



**Janet A. Craig**

**Title:** Senior Member

**Phone:** 859-226-2377

**Location:** Lexington, KY

**Email:** [jcraig@stites.com](mailto:jcraig@stites.com)

**Download:** [vCard](#)

Janet Craig is a seasoned attorney in health care law and regulatory insurance issues. She is experienced in certificate of need and licensure, reimbursement, managed care, fraud and abuse, HIPAA, and Stark I and II. A former General Counsel of the Kentucky Department of Insurance, she has an active regulatory practice. She represents a host of insurers and HMOs on matters ranging from market conduct and financial exams to mergers, change of control and rate filings.

## CAPABILITIES

---

### Practice Areas

- Administrative Law
- Business Litigation
- Corporate General Services
- Government & Regulatory Litigation
- Insurance Coverage, Bad Faith & Regulatory Litigation
- Mergers & Acquisitions
- Health Care
- Health Care – Business Transactions & Finance
- Health Care – Construction
- Health Care – Employment
- Health Care – Real Estate
- Health Care – Regulatory & Compliance

- Health Care – Bankruptcy & Restructuring
- Health Care – Litigation & Investigations
- Health Insurance & Managed Care
- Insurance Regulatory
- Litigation & Appeals
- Public Private Partnerships (P3)

## RECENT ASSIGNMENTS

---

- Represent St. Luke Hospitals on its departure from Health Care Alliance of Cincinnati and its subsequent merger with St. Elizabeth Hospital
- Represent UK Healthcare in its acquisition of Samaritan Hospital
- Represent UK Healthcare on its sale of CHA to Humana
- Represent Citizens Security Life Insurance Co. in merger with downstream subsidiary United Liberty Life Insurance Co.
- Served as Kentucky counsel on the merger of Kentucky Blue Cross/Blue Shield plan with Anthem and served as Kentucky counsel on the Anthem demutualization
- Represented the Commissioner of Insurance/Liquidator of Kentucky Central Life Insurance Co. liquidation, including a negotiation of more than \$1 billion reinsurance agreement with Jefferson Pilot
- Represented University of Louisville and University of Louisville Hospital on their formation and licensing of a captive insurer and conversion of the captive into a reciprocal insurer

## BAR ADMISSIONS

---

- Kentucky

## RECENT NEWS, ARTICLES & SPEAKING ENGAGEMENTS

---

- Requirements for Self-Insurance  
Kentucky Health Law Institute, UK CLE, September 2, 2020
- Hospitals get a regulatory and statutory exemption on ownership and licensure of physician practices

*Medical News*, May 28, 2018

- CMS proposes rule on Stark Physician Imaging Notice

Stites & Harbison, PLLC, Client Alert, July 1, 2010

- Managed Care

*Kentucky Health Law*, co-author, 5th ed. (2009)

- HIPAA Marketing and Fundraising: What's Covered and What's Not

*Kentucky Health Law*, UK 2002

- Nuts and Bolts workshop on HIPAA

University of Kentucky Health Law Seminar, March 15, 2002

- Managed Care

*Kentucky Health Law*, UK 2000/2004

## FIRM LEADERSHIP

---

- Business Acceptance Committee, Member
- Recruiting Committee, Member
- Lateral Recruiting Committee, Co-Chair
- Health Care and Insurance Regulatory Service Group, Prior Chair
- Management Committee (Feb. 2016-Jan. 2020)
- Charitable Contributions Committee, Former Member

## MEMBERSHIPS

---

- American Bar Association,
  - Health Law Section
- American Health Law Association
- Fayette County Bar Association,
  - Health Section, Member
- Kentucky Bar Association,
  - Health Law Practice Section, Member

## COMMUNITY INVOLVEMENT

---

- Kentucky Commission on Women, Board of Directors (2014-18)
- American Heart Association - Central Kentucky Chapter, Board of Directors
- Headley-Whitney Museum, former Board president
- University of Kentucky Art Museum, Advisory Board
- Leadership Kentucky Class of 2002
- Eastern Kentucky University, Board of Regents

## EDUCATION

---

- University of Kentucky College of Law J.D., 1978
- Eastern Kentucky University B.A., English/Journalism, *with high distinction* 1974

## MORE THAN STITES & HARBISON

---

Ms. Craig served as General Counsel and Director of Market Conduct and Enforcement at the Kentucky Department of Insurance. She was also Special Counsel to the Senate Insurance and Banking Committee of the Kentucky General Assembly. Janet has served on the boards of the Better Business Bureau, High Street YMCA, Lexington Clinic Foundation, and LexArts. She is a member of the American Heart Association - Central Kentucky Chapter Board of Directors, Eastern Kentucky University Board of Regents, on the board of the Headley-Whitney Museum and the Advisory Board for the University of Kentucky Art Museum. Ms. Craig was appointed by Governor Beshear to the Board of Directors of the Kentucky Commission on Women (2014-18). She served as Chairman of the Lexington Arts and Cultural Council (now LexArts) when it raised more than \$750,000 in the Horsemania public art project. She was also a member of the Leadership Kentucky Class of 2002. Ms. Craig enjoys painting, gardening and spending time with her family, husband Jim, son Matthew and daughter Megan, grandchildren James and Lily, and her Cavalier Spaniel Boone.

## ACCOLADES

---

- *Martindale-Hubbell*® AV-Preeminent® Peer Review Rated
- *Martindale-Hubbell*® Bar Register of Preeminent Women Lawyers
- *Best Lawyers In America*®, Health Care Law and Insurance Law (1993-2026)
- *Best Lawyers In America*®, Lexington Area Lawyer of the Year in Insurance Law (2013)

- *Best Health Lawyers in America* (1995-present)
- *Who's Who in American Lawyers* (1995-present)