

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2024-12-INS

In the matter of:

Change Healthcare Cybersecurity Event

**Issued and entered
this 14th day of March 2024
by Anita G. Fox
Director**

The Michigan Department of Insurance and Financial Services (DIFS) is monitoring the Change Healthcare cybersecurity event and its ongoing impact nationwide. This event caused significant challenges across the healthcare industry including to insurers, insureds, hospitals, pharmacies, and providers.

All affected health insurers operating in Michigan are expected to provide prompt assistance to affected insureds. This includes making accommodations or modifying processes to facilitate treatment for insureds and payment for healthcare services with as little interruption as possible given the circumstances. DIFS encourages impacted insurers to consider flexibility for processes, including, but not limited to, prior authorizations, claim payments, and appeals, if those processes were impacted by the event. DIFS also expects all affected health insurers operating in Michigan to promptly and clearly communicate to affected insureds and respond to inquiries from impacted providers with the accommodations that are available.

DIFS reminds insurers that they may have an obligation to notify DIFS of the event, to the extent they have not already done so. Notification may also be required for a cybersecurity event in a system maintained by a third-party service provider. Impacted insurers should review Michigan's [data security requirements](#) for the notification requirements and process. DIFS expects that all potentially impacted insurers are promptly and thoroughly investigating whether nonpublic information was accessed and the potential impact of the event on their company and insureds.

DIFS continues to encourage consumers to protect their personal information in all instances and to beware of potential scams resulting from this event. DIFS offers [tips](#) to consumers for protecting their personal information. Consumers that are experiencing challenges or interruptions in their health care because of this incident should first attempt to resolve those issues with their health insurer or care provider directly. If a resolution cannot be reached, contact DIFS for assistance Monday through Friday 8 a.m. to 5 p.m. at 877-999-6442 or file a complaint online at Michigan.gov/DIFScomplaints.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Rates and Forms
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/s/

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