

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF DELAWARE**

IN THE MATTER OF:)	
)	DOCKET NO. 5875
AETNA LIFE INSURANCE COMPANY)	
NAIC # 60054)	
AETNA HEALTH INC.)	
NAIC # 95109)	

STIPULATION AND CONSENT ORDER

THIS STIPULATION AND CONSENT ORDER (“Order”) is made this the 18th day of February, 2026, between Aetna Life Insurance Company and Aetna Health Inc. (“Respondents”) and the Delaware Department of Insurance (the “Department”).

WHEREAS, Respondents are insurance companies formed under Connecticut and Pennsylvania laws respectively and are authorized to conduct the business of insurance in the State of Delaware;

WHEREAS, pursuant to 18 *Del. C.* § 3342B(b)(3), in calendar year 2024, Respondents were required to spend at least 10% of its total cost of medical care on primary care;

WHEREAS, Respondents failed to spend at least 10% of its total cost of medical care in 2024 on primary care, thus violating 18 *Del. C.* § 3342B(b)(3);

WHEREAS, Respondents have been informed that they are entitled to an administrative hearing and to be represented by counsel and that a decision to waive a hearing and not to be represented by counsel is a free and voluntary one; and

WHEREAS, after communication with the Department, Respondents desires to resolve this matter without recourse to a formal administrative hearing and to enter into this Order under the terms and conditions set forth herein.

NOW, THEREFORE, IT IS AGREED, by and between the Respondents and the Department as follows:

1. The above recitals are incorporated herein by reference.
2. Respondents waives its right to notice and to an administrative hearing and agrees that the Department may file this Order on the Department’s public website.

3. Respondents are fully aware of the charges and facts relating to above-referenced violations as well as all of the consequences of its agreement to enter into this Order.

4. Respondents admits to all of the facts relating to the above-referenced violations.

5. In accordance with the corrective action plan previously provided by Respondents and approved by the Department, Respondents shall implement procedures and processes designed to ensure Respondents' compliance with the primary care spend requirements set forth in 18 *Del. C.* § 3342B(b)(3) (the "Corrective Actions"). Respondents shall have 30 days from the date this Order is fully executed to (1) complete the Corrective Actions and notify the Department of their completion, and (2) submit to the Department an updated 2024 Progress Update template.

6. Respondents' failure to comply with the requirements of Paragraph 5 of this Order shall constitute a breach of this Order and shall entitle the Department to pursue all remedies allowed by Delaware law. Such remedies may include administrative penalties and the suspension or revocation of Respondents' certificate of authority.

7. Respondents waives any right to challenge in an administrative or court proceeding any of the terms or conditions of this Order on any legal theory.

8. This Order is the free and voluntary act of Respondents, and its terms are binding upon Respondents and may be admitted into evidence in any judicial or administrative proceeding that may be required against Respondents to enforce such terms. Respondents acknowledges that they have had a full opportunity to seek and receive advice of counsel on all matters related to this Order.

9. This Order contains all of the terms and conditions agreed to by the parties and constitutes the final agreement between Respondents and the Department.

10. No change, amendment, or modification hereto shall be effective or binding unless it is in writing, dated, and signed by the parties.

11. If the Department fails to act on any one or more defaults by the Respondents, such failure to act shall not be a waiver of any rights hereunder on the part of the Department to declare Respondents in default and to take such action as may be permitted by this Order or by law.

12. This Order may be signed in duplicate, and both documents shall be considered originals. Execution by facsimile or by electronically submitted signature shall be fully and legally effective and binding. Respondents agrees that an uncertified copy of this Order shall be valid as evidence in any proceeding that may be required for purposes of enforcement. The person executing this Order on behalf of Respondents shall acknowledge his or her signature before a notary public and, by executing this

