



OFFICE OF  
INSURANCE COMMISSIONER

March 13, 2024

TO: All affected health carriers in Washington State  
RE: Change Healthcare Cybersecurity Attack

The Washington State Office of Insurance Commissioner (OIC) is monitoring the impact of the Change Healthcare cybersecurity event that occurred on February 21, 2024, and this event's impact on its systems. Change Healthcare is a subsidiary of UnitedHealth Group that also operates as Optum Solutions. In Washington State, Change Healthcare Pharmacy Solutions, Inc., is registered as a health care benefit manager [RCW 48.200.030] with authority to perform health care decision services for health carriers. Because these systems are widely used by providers and insurers, the cybersecurity event has affected health care operations across the country. While the company has been taking steps to address the issues created by the cybersecurity event, problems persist for insurers, health plan members, and health care providers including hospitals, individual practitioners, and outpatient facilities and pharmacies in Washington.

The OIC requests that each affected health carrier operating in Washington State make every effort to provide prompt assistance to health plan members and providers as they navigate these challenges. Assistance should include consideration of the importance of a provider's ability to treat and receive reimbursement for health care services the carrier has promised to cover for its health plan members. In Washington State, a health carrier is responsible for the compliance of its health care benefit managers who are authorized to direct coverage of, payment for, or provision of health care benefits, services, drugs, and supplies [RCW 48.200.050(5)]. Therefore, health carriers should include information on their websites and use standard provider communication platforms (such as but not limited to provider bulletin boards, news briefs, etc.) about how health care providers may access insurer specific workarounds to verify enrollee eligibility for care, submit claims and other operations to seek reimbursement, waive exclusivity contractual provisions, and/or interpret claims posting deadlines generously to prevent further harm.

The OIC continues to monitor the effects of the cybersecurity event on consumers in Washington State. Because of the cybersecurity event, we have heard about consumers' difficulty in getting prescriptions filled or medical services approved. I expect health carriers will implement protocols and standards to address these issues and mitigate barriers to receipt of plan provided services. For consumers who encounter problems related to this event I encourage them to first seek resolution with the health carrier. However, my office is prepared to quickly intervene with any health carrier that does not strictly comply with state law.

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I truly appreciate the time and effort health carriers in our marketplace are putting in to help Washington residents and our provider community navigate this situation.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mike Kreidler". The signature is fluid and cursive, with a long horizontal stroke at the end.

Mike Kreidler,  
Insurance Commissioner