TO: State Regulators
FROM: Senior Issues (B) Task Force
Re: 2023 Survey of Medicare Supplement New or Innovative Benefits Chart
Date: 7/31/23

The NAIC Medicare Supplement Model Regulation (#651) and the NAIC Medicare Supplement Compliance Manual call upon the Senior Issues (B) Task Force to maintain a record of state-approved Medicare Supplement “new or innovative benefits” for use by regulators and others. (Background references are included below.) It is intended that the states regularly report this information to the Task Force, and that this record be updated periodically and posted on the Task Force’s web page to be available to regulators and interested parties.

Below is the information submitted by states reflecting Medicare Supplement “new or innovative benefits” approved and denied as of July 28, 2023. This chart will be posted on the Senior Issues (B) Task Force’s webpage: https://content.naic.org/cmte_b_senior_issues.htm under the Documents tab. If you have any questions, please do not hesitate to contact David at dtorian@naic.org. Thank you for helping to keep this information updated.

Background references:

Section 9.1F of Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#651):

F. New or Innovative Benefits: An issuer may, with the prior approval of the commissioner, offer policies or certificates with new or innovative benefits, in addition to the standardized benefits provided in a policy or certificate that otherwise complies with the applicable standards. The new or innovative benefits shall include only benefits that are appropriate to Medicare supplement insurance, are new or innovative, are not otherwise available, and are cost-effective. Approval of new or innovative benefits must not adversely impact the goal of Medicare supplement simplification. New or innovative benefits shall not include an outpatient prescription drug benefit. New or innovative benefits shall not be used to change or reduce benefits, including a change of any cost-sharing provision, in any standardized plan.

Drafting Note: Recognizing the challenge in maintaining standardization while ensuring availability of new or innovative benefits, the drafters have included additional guidance to states in the NAIC Medicare Supplement Insurance Model Regulation Compliance Manual. This guidance includes a recommendation that states consider making publicly available all approved new or innovative benefits, and requests states to report the approval of all new or innovative benefits to the NAIC Senior Issues Task Force, who will maintain a record of these benefits for use by regulators and others. The Senior Issues Task Force will periodically review state approved benefits and consider whether to recommend that they be made part of standard benefit plan designs in this regulation.

Section II of Medicare Supplement Insurance Model Regulations Compliance Manual:

Recognizing the challenge in maintaining standardization while ensuring availability of new or innovative benefits, the drafters have included additional guidance to states in the NAIC Medicare Supplement Insurance Model Regulation Compliance Manual. This guidance includes a recommendation that states consider making publicly available all approved new or innovative benefits, and requests states to report the approval of all new or innovative benefits to the NAIC Senior Issues Task Force, who will maintain a record of these benefits for use by regulators and others. The Senior Issues Task Force will periodically review state approved benefits and consider whether to recommend that they be made part of standard benefit plan designs in this regulation.
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

Date: 7/28/23

Survey Questions:

Please list name of your state: ________________________________________________________________

Please provide a contact for your state (name, number, email): ____________________________________________

1. Please review the chart below in this document. These are the new or innovative benefits that were reported by states in 2021. Question: Have you approved any additional new or innovative benefits in your state? If so, please provide the information for each column of the chart. (include: date of approval, company name, summary of benefit, plan it applies to, state contact). Please also provide any corrections or updates needed to the information on the chart.

2. Question: Have you denied any new or innovative benefit filings since the chart below was reported? If so, what was the benefit, and what was your reason for denying it? Please include date of disapproval, company name, and applicable plan. (i.e., the benefit sought to change or reduce benefits; the benefit sought to change cost-sharing; the benefit would have been inconsistent with standardization; etc.)

3. Question: Are there new or innovative benefits that have been approved in your state that you believe should be considered as part of the standard Medigap benefit plan design?
As Reported to the NAIC as of 7/28/23

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

<table>
<thead>
<tr>
<th>State Reporting</th>
<th>Company, approval date</th>
<th>Date Reported to NAIC</th>
<th>Summary of APPROVED New or Innovative Benefit(s)</th>
<th>Applies to Plan(s):</th>
<th>State Contact for More Information:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idaho</td>
<td>Blue Cross of Idaho Care Plus, approved 07/11/2022</td>
<td>7/10/2023</td>
<td>Vision, Preventive</td>
<td>Plans F and G</td>
<td>Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a></td>
</tr>
<tr>
<td>Idaho</td>
<td>Regence BlueShield of Idaho, approved 11/22/2021</td>
<td>7/10/2023</td>
<td>Senior Selection Dental, Individual Assistance Program</td>
<td>Plan F</td>
<td>Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a></td>
</tr>
<tr>
<td>Idaho</td>
<td>Moda Health Plan, Inc., approved 12/08/2021</td>
<td>7/10/2023</td>
<td>Individual Assistance Program</td>
<td>Plan G</td>
<td>Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a></td>
</tr>
<tr>
<td>Louisiana</td>
<td>LOUISIANA HEALTH SERVICE &amp; INDEMNITY COMPANY, approved 1/18/2023</td>
<td>6/29/2023</td>
<td>Select Preventive and Basic Dental Care Services</td>
<td>Plan G Standard</td>
<td>Jerri McClendon (225)219-9526 <a href="mailto:jerri.mcclendon@ldi.la.gov">jerri.mcclendon@ldi.la.gov</a></td>
</tr>
<tr>
<td>Montana</td>
<td>Health Care Service Corporation (NAIC# 70670, BCBSMT)02/03/2022</td>
<td>7/28/2023</td>
<td>Dental• Up to 2 cleanings per calendar year• Up to 2 oral exams per calendar year• Up to 1 dental X-ray per calendar year• One oral cancer screen per calendar year• Unlimited extractions• Up to 1 fillings per calendar yearVisi</td>
<td>G &amp; HD</td>
<td>Mari Kindberg (406) 444-5220 <a href="mailto:mkindberg@mt.gov">mkindberg@mt.gov</a> or Nic Ramey (303) 294-0994 <a href="mailto:nramey@leif.net">nramey@leif.net</a></td>
</tr>
<tr>
<td>Montana</td>
<td>Sterling Life Insurance Company (NAIC# 77399)12/14/2009 (not previously reported)</td>
<td>7/28/203</td>
<td>1 - Nurse Advice Line2 - Annual Physical Examination3 - Preventive Dental Benefit4 - Routine Vision Care (not on Select)5 - Routine Hearing Examinations (not on Select)</td>
<td>F - Select &amp; Standard</td>
<td>Mari Kindberg (406) 444-5220 <a href="mailto:mkindberg@mt.gov">mkindberg@mt.gov</a> or Nic Ramey (303) 294-0994 <a href="mailto:nramey@leif.net">nramey@leif.net</a></td>
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| Oklahoma        | Blue Cross Blue Shield of Oklahoma (BCBSOK) 9/7/2022 | 7/7/2023 | Blue Plan65 Plan G Plus  
     Plus benefits add benefits for Vision, Dental, Hearing Exams and Hearing Aids, and access to discounts for gym memberships and fitness Programs (Silver Sneakers). | Plans G and G Select | Kurt Cagle  
     (405) 522-3447  
     Kurt.Cagle@oid.ok.gov |
| Texas           | American Heritage Life Insurance Company 6/21/2022 | 7/24/2023 | Wearable discount of 5%: Company gives the policyholder a discount if the wearable device is registered with the company. | A, F, F(HD), G, N | Dannette Smith  
     (512) 676-6644  
     Dannette.Smith@tdi.texas.gov |
| Texas           | Humana Insurance Company of Kentucky 4/21/2023 | 7/24/2023 | **Vision discounts**  
     **Drug Discount Program**  
     **MyHumana**, personal page, health and pharmacy tools and resources,  
     **Humana Well Dine**, meal delivery after overnight hospital or nursing facility stays  
     **Humana First Nurse Advice Line 24-hour**, health information advice  
     **Hearing Aids and Services discounts**  
     **Phillips Lifeline Services Discount** | A, F, G, G(HD), N | Dannette Smith  
     (512) 676-6644  
     Dannette.Smith@tdi.texas.gov |
| Utah            | Physicians Life Company - Approved 1/14/2022 | 6/29/2023 | Optional deductible premium discount rider - When this rider is added to an insured’s standard Plan F policy, the plan benefits are subject to a High Deductible for up to three years (the deductible period). During this deductible period, the benefits are the same as the Company’s High Deductible Plan F Policy. After this deductible period, the benefits become those of the Company’s standard Plan F Policy. The premium will be set between the standard Plans F Policy premium and the High Deductible Plans F Policy premium. The premium does not increase due to the removal of the High Deductible at the end of the deductible period. | F | Ryan Jubber, (801) 957-9294,  
     rjubber@utah.gov |
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<th>State Contact for More Information:</th>
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<tr>
<td>Virginia</td>
<td>Physicians Life Ins. Co.</td>
<td>6/28/2023</td>
<td>The discount riders amend the benefits of Standard Plan F or G to include a high deductible for the first three calendar years. On and after the high deductible elimination date, the benefits become standard Plan F or G benefits. The premium is always based on the stand F or G rates except that the Insured has a 20% discount provided by the rider. Preventive health care is also included.</td>
<td>F or G</td>
<td>Elsie Andy (804) 371-9072 <a href="mailto:elsie.andy@scc.virginia.gov">elsie.andy@scc.virginia.gov</a></td>
</tr>
<tr>
<td>Wisconsin</td>
<td>National Health Insurance Company – Approved 5/31/2022</td>
<td>6/27/2023</td>
<td>Wearable Discount: A discount will be applied to the base rates for any policyholder that registers their wearable device</td>
<td>Waived State</td>
<td>Mary Kay Rodriguez (608) 266-7465 <a href="mailto:marykay.rodriguez@wisconsin.gov">marykay.rodriguez@wisconsin.gov</a></td>
</tr>
</tbody>
</table>
State-reported DISAPPROVALS of Medigap New or Innovative Medigap Benefits as of July 28, 2023:

<table>
<thead>
<tr>
<th>State Reporting</th>
<th>Summary of benefit, date of DISAPPROVAL</th>
<th>Date Reported to NAIC</th>
<th>Reason for DISAPPROVAL</th>
<th>State Contact for More Information</th>
</tr>
</thead>
<tbody>
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</table>

States reporting NO approvals and NO disapprovals, as of July 28, 2023:

Alaska (reported to NAIC June 27, 2023) – contact Sarah Bailey (907) 465-4608 sarah.bailey@alaska.gov
Arizona (reported to NAIC July 3, 2023) -- contact Scott Geiger (602) 364-0676 scott.geiger@dfi.az.gov
Colorado (reported to NAIC July 18, 2023) -- contact Shirley Taylor (303) 894-7554 shirley.taylor@state.co.us
Connecticut (reported to NAIC July 18, 2023) -- contact Paul Lombardo (860) 297-3891 paul.lombardo@ct.gov
Delaware (reported to NAIC July 11, 2023) -- contact Jessica Luff (302) 674-6293 Jessica.Luff@delaware.gov
District of Columbia (reported to NAIC July 13, 2023) -- contact Howard Liebers (202) 442-8571 howard.liebers@dc.gov
Florida (reported to NAIC July 6, 2023) -- contact James Dunn (850) 413-5136 James.Dunn@fior.com
Georgia (reported to NAIC June 28, 2023) -- contact Tom Carswell (404) 657-4193 tcarswell@oci.ga.gov
Illinois (reported to NAIC July 19, 2023) -- contact Matthew Picket (217) 558-2758 Matthew.Picket@Illinois.gov
Indiana (reported to NAIC July 20, 2023) -- contact Alex Peck 317-233-9607 apeck@idoi.in.gov
Iowa (reported to NAIC July 20, 2023) -- contact Andria Seip (515) 654-6575 Andria.Seip@iid.iowa.gov
Kansas (reported to NAIC July 3, 2023) -- contact Kenneth Scott (785) 296-7832 kenneth.scott@ks.gov
Kentucky (reported to NAIC June 28, 2023) – contact Stephanie Mcgaughy-Bowker (502) 320-6088 stephanie.bowker@ky.gov
Maine (reported to NAIC July 6, 2023) -- contact Sherry Worth (207) 624-8476 sherry.worth@maine.gov
Maryland (reported to NAIC July 10, 2023) -- contact Fern Thomas 410-468-2254 fern.thomas@maryland.gov
Massachusetts (reported to NAIC July 7, 2023) -- contact Niels Puetthoff (617) 521-7326 niels.puetthoff@mass.gov
Michigan (reported to NAIC June 27, 2023) – contact Renee Campbell (877) 999-6442 Campbellr2@michigan.gov
Minnesota (reported to NAIC June 30, 2023) -- contact David Nelson (651) 539-1752 david.a.nelson@state.mn.us or Candace Gergen (651)539-1533 candace.gergen@state.mn.us
Mississippi (reported to NAIC June 27, 2023) – contact Bob Williams (601) 750-9602 Bob.Williams@mid.ms.gov

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Missouri (reported to NAIC June 27, 2023) – contact Camille Anderson-Weddle (573) 522-3311 Camille.Anderson-Weddle@insurance.mo.gov
Nebraska (reported to NAIC July 10, 2023) -- contact Maggie Reinert (402) 471-1432 Maggie.Reinert@nebraska.gov
Nevada (reported to NAIC July 18, 2023) -- Jack Childress (775) 687-0731 jchildress@doi.nv.gov
New Hampshire (reported to NAIC July 6, 2023) -- contact Roni Karnis (603) 271-4002 roni.m.karnis@ins.nh.gov
New York (reported to NAIC July 26, 2023) -- contact Martin Wojcik (518) 474-3397 martin.wojcik@dfs.ny.gov
North Dakota (reported to NAIC June 28, 2023) – contact Chrystal Bartuska (701) 328-2441 cabartuska@nd.gov
Pennsylvania (reported to NAIC July 10, 2023) -- contact Lindsi Swartz (717)214-4141 linswartz@pa.gov
Rhode Island (reported to NAIC July 19, 2023) -- contact Victor Woods (401) 462-9643 victor.woods@ohic.ri.gov
South Dakota (reported to NAIC July 19, 2023) -- contact Jill Kruger (605) 773-3563 Jill.Kruger@state.sd.us
Vermont (reported to NAIC July 19, 2023) -- contact Anna Van Fleet (802) 828-4843 Anna.VanFleet@vermont.gov
Washington (reported to NAIC June 30, 2023) -- contact Ned Gaines (360) 725-7126 ned.gaines@oic.wa.gov
West Virginia (reported to NAIC July 18, 2023) -- contact Joylynn Fix (304) 558-6279 joylynn.fix@wv.gov
Wyoming (reported to NAIC July 19, 2023) -- contact Lela Ladd (307) 777-7401 lela.ladd@wyo.gov

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