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Consumer Alert on Potential Unlicensed Health Insurance Company

CONCORD, NH – As a result of a recent Georgia court order, the New Hampshire Insurance Department is advising consumers that Alieria, a company that markets itself as a health care sharing ministry, may be operating illegally in New Hampshire.

In the past, Alieria acted as a plan administrator to Unity Healthshare, which is a qualified health care sharing ministry. In a recent [letter](#), Unity Healthshare members were notified about a pending legal action in the Superior Court of Fulton County, Georgia between Alieria and Unity Healthshare. It includes a court order which made findings about Alieria, Unity, and certain individuals involved with Alieria's operations.

The Georgia court found that “the evidence shows that Alieria has taken actions to misappropriate [Unity's] assets; namely by unilaterally attempting to transition the Unity HCSM plans to Trinity.” The court also found that the company misrepresented itself to state insurance regulators, and that “Timothy Moses, who exercises substantial control over Alieria, was convicted of felony securities fraud and perjury in federal court.”

The court also found that Alieria is a for-profit company and cannot qualify as a health care sharing ministry under state or federal law. The Insurance Department is concerned about potential fraudulent or criminal activity on the part of Alieria. Since the company may be an illegitimate health care sharing ministry, consumers should be aware that if they remain in an Alieria product, they may be covered by an unlicensed insurance company.

Unity Healthshare, now known as OneShare Health, was authorized by the court to reach out to Unity members about their options, and consumers who have purchased a Unity/Alieria product should be aware that they may be receiving this communication.

“I urge consumers to proceed with caution when purchasing health coverage options outside of Affordable Care Act compliant plans. It is critical to review all of your plan documents and ask questions of your insurance agent to ensure the coverage is right for you,” said Insurance Commissioner John Elias. “If you are ever unsure about an insurance company or an agent you are working with, stop before signing any paperwork and call the Insurance Department to confirm the company or agent offering the coverage is legitimate and licensed in the state.”

A few health care sharing ministries (also known as health care sharing organizations) operate in New Hampshire. These organizations do not offer health insurance, but may present plans in a way that looks and feels similar to a health insurance plan. Members of these organizations “share” health costs on a voluntary basis. Consumers should be aware that these plans have no obligation to pay for any medical services and have no requirement to cover any particular categories of health care services, such as preventative care. In New Hampshire, some health care sharing ministries are exempt from insurance

regulation due to state law. However, if an organization does not meet the standard for an exemption under state law (for instance, if it is a for-profit company), it may be operating as an unlicensed insurance company. More information about health care sharing ministries can be found on the Department's [website](#).

If a consumer has questions or concerns about a health coverage option they should contact the Department, especially if (1) the plan is presented as "ACA compliant" but it is not listed on HealthCare.gov; (2) if the plan seems like a deal that is "too good to be true;" and/or (3) if the plan is presented as exempt from Department oversight, but does not appear to meet health care sharing ministry exemption criteria.

The New Hampshire Insurance Department Can Help:

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.