

**Date: 6/14/17**

**State-reported APPROVED Medigap new or innovative benefits:**

<b>State Reporting</b>	<b>Company, approval date</b>	<b>Date reported to NAIC</b>	<b>Summary of APPROVED New or Innovative Benefit(s)</b>	<b>Applies To Plan(s):</b>	<b>State Contact for More Information:</b>
Alabama	Physician's Mutual – approved 11/07/2008	4/28/2017	High Deductible Premium Discount Rider – The policy benefits are no longer subject to the high deductible on January 1 following the fourth policy anniversary.	F	Steve Ostlund 334-240-4424 <a href="mailto:steven.ostlund@insurance.alabama.gov">steven.ostlund@insurance.alabama.gov</a>
Alabama	Two or three companies (names not recalled), approved in 2008	4/28/2017	Insurer contracted with network to enter arrangement with network of hospitals. Under the arrangement, the network hospitals agree to waive the Medicare Part A deductible for the Medigap issuer if facility used. Policyholder receives \$100 credit for in-network hospital.	Various plans	Steve Ostlund 334-240-4424 <a href="mailto:steven.ostlund@insurance.alabama.gov">steven.ostlund@insurance.alabama.gov</a>
Alabama	Humana Healthy Living with Dental & Vision – approved 5/13/2011	4/28/2017	Eye exams, glasses, hearing aids, dental	A, F, F(HD), K N	Steve Ostlund 334-240-4424 <a href="mailto:steven.ostlund@insurance.alabama.gov">steven.ostlund@insurance.alabama.gov</a>
Alabama	Physician's Mutual – approved 12/18/12	4/28/2017	Preventive health care benefits, vision testing and hearing loss testing if such expenses are determined to be medically appropriate by an attending physician and such expenses are not paid for by Medicare or any other provision of the policy.	A, F, G, F(HD), N	Steve Ostlund 334-240-4424 <a href="mailto:steven.ostlund@insurance.alabama.gov">steven.ostlund@insurance.alabama.gov</a>
Arkansas	Physician's Mutual – approved 2008	4/24/2017	High deductible premium discount rider – For first 3years plan is treated as high deductible “F”. Thereafter it is treated as a normal “F” but the premium remains the same as the high deductible “F” premium.	F	Stephanie Fowler 501-371-2768 <a href="mailto:stephanie.fowler@arkansas.gov">stephanie.fowler@arkansas.gov</a>
Delaware	Humana Insurance Company Approved August 2011	5/8/2017	Dental and Vision Benefit	A, F, F(HD), K N	Susan Jennette / Jennifer Stinson 302-674-7319 / 302 674-7300 <a href="mailto:Susan.Jennette@state.de.us">Susan.Jennette@state.de.us</a> / <a href="mailto:Jennifer.stinson@state.de.us">Jennifer.stinson@state.de.us</a>

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Iowa	Originally approved under Humana Readers Digest Health Living Medicare Supplement in August 2011; Name change to Humana Healthy Living in October 2012	6/5/2017	Dental and vision	All but high deductible Plan F	Andria Seip 515-281-4222 <a href="mailto:Andria.seip@iid.iowa.gov">Andria.seip@iid.iowa.gov</a>
Iowa	Physician's Mutual	6/5/2017	preventive health care, vision testing and hearing loss testing	All Plans	Andria Seip 515-281-4222 <a href="mailto:Andria.seip@iid.iowa.gov">Andria.seip@iid.iowa.gov</a>
Nevada	United World Life Insurance Company Approved 2009	4/26/2017	Part A deductible waiver program	All plans	Jack Childress (775) 687-0731 <a href="mailto:jchildress@doi.nv.gov">jchildress@doi.nv.gov</a>
Nevada	United of Omaha Life Insurance Company Approved 2009	4/26/2017	Part A deductible waiver program	All plans	Jack Childress (775) 687-0731 <a href="mailto:jchildress@doi.nv.gov">jchildress@doi.nv.gov</a>
Nevada	Mutual of Omaha Insurance Company Approved 2009	4/26/2017	Part A deductible waiver program	All plans	Jack Childress (775) 687-0731 <a href="mailto:jchildress@doi.nv.gov">jchildress@doi.nv.gov</a>
New York	Empire Healthchoice Assurance, Inc. September 2005	6/14/2017	The SilverSneakers® Fitness Program provides a Basic fitness membership benefit at participating fitness facilities – exercise classes focusing on improving muscular strength and endurance, mobility, flexibility, range of motion, balance, agility and coordination. For members outside the network – a self-directed, pedometer-based walking and physical activity program is available.  Empire Healthchoice Assurance, Inc. is not currently marketing or selling Medicare Supplement insurance in New York State.	Plans A, B, C, F & H	Martin J. Wojcik, Associate Attorney (Financial Services), (518) 486-7815, <a href="mailto:Martin.Wojcik@dfs.ny.gov">Martin.Wojcik@dfs.ny.gov</a>
Ohio	Sterling Life Ins. Co. – approved 1/10	6/13/2017	Nurse Advice Line; Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations	F	Laura Miller, (614) 728-1208, <a href="mailto:Laura.Miller@insurance.ohio.gov">Laura.Miller@insurance.ohio.gov</a>
Ohio	Physician's Mutual – approved ??	6/13/2017	High Deductible Premium Discount Rider – The policy benefits are no longer subject to the high deductible on January 1 following the third policy anniversary.	F(HD)	Laura Miller, (614) 728-1208, <a href="mailto:Laura.Miller@insurance.ohio.gov">Laura.Miller@insurance.ohio.gov</a>

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Oregon	Humana Ins. Co. – approved 11/30/12; <b>7/10/13; 8/25/2014</b>	6/6/2017	Dental and Vision	A, F, F(HD), K, N	Rick A. Barry (503) 947-7255 <a href="mailto:rick.a.barry@oregon.gov">rick.a.barry@oregon.gov</a>
Oregon	Sterling Life Ins. Co. – approved 3/10/06; 10/6/11 <b>*Discontinuance new business effective 12/31/15</b>	6/6/2017	Nurse Advice Line; Annual Physical Exam; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Exams	F	Rick A. Barry (503) 947-7255 <a href="mailto:rick.a.barry@oregon.gov">rick.a.barry@oregon.gov</a>
Texas	Humana Dental – approved 8/25/15	5/22/2017	Discount programs – EyeMed Vision Discount Program, Rx Discount Program, Hearing Aids and Services via TruHearing and Beltone Wellness programs – Humana Active Outlook (educational materials, discounts); HumanaFirst (nurse advice line), WellDine (frozen meal delivery post-hospitalization); QuitNet (smoking cessation); SilverSneakers (fitness center membership).	A, F, G	Dannette Smith (512) 676-6644 <a href="mailto:Dannette.Smith@tdi.texas.gov">Dannette.Smith@tdi.texas.gov</a>
Texas	USAA Life Insurance Company – approved 07/18/16	5/22/2017	Wellness Program – Physical fitness or facility services offered by vendors. Programs include access to health education and utilization of physical fitness services or products. Programs help promote disease prevention and healthier lifestyles and lessening chronic illnesses	D, F, G, N	Dannette Smith (512) 676-6644 <a href="mailto:Dannette.Smith@tdi.texas.gov">Dannette.Smith@tdi.texas.gov</a>
Texas	Non-disclosure requested 06/17/2016	5/22/2017	Participating hospital waives Medicare Part A deductible. Policyholder receives \$100 credit paid by check following a hospitalization at a participating hospital.	F, G	Dannette Smith (512) 676-6644 <a href="mailto:Dannette.Smith@tdi.texas.gov">Dannette.Smith@tdi.texas.gov</a>
Virginia	Sterling Life Insurance Company Approved August 2007	4/26/2017	Nurse Advice Line, annual physical examination separate from the Medicare physical exam coverage, preventive dental care, routine vision care and routine hearing examinations.	F	Elsie Andy 804-371-9072 <a href="mailto:Elsie.andy@scc.virginia.gov">Elsie.andy@scc.virginia.gov</a>
Wisconsin	USA Managed Care Organizations – 07/25/2014	06/14/17	Medicare Part A deductible waiver - provides discount of up to 100 percent for the Medicare supplement Part A inpatient hospital deductible covered by the plan and incurred by the Medicare supplement plan’s policyholders.	N/A (WI is waived state)	Diane Dambach (608) 266-01061 <a href="mailto:diane.dambach@wisconsin.gov">diane.dambach@wisconsin.gov</a>
Wisconsin	Physicians Mutual – 08/18/2010	06/14/17	Deductible Discount Rider - a High Deductible is applied to the benefits of the policy for the remainder of the first calendar year and the following three full calendar years.	N/A (WI is waived state)	Diane Dambach (608) 266-01061 <a href="mailto:diane.dambach@wisconsin.gov">diane.dambach@wisconsin.gov</a>
Wisconsin	Humana -- 06/11/2013	06/14/17	Household Discount – applies if applicant lives in household with another Medicare beneficiary who has a Med Sup policy with Humana.	N/A (WI is waived state)	Diane Dambach (608) 266-01061 <a href="mailto:diane.dambach@wisconsin.gov">diane.dambach@wisconsin.gov</a>

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Wisconsin	Humana -- 10/24/2012	06/14/17	Vision and Dental included as part of product called Healthy Living Medicare Supplement Plan.	N/A (WI is waived state)	Diane Dambach (608) 266-01061 <a href="mailto:diane.dambach@wisconsin.gov">diane.dambach@wisconsin.gov</a>

**State-reported DISAPPROVALS of Medigap New or Innovative Medigap Benefits Since 2010:**

State Reporting	Summary of benefit, date of DISAPPROVAL	Reason for DISAPPROVAL	Date reported to NAIC	State Contact for More Information
Ohio	High-deductible F with annual preventive dental and vision examination benefit – disapproved 10/24/13	Rates were not actuarially justified.	6/13/2017	Laura Miller, (614) 728-1208, <a href="mailto:Laura.Miller@insurance.ohio.gov">Laura.Miller@insurance.ohio.gov</a>
Washington	Medicare Supplement plans A, F, F with High Deductible, K and N containing “innovative benefits” by Humana Insurance Company. These “innovative benefits” consisted of a limited dental benefit and limited vision benefit.	On July 18, 2011 this filing was disapproved with the following language: “It has generally been our policy not to approve Medicare Supplement plans containing "innovative benefits", as we find that they are generally not "consistent with the goal of simplification of Medicare supplement policies." Specifically, we also do not find that dental and vision benefits are "not otherwise available" in the marketplace.”	5/26/2017	Michael Bryant, (360) 725-7123, <a href="mailto:mikebr@oic.wa.gov">mikebr@oic.wa.gov</a>
Washington	Medicare Supplement and Medicare SELECT Plan F with “innovative benefits” from Sterling Life Insurance Company. These “innovative benefits” included an annual physical examination, preventive dental, routine vision care and routine dental.	On May 30, 2012, this filing was disapproved with the following language: “It is and has been our policy not to approve Medicare Supplement plans containing "innovative benefits", as we find that they are generally not "consistent with the goal of simplification of medicare supplement policies." In addition, we do not find that the physical examination, dental, vision and hearing benefits contained in this plan are "not otherwise available" in the marketplace.”	5/26/2017	Michael Bryant, (360) 725-7123, <a href="mailto:mikebr@oic.wa.gov">mikebr@oic.wa.gov</a>

NAIC Senior Issues (B) Task Force  
 Summary of results of state regulator surveys on Medicare supplement new or innovative benefits.  
 State regulators may submit corrections or updates to this information to David Torian at [dtorian@naic.org](mailto:dtorian@naic.org)

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<b>State Reporting</b>	<b>Summary of benefit, date of DISAPPROVAL</b>	<b>Reason for DISAPPROVAL</b>	<b>Date reported to NAIC</b>	<b>State Contact for More Information</b>
Washington	Medicare Supplement Plan F with High Deductible containing “innovative benefits” by Standard Life and Accident Insurance Company. These “innovative benefits” consisted of a limited preventive dental care benefit and routine vision exam benefit.	On August 30, 2013, this filing was disapproved with the following language: “This office does not consider inclusion of dental and vision coverage within a Medicare Supplement contract to be a new or innovative benefit as is contemplated under WAC 284-66-243(3)(b)(i).”	5/26/2017	Michael Bryant, (360) 725-7123, <a href="mailto:mikebr@oic.wa.gov">mikebr@oic.wa.gov</a>

**States reporting NO approvals and NO disapprovals:**

Alaska (reported to NAIC June 2017) – contact Sarah Bailey (907) 465-4608 [sarah.bailey@alaska.gov](mailto:sarah.bailey@alaska.gov)

Arizona (reported to NAIC May 2017) – contact Tolanda Coker (602) 364.2456 [tcoker@azinsurance.gov](mailto:tcoker@azinsurance.gov)

Connecticut (reported to NAIC April 2017) – contact Mary Ellen Breault (860) 297-3857 [maryellen.breault@ct.gov](mailto:maryellen.breault@ct.gov)

Florida (reported to NAIC June 2017) – contact Craig White (850) 413-2409 [Craig.Wright@floi.com](mailto:Craig.Wright@floi.com)

Hawaii (reported to NAIC May 2017) – contact Colin Hayashida (808) 586-2809 [chayashida@dcca.hawaii.gov](mailto:chayashida@dcca.hawaii.gov)

Kansas (reported to NAIC May 2017) – contact Chris Van Aalst (785) 296.3765 [cvanaalst@ksinsurance.org](mailto:cvanaalst@ksinsurance.org)

Kentucky (reported to NAIC April 2017) – contact Stephanie McGaughey-Bowker (502) 564-6088 [stephanie.bowker@ky.gov](mailto:stephanie.bowker@ky.gov)

Louisiana (reported to NAIC May 2017) – contact Alecia Johnson (225) 342-4787 [ajohnson2@ldi.la.gov](mailto:ajohnson2@ldi.la.gov)

Maine (reported to NAIC May 2017) – contact Sherry Ingalls (207) 624-8476 [sherry.l.ingalls@maine.gov](mailto:sherry.l.ingalls@maine.gov)

Maryland (reported to NAIC May 2017) – contact David Cooney (410) 468-2215 [david.cooney@maryland.gov](mailto:david.cooney@maryland.gov)

Michigan (reported to NAIC May 2017) – contact SueEllen Tyszkiewicz (517) 284-8714 [tyszkiewicz@michigan.gov](mailto:tyszkiewicz@michigan.gov)

Missouri (reported to NAIC April 2017) – contact Mary Mealer (573) 751-3365 [mary.mealer@mo.insurance.gov](mailto:mary.mealer@mo.insurance.gov)

Nebraska (reported to NAIC April 2017) – contact Martin Swanson (402) 471-4648 [martin.swanson@nebraska.gov](mailto:martin.swanson@nebraska.gov)

NAIC Senior Issues (B) Task Force

Summary of results of state regulator surveys on Medicare supplement new or innovative benefits.

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Oklahoma (reported to NAIC April 2017) – contact Cuc Nguyen (405) 521 3681 [cuc.nguyen@oid.ok.gov](mailto:cuc.nguyen@oid.ok.gov)

Pennsylvania (reported to NAIC May 2017) – contact Michael Gurgiolo (717) 783-2115 [mgurgiolo@pa.gov](mailto:mgurgiolo@pa.gov)

Utah (reported to NAIC April 2017) – contact Jaakob Sundberg ((801) 538-3865 [jsundberg@utah.gov](mailto:jsundberg@utah.gov)

Wyoming (reported to NAIC April 2017) – contact Jonathan J. Staniforth (307) 777-6888 [jonathan.staniforth@wyo.gov](mailto:jonathan.staniforth@wyo.gov)

**Information not tracked:**