Comments from Kansas for the Senior Issues Task Force regarding the LTSS availability in Medicare supplement plans.

- Consider adding cognitive impairment as an eligibility trigger.
- If the benefits are included in all plans to avoid anti-selection it will significantly increase the rates for all policyholders, many of whom are on a fixed income.
- Include out of pocket expenses for the insured for these benefits.
- Clarify inclusion of skilled nursing (already covered by Medicare).
- To add these benefits via rider goes against standardization of the plans.
- If it were done as a “new and innovative” benefit, there would be anti-selection. It should be done as new, separate, standardized Medicare supplement plan O.
- No special enrollment periods outside of current rules to avoid anti-selection would be ideal.
- It does not appear that adding these benefits is a good idea given that the Medicare supplement market is very stable with a lot of competition and sees minimal rate increases. The addition of these benefits would affect pricing and potentially the solvency of the companies writing Medicare supplement.

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