



Received
11/3/05
CW

November 1, 2005

BY OVERNIGHT MAIL

Mrs. Christine Stenger
163 Bello Vedere Avenue
Wheeling, WV 26003

Dear Ms. Stenger:

The records of the Carelink Customer Service Organization (CSO) indicate that a phone call was received on the morning of Thursday October 27, 2005 from your home phone number. The CSO representative who handled the call was under the impression that she was speaking with Dena Wildman of the West Virginia Insurance Commissioner's office based on information you gave her, and the way you expressed the purpose of the phone call. It could be said that you attempted to misrepresent yourself as Ms. Wildman. Indeed, the CSO representative had no indication from you that you were not Ms. Wildman.

Please be advised that if you phoned the CSO representing yourself as Ms. Wildman, such behavior would be deemed fraud, and possibly a violation of state law which makes it a misdemeanor to "knowingly impersonate or purport to exercise any function of a public official, employee, tribunal or official proceeding without legal authority to do so and with the intent to induce a person to submit to or rely on the fraudulent authority of the person." Further, such actions would be fraud under your HMO benefit plan, and grounds for termination. Section 4.1 of the HMO Evidence of Coverage (EOC) states that Carelink can terminate you, with at least 15 days written notice, if you participate in fraudulent or criminal behavior. We have handed this matter over to the State for investigation, and have confirmed with Ms. Wildman that the information you conveyed to the CSO representative was inaccurate and untrue.

This letter shall serve as a warning that any similar behavior by you in the future will be grounds for your termination. We have apprised you of your rights to contact the Department of Insurance to review your appeal, and we have informed you countless times that your appeal rights with Carelink regarding your request for a lefort graft have been exhausted.

Sincerely,

Patrick W. Dowd

President & CEO, Carelink Health Plans, Inc.

cc: Mary Jane Pickens, General Counsel, West Virginia Insurance Commission