Insurance Code that is conducted under the supervision of the Ingham County Circuit Court. The Rehabilitation Order allows OFIR to ascertain American Community's financial condition and implement steps to protect American Community policyholders and creditors.

The Commissioner of OFIR has appointed James Gerber and Mike Hogan as Deputy Rehabilitators. If you are an insured of American Community and need information, please call American Community customer service toll free at 1-800-991-2642. If you are a provider and need to speak to the Deputy Rehabilitator on urgent matters please call James Gerber at 734-591-8103 or Mike Hogan at 734-591-4771.

Group and Individual Policyholders:

Billing: As a policyholder of American Community, you will continue to receive covered services and American Community will continue to pay for that care. You will continue to be billed for premiums as long as your policy is effective with American Community. The Rehabilitation Order prohibits health care providers from seeking payment from you for health care goods and services provided prior to the date of the Rehabilitation Order, as long as those health care goods and services are covered under your American Community policy. Please remember that you will continue to be responsible for payment of any non-covered health care goods and services, deductibles, and/or copayments. If you believe that you have been improperly billed, please contact American Community customer service toll free at 1-800-991-2642.

Policyholder Care Concerns: If you have any problems with a provider who states they no longer accept American Community, please call customer service toll free at 1-800-991-2642. If the provider was a contracted provider as of April 8, 2010, the provider is required by the Rehabilitation Order to continue to provide services to American Community policyholders.

Employers:

Your employees will continue to receive coverage pursuant to their policy with American Community. You will continue to be billed for premiums as long as your policy is effective with American Community. The Rehabilitator or Deputy Rehabilitators may choose whether to renew your policy with American Community at their discretion.

If your employees are refused care or contacted by a collection agency working on a provider's behalf, please contact American Community customer service toll free at 1-800-991-2642.

At this time, the Rehabilitator and Deputy Rehabilitators do not anticipate accepting any new American Community policyholders.

Providers:

Whether you are a former or current contracted or non-contracted provider of American Community, the Rehabilitation Order prohibits you from pursuing an American Community policyholder for payments for health care goods and services that are covered by an American Community insurance policy. The policyholder is still responsible for any deductibles, non-covered services, or copayments.

Pursuant to the Rehabilitation Order, American Community will pay provider claims for all covered services provided to an American Community policyholder prior to, on, and after the date of the Rehabilitation Order.

Under the terms of the Rehabilitation Order all contracted providers are enjoined from terminating their contractual relationship with American Community without the Rehabilitator's, Deputy Rehabilitator's and Court's consent.

Agents:

As licensed agents with American Community you will receive your commission payments for all commissions earned on or after April 8, 2010. American Community Mutual is currently prohibited under the Rehabilitation Order from paying commissions earned prior to April 8, 2010. Agents will be advised of procedures to submit their claims for payment for commissions earned prior to April 8, 2010. At this time, American Community is not accepting new business, consequently agents should not accept any applications from new customers for an American Community insurance policy. American Community continues to accept renewals of existing policyholders.

Vendors:

Under the Rehabilitation Order, American Community is prohibited from paying most creditors for goods and services provided prior to April 8, 2010. American Community will continue to pay for all goods and services provided on or after April 8, 2010 including all expenses necessary for the administration of American Community's operations. Vendor creditors will be advised of procedures to submit their claims for payment for goods and services provided prior to April 8, 2010.