



Kansas Department of Insurance

Commissioner Vicki Schmidt

In the Matter of
UNITEDHEALTHCARE
INSURANCE COMPANY
NAIC # 79413

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Docket No. 118363

CONSENT AGREEMENT AND FINAL ORDER

Pursuant to K.S.A. 40-103, 40-22a01 *et seq.*, K.S.A. 40-2,125, and in accordance with K.S.A. 77-501 *et seq.*, the Commissioner of Insurance has the general supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance, indemnity, or suretyship in this state and shall have the power to make all reasonable rules and regulations necessary to enforce the laws of this state relating thereto. If any person has engaged in or is engaging in any act or practice constituting a violation of any provision of Kansas insurance statutes or any rule and regulation or order thereunder, the Commissioner may, in the exercise of discretion, order such remedies as payment of monetary penalties, suspension or revocation of licenses or certificates, or issuing cease and desist orders or such other affirmative actions to carry out the purposes of the violated provision. UnitedHealthcare Insurance Company, named above, are currently licensed as an insurance company in the State of Kansas.

Now, to resolve this matter, the Commissioner and UnitedHealthcare Insurance Company hereby agree to the following:

UnitedHealthcare Insurance Company ("UHC") has been advised that, pursuant to K.S.A. 77-537 and K.S.A. 77-542, the company has a right to a hearing before the Commissioner may impose any sanctions or penalties. At a hearing, the company would be entitled to appear in person, to be represented by an attorney or other representative who is permitted to practice before the agency, to present its position, arguments or contentions in writing, and to present evidence and examine witnesses appearing for and against it. UHC hereby waives all such rights.

1. UHC hereby waives any and all rights it may have under the Kansas Administrative Procedure Act, K.S.A. 77-501 *et seq.* and the Kansas Judicial Review Act, K.S.A. 77-601 *et seq.* to seek administrative or judicial review of this Consent Order.

2. UHC consents to the jurisdiction of the Commissioner and the Kansas Department of Insurance ("Department") to determine the issues set forth herein. UHC expressly waives any prerequisites to jurisdiction that may exist.
3. UHC neither admits nor denies the following statements of fact but acknowledges the Commissioner has sufficient evidence to introduce at an administrative hearing that the following facts occurred or are occurring:
 - a. On April 25, 2023, following a consumer request for a Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was May 2, 2023. The Department received UHC's final response to the request on May 15, 2023.
 - b. On January 3, 2024, following a consumer request for a Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was January 10, 2024. The Department received UHC's final response to the request on January 17, 2024.
 - c. On March 14, 2024, following a consumer request for an Expedited Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was March 15, 2024. The Department received UHC's final response to the request on March 20, 2024.
 - d. On March 4, 2025, following a consumer request for an Expedited Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was March 11, 2025. The Department received UHC's final response to the request on March 27, 2025.

- e. On June 12, 2025, following a consumer request for an Expedited Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was June 20, 2025. The Department received UHC's final response to the request on June 30, 2025.
 - f. On June 17, 2025, following a consumer request for an Expedited Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was June 25, 2025. The Department received UHC's final response to the request on June 30, 2025.
 - g. On August 19, 2025, following a consumer request for an Expedited Utilization Review of their claim under K.S.A. 40-22a *et seq.*, the Department requested that UHC provide a copy of the adverse decision given to the insured and all other records relating to the consumer's claim. The statutory deadline to respond to this request was August 26, 2025. The Department received UHC's final response to the request on August 28, 2025.
4. UHC neither admits nor denies the following statutes were violated, but acknowledges the applicability of the same:
- K.S.A. 40-22a14. *Same; exceptions; review procedure; confidentiality.*
 - (g) In responding to the commissioner, the insurer or health insurance plan shall provide a copy of the adverse decision given to the insured and all medical and other records pertaining to the insured's claim within five business days of the request of the commissioner.
 - K.S.A. 40-22a07. *Same; unlawful acts; penalties; prior notification requirements, limitations on.*
 - (c) When the commissioner has reason to believe a utilization review organization subject to this act has been or is engaged in any conduct which violates this act or any rules and regulations adopted pursuant to K.S.A. 40-22a11, the commissioner, after a hearing conducted in accordance with the Kansas administrative procedure act, may:

(3) assess a monetary penalty of not less than \$500 and not more than \$1,000 for each violation[.]

5. UHC agrees to pay the monetary penalty listed below. Payment is due within thirty (30) days after the effective date of this Consent Order.

Monetary Penalty: \$7,000

6. UHC has read and understands this Consent Order. UHC further understands it has the right to retain counsel of its choice and have counsel review this Consent Order. UHC agrees to the entry of this order as a final order without need for a hearing under the Kansas Administrative Procedures Act.
 7. UHC agrees if the company fails to comply with the terms of this Consent Order, the Commissioner may take action to gain compliance with the Consent Order including, but not limited to, issuing ancillary orders and suspending the company's license until it has complied.
 8. UHC waives any and all causes of action, claims or rights, known and unknown, which each may have against the Department, and any employees, agents, consultants, contractors, or officials of the Department, in their individual and official capacities, as a result of any acts or omissions on the part of such persons or firms.
 9. UHC agrees to be served a copy of this fully executed Consent Order electronically or by regular U.S. Mail.
 10. UHC acknowledges this Consent Order may be published on the website of the Kansas Department of Insurance. UHC understands and acknowledges this Consent Order is a public document pursuant to the Kansas Open Records Act, K.S.A. 45-215 et seq.
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The undersigned stipulates and agrees to the above findings, facts, and conclusions of law and waives their rights to an administrative hearing and judicial review of the Commissioner's Order. The undersigned also affirms they are authorized to enter into this consent agreement and final order on behalf of the below-named company.

Heather Lang

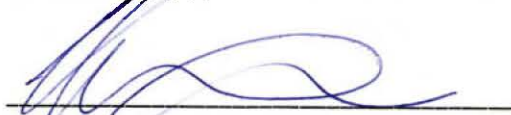
Company Representative Name (Print)

Assistant Secretary

Title

1 Health Drive, Eden Prairie, MN 55344

Street Address



Company Representative Name Signature

10/27/25
Date

ORDER

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

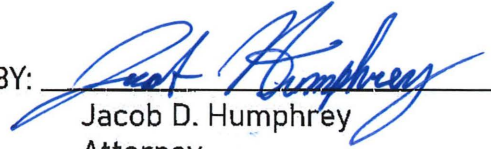
1. UnitedHealthcare Insurance Company shall pay a monetary penalty of **\$7,000**.
2. The monetary penalty of **\$7,000** shall be paid in full within 30 days of the effective date of this Order. Failure to pay will result in the issuance of such further action or orders as the Commissioner deems necessary.
3. This Order shall take effect when signed by all parties and the Commissioner or the Commissioner's designee and filed of record with the Kansas Department of Insurance.

IT IS SO ORDERED THIS 30th DAY OF October, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: _____


Jacob D. Humphrey
Attorney

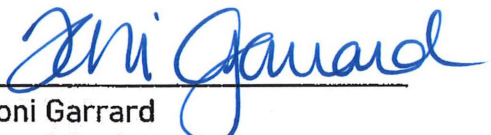
CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served the above and foregoing Consent Agreement and Final Order on this 30th day of October, 2025 by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

UnitedHealthcare Insurance Company
185 Asylum Street
Hartford, Ct 06103-3408

and was provided via electronic mail to:

carol_a_trocinski@uhc.com; central_consumer_affairs@uhc.com



Toni Garrard
Legal Assistant