

**CELTIC**

**Celtic Insurance Company**

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77 Wacker Drive  
Suite 1200  
Chicago, IL 60601

May 4, 2016

**VIA SERFF**

Michigan Department of Insurance and Financial Services  
Attn: Director Patrick M. McPharlin  
530 W. Allegan Street, 7th Floor  
Lansing, MI 48933  
Phone No. (334)269-3550

RE: Termination of Celtic Insurance Business in Michigan

Dear Director McPharlin,

Pursuant to 45 CFR § 148.122, Celtic is discontinuing the offering of its bronze health insurance plan in Michigan. Celtic currently has zero policies in force in Michigan. Although Celtic has no insureds, a sample notice of discontinuance of insurance has been prepared, and is attached.

If you have questions, or require additional information regarding this discontinuance and termination notice, please contact me directly.

Sincerely,



Michelle Fitzpatrick  
Manager, Regulatory Operations  
Celtic Insurance Company  
312-619-3037  
mifitzpatrick@centene.com