

## **It Looks Like 2014 Will Fulfill The Chinese Curse: “May You Live In Interesting Times.” Re: Health Insurance**

Article By:

Frank R. Ciesla

---

Providers enter 2014 with a background of 5,000,000 policies being cancelled as of December 31, 2013. One million individuals potentially signed up under the exchanges, however, it is not clear how much of that information has been appropriately transferred to the insurance companies and whether or not the insurance companies have activated those policies by receiving payment or will activate those policies if payment is received by January 10. For some providers it may not be clear as to whether or not they are in the network and entitled to payment from the insurance company or they are out of network and the payment will have to be made by the patient.

In addition, it is not clear whether any of the individuals whose policies were cancelled have been able to obtain “bare bone policies” that are effective as of January 1, 2014.

Providers need to be prepared to take different approaches on how they will be paid for the care rendered during the first 15 days of January. It may become clear during that period of time as to what will occur or the era of uncertainty may continue through the month of January.

Unlike insurance companies, the government has not provided a safe harbor for providers. What is also clear is that the insurance companies, as has been demonstrated as to this point in time, will be aggressive in their creation of networks and payment for services rendered.

© 2025 Giordano, Halleran & Ciesla, P.C. All Rights Reserved

---

National Law Review, Volume III, Number 365

Source URL: <https://natlawreview.com/article/it-looks-2014-will-fulfill-chinese-curse-may-you-live-interesting-times-re-health-in>