

**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](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](mailto: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.

**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:**

<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>
Idaho	Blue Cross of Idaho Care Plus, approved 07/11/2022	7/10/2023	Vision, Preventive	Plans F and G	Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a>
Idaho	Regence BlueShield of Idaho, approved 11/22/2021	7/10/2023	Senior Selection Dental, Individual Assistance Program	Plan F	Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a>
Idaho	Moda Health Plan, Inc., approved 12/08/2021	7/10/2023	Individual Assistance Program	Plan G	Shannon Hohl 208-334-4315 <a href="mailto:shannon.hohl@doi.idaho.gov">shannon.hohl@doi.idaho.gov</a>
Louisiana	LOUISIANA HEALTH SERVICE & INDEMNITY COMPANY, approved 1/18/2023	6/29/2023	Select Preventive and Basic Dental Care Services	Plan G Standard	Jerri McClendon (225)219-9526 <a href="mailto:jerri.mcclendon@ldi.la.gov">jerri.mcclendon@ldi.la.gov</a>
Minnesota	National Health Insurance Company, 1/1/2022	7/2/2025	Wearable Discount: A discount will be applied to the base rates for any policyholder that registers their wearable device		David Nelson, 651-539-1752, <a href="mailto:david.a.nelson@state.mn.us">david.a.nelson@state.mn.us</a>
Montana	Health Care Service Corporation (NAIC# 70670, BCBSMT)02/03/2022	7/28/2023	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 yearVision• Routine eye exam with dilation, once every 12 months• Allowance for eye glasses or contact lensesHearing• Routine exam once every 12 months• Discounts on hearing aid with recharge	G & HD G	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>
Montana	Sterling Life Insurance Company	7/28/203	1 - Nurse Advice Line2 - Annual Physical Examination3 - Preventive Dental Benefit4 -	F - Select &	Mari Kindberg (406) 444-5220 <a href="mailto:mkindberg@mt.gov">mkindberg@mt.gov</a> or Nic

State Reporting	Company, approval date	Date Reported to NAIC	Summary of APPROVED New or Innovative Benefit(s)	Applies to Plan(s):	State Contact for More Information:
	(NAIC# 77399)12/14/2009 (not previously reported)		Routine Vision Care (not on Select)5 - Routine Hearing Examinations (not on Select)	Standard	Ramey (303) 294-0994 <a href="mailto:rnamey@leif.net">rnamey@leif.net</a>
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 <a href="mailto:Kurt.Cagle@oid.ok.gov">Kurt.Cagle@oid.ok.gov</a>
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 <a href="mailto:Dannette.Smith@tdi.texas.gov">Dannette.Smith@tdi.texas.gov</a>
Texas	Humana Insurance Company of Kentucky 4/21/2023	7/24/2023	<b>Vision discounts</b> <b>Drug Discount Program</b> <b>MyHumana</b> , personal page, health and pharmacy tools and resources, <b>Humana Well Dine</b> , meal delivery after overnight hospital or nursing facility stays <b>Humana First Nurse Advice Line 24-hour</b> , health information advice <b>Hearing Aids and Services discounts</b> <b>Phillips Lifeline Services Discount</b>	A, F, G, G(HD), N	Dannette Smith (512) 676-6644 <a href="mailto:Dannette.Smith@tdi.texas.gov">Dannette.Smith@tdi.texas.gov</a>
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	F	Ryan Jubber, (801) 957-9294, <a href="mailto:rjubber@utah.gov">rjubber@utah.gov</a>

State Reporting	Company, approval date	Date Reported to NAIC	Summary of APPROVED New or Innovative Benefit(s)	Applies to Plan(s):	State Contact for More Information:
			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. The insured may terminate this rider during the deductible period to remove the High Deductible and increase to full (standard) Plan F benefits with the understanding his or her premium increases to full Plan F premium.		
Virginia	Physicians Life Ins. Co.	6/28/2023	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.	F or G	Elsie Andy (804) 371-9072 <a href="mailto:elsie.andy@scc.virginia.gov">elsie.andy@scc.virginia.gov</a>
Wisconsin	National Health Insurance Company – Approved 5/31/2022	6/27/2023	Wearable Discount: A discount will be applied to the base rates for any policyholder that registers their wearable device	Waived State	Mary Kay Rodriguez (608) 266-7465 <a href="mailto:marykay.rodriguez@wisconsin.gov">marykay.rodriguez@wisconsin.gov</a>

**State-reported DISAPPROVALS of Medigap New or Innovative Medigap Benefits as of July 28, 2023:**

State Reporting	Summary of benefit, date of DISAPPROVAL	Date Reported to NAIC	Reason for DISAPPROVAL	State Contact for More Information
Minnesota	In a previous filing (with rates effective 5/1/2024), National Health Insurance Company was looking to adjust their Wearables Discount to vary between 1-10%.	7/2/2025	The Wearable discount (while not finalized at the time of filing) would vary based off the number of steps taken by an insured. This variable discount was not approved, and the flat 5% discount was retained.	David Nelson, 651-539-1752, <a href="mailto:david.a.nelson@state.mn.us">david.a.nelson@state.mn.us</a>

**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](mailto:sarah.bailey@alaska.gov)  
 Arizona (reported to NAIC July 3, 2023) -- contact Scott Geiger (602) 364-0676 [scott.geiger@difi.az.gov](mailto:scott.geiger@difi.az.gov)  
 Colorado (reported to NAIC July 18, 2023) -- contact Shirley Taylor (303) 894-7554 [shirley.taylor@state.co.us](mailto:shirley.taylor@state.co.us)  
 Connecticut (reported to NAIC July 18, 2023) -- contact Paul Lombardo (860) 297-3891 [paul.lombardo@ct.gov](mailto:paul.lombardo@ct.gov)  
 Delaware (reported to NAIC July 11, 2023) -- contact Jessica Luff (302) 674-6293 [Jessica.Luff@delaware.gov](mailto:Jessica.Luff@delaware.gov)  
 District of Columbia (reported to NAIC July 13, 2023) -- contact Howard Liebers (202) 442-8571 [howard.liebers@dc.gov](mailto:howard.liebers@dc.gov)  
 Florida (reported to NAIC July 6, 2023) -- contact James Dunn (850) 413-5136 [James.Dunn@flor.com](mailto:James.Dunn@flor.com)  
 Georgia (reported to NAIC June 28, 2023) -- contact Tom Carswell (404) 657-4193 [tcarswell@oci.ga.gov](mailto:tcarswell@oci.ga.gov)  
 Illinois (reported to NAIC July 19, 2023) -- contact Matthew Pickett (217) 558-2758 [Matthew.Pickett@Illinois.gov](mailto:Matthew.Pickett@Illinois.gov)  
 Indiana (reported to NAIC July 20, 2023) -- contact Alex Peck 317-233-9607 [apecck@idoi.in.gov](mailto:apecck@idoi.in.gov)

Iowa (reported to NAIC July 20, 2023) -- contact Andria Seip (515) 654-6575 [Andria.Seip@iid.iowa.gov](mailto:Andria.Seip@iid.iowa.gov)  
Kansas (reported to NAIC July 3, 2023) -- contact Kenneth Scott (785) 296-7832 [kenneth.scott@ks.gov](mailto:kenneth.scott@ks.gov)  
Kentucky (reported to NAIC June 28, 2023) -- contact Stephanie McGaughey-Bowker (502) 320-6088 [stephanie.bowker@ky.gov](mailto:stephanie.bowker@ky.gov)  
Maine (reported to NAIC July 6, 2023) -- contact Sherry Worth (207) 624-8476 [sherry.worth@maine.gov](mailto:sherry.worth@maine.gov)  
Maryland (reported to NAIC July 10, 2023) -- contact Fern Thomas 410-468-2254 [fern.thomas@maryland.gov](mailto:fern.thomas@maryland.gov)  
Massachusetts (reported to NAIC July 7, 2023) -- contact Niels Puetthoff (617) 521-7326 [niels.puetthoff@mass.gov](mailto:niels.puetthoff@mass.gov)  
Michigan (reported to NAIC June 27, 2023) -- contact Renee Campbell (877) 999-6442 [Campbellr2@michigan.gov](mailto:Campbellr2@michigan.gov)  
Minnesota (reported to NAIC June 30, 2023) -- contact David Nelson (651) 539-1752 [david.a.nelson@state.mn.us](mailto:david.a.nelson@state.mn.us) or  
Candace Gergen (651)539-1533 [candace.gergen@state.mn.us](mailto:candace.gergen@state.mn.us)  
Mississippi (reported to NAIC June 27, 2023) -- contact Bob Williams (601) 750-9602 [Bob.Williams@mid.ms.gov](mailto:Bob.Williams@mid.ms.gov)  
Missouri (reported to NAIC June 27, 2023) -- contact Camille Anderson-Weddle (573) 522-3311 [Camille.Anderson-Weddle@insurance.mo.gov](mailto:Camille.Anderson-Weddle@insurance.mo.gov)  
Nebraska (reported to NAIC July 10, 2023) -- contact Maggie Reinert (402) 471-1432 [Maggie.Reinert@nebraska.gov](mailto:Maggie.Reinert@nebraska.gov)  
Nevada (reported to NAIC July 18, 2023) -- Jack Childress (775) 687-0731 [jchildress@doi.nv.gov](mailto:jchildress@doi.nv.gov)  
New Hampshire (reported to NAIC July 6, 2023) -- contact Roni Karnis (603) 271-4002 [roni.m.karnis@ins.nh.gov](mailto: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](mailto:martin.wojcik@dfs.ny.gov)  
North Dakota (reported to NAIC June 28, 2023) -- contact Chrystal Bartuska (701) 328-2441 [cbartuska@nd.gov](mailto:cbartuska@nd.gov)  
Pennsylvania (reported to NAIC July 10, 2023) -- contact Lindsy Swartz (717)214-4141 [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Rhode Island (reported to NAIC July 19, 2023) -- contact Victor Woods (401) 462-9643 [victor.woods@ohic.ri.gov](mailto:victor.woods@ohic.ri.gov)  
South Dakota (reported to NAIC July 19, 2023) -- contact Jill Kruger (605) 773-3563 [Jill.Kruger@state.sd.us](mailto:Jill.Kruger@state.sd.us)  
Vermont (reported to NAIC July 19, 2023) -- contact Anna Van Fleet (802) 828-4843 [Anna.VanFleet@vermont.gov](mailto:Anna.VanFleet@vermont.gov)  
Washington (reported to NAIC June 30, 2023) -- contact Ned Gaines (360) 725-7126 [ned.gaines@oic.wa.gov](mailto:ned.gaines@oic.wa.gov)  
West Virginia (reported to NAIC July 18, 2023) -- contact Joylynn Fix (305) 558-6279 [joylynn.fix@wv.gov](mailto:joylynn.fix@wv.gov)  
Wyoming (reported to NAIC July 19, 2023) -- contact Lela Ladd (307) 777-7401 [lela.ladd@wyo.gov](mailto:lela.ladd@wyo.gov)