

Date: 4/28/15

State-reported APPROVED Medigap new or innovative benefits:

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:
Arizona	Sterling Life Ins. Co. – approved 4/06	12/12/07	Nurse Advice Line; Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations	F	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Arizona	Unicare Life and Health Ins. Co.– approved 01/18/06	03/17/10	The following benefits are not subject to the Plan deductible: Physician office visits; Vision Service Plan; Chiropractic services.	F	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Arizona	Physician’s Mutual – approved 3/15/13	6/23/14	Enhanced Preventive Benefits Rider – Preventive Health Care: Dental services; Chiropractic services, acupuncture; Weight Loss treatment; Prescription drugs or over-the-counter drugs; Experimental preventive services. Vision testing: Routine eye exams; Routine glaucoma screenings. Hearing Loss Test.	A, F, F(HD), G, N	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Arizona	Physician’s Mutual – approved 1/30/12	6/23/14	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)	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Arizona	Standard Life and Accident Ins. Co. – approved 6/3/13	6/23/14	Preventive Dental Care and Routine Vision Examination, subject to an annual maximum	F(HD)	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Arizona	Sterling Life Ins. Company - 12/29/09	6/23/14	Nurse Advice Line; Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations	F	Karen Duffy (602) 364-2393 kduffy@azinsurance.gov
Colorado	Various -- Company names and approval dates not reported to NAIC	July 2014	Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations; Nurse Advice Line. (Note: not all innovative benefits are offered by each carrier. Some carriers only offer dental and vision).	F, F(HD)	Susan Kurtz (303) 894-7534 susan.kurtz@state.co.us
Colorado	Company name not reported – approved 2011	July 2014	Includes high deductible from time of issue until Jan. 1 following the third policy anniversary (deductible elimination date). Plan F benefits are payable after the high deductible amount has been met. Prior to the high deductible elimination date, the base policy with rider conforms to a high deductible Plan F policy. On and after the high deductible elimination date, the base policy with this rider becomes a standard Plan F policy. The rider provides a premium discount for as long as this rider is in force.	F	Susan Kurtz (303) 894-7534 susan.kurtz@state.co.us

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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:
Conn.	Humana – approved 7/27/12	6/23/14	Dental and Vision benefits	A, F, F(HD), K, N	Mary Ellen Breault 860-297-3857 Maryellen.breault@ct.gov
Hawaii	Company name not reported to NAIC -- approved 11/25/09	11/25/09	Add access to online benefit care services for participating providers.	A, B, C	Colin Hayashida (808) 586-2809 Colin.M.Hayashida@dcca.hawaii.gov
Hawaii	Company name not reported to NAIC -- approved 2010.	09/27/11	Telehealth services with copay	Not reported	Colin Hayashida (808) 586-2809 Colin.M.Hayashida@dcca.hawaii.gov
Idaho	Standard Life and Accident Ins. Co. – approved 9/4/13	July 2014	Preventive Dental Care Benefit. Routine Vision Examination Benefit.	F(HD)	Donna Daniel (208) 334-4362 Donna.daniel@doi.idaho.gov
Idaho	Sterling Life Ins. Co. – approved 6/22/10	July 2014	Nurse Advice Line; Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations	F	Donna Daniel (208) 334-4362 Donna.daniel@doi.idaho.gov
Idaho	Blue Cross of Idaho – approved 6/1/10	July 2014	Vision Care Services	K, F, M, N	Donna Daniel (208) 334-4362 Donna.daniel@doi.idaho.gov
Iowa	New or innovative benefits have been approved (specific company(ies) and approval date(s) not provided.	July 2014	Similar to those reported by other states.		Becky Blum (515) 281-8245 Beckky.blum@iid.iowa.gov
Kansas	Physician’s Life Ins. Co. – approved 2/24/09	July 2014	High Deductible Premium Discount Rider (Treats Plan F as a high deductible Plan F for the first 3 years of coverage).	F	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org
Kansas	Physician’s Mutual Ins. Co. – 10/09/09	July 2014	High Deductible Premium Discount Rider (Treats Plan F as a High Deductible Plan F for the first 3 years of coverage).	F	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org
Kansas	Guarantee Trust Life Ins. Co. – approved 06/14/07	July 2014	Wellness Care – Pays for services equipment and supplies prescribed by a doctor. Examples include chiropractic care, preventive dental and vision exams, annual physical exams, chronic disease management, alcohol dependency, and stress reduction programs.	A, C, F	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org
Kansas	Sterling Life Ins. Co. – approved 03/16/10	July 2014	Nurse advice line, annual physical exams, preventive dental and vision exams, hearing exams.	F	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org

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Kentucky	Humana Ins. Co. of KY – approved 10/27/11 (10/30/12 for product renaming purposes only)	July 2014	Dental and Vision	A, F, F(HD), K, N	Stephanie.McGaughey (502) 782-5278 Stephanie.mcgaughey@ky.gov
Kentucky	Sterling Life Ins. Co. – approved 1/27/10	July 2014	Nurse advice line, annual physical up to \$100, preventive dental up to \$500, routine vision care, routine hearing exams	F and Select F	Stephanie.McGaughey (502) 782-5278 Stephanie.mcgaughey@ky.gov
Kentucky	Physicians Mutual Ins. Co. – approved 8/24/09	July 2014	High Deductible Premium Discount Rider – applies a high deductible which ends on the 3 rd policy anniversary; premium is lower than Plan F without Rider for as long as the Rider is in force.	F	Stephanie.McGaughey (502) 782-5278 Stephanie.mcgaughey@ky.gov
Louisiana	Company name and Approval date (if any) not reported	10/19/06	Nurse Advise Line – (as of 10/06 pending approval) Preventive Dental Benefit – (as of 10/06 – pending approval) Routine Vision Care – (as of 10/06 – pending approval) Routine Hearing Examinations – (as of 10/06 – pending approval)	F	Jason Sloper (225) 219-9926 jsloper@ldi.state.la.us
Louisiana	Physician’s Mutual Ins. Co. – approval date not reported	July 2014	Policyholder purchases rider which for 4 years reduces premium as a High Deductible Plan F and in 4 th year turns into a regular Plan F with reduced premium.	F	Jason Sloper (225) 219-9926 jsloper@ldi.state.la.us
Maine	Guarantee Trust Life – approved 1/27/10 (no longer selling)	10/14/08; July 2014 update - no longer selling	Eye exams, glasses, hearing aids, dental or anything a doctor prescribes for wellness	A, B, C, F	Sherry Ingalls (207) 624-8476 Sherry.I.ingalls@maine.gov
Maine	Humana Healthy Living with Dental & Vision – approved 8/30/11	July 2014	Eye exams, glasses, hearing aids, dental	A, F, F(HD), K, N	Sherry Ingalls (207) 624-8476 Sherry.I.ingalls@maine.gov
Mass.	Various companies	Aug. 2014	Fitness benefit \$150, weight loss benefit \$150, foreign travel for core plan, nurse advice line, vision exam, eyeglasses \$150, dental (preventive and some minor restorative), SilverSneakers fitness program (includes a free basic gym membership)	A, F	Nancy Schwartz (617) 521-7347 Nancy.schwartz@state.ma.us
Michigan	Sterling Life Ins. Co. – approved 8/16/12	July 2014	Annual physical examination, preventive dental benefit, routine vision care and routine hearing examinations.	F	SueEllen Tyszkiewicz tyszkiewicz@michigan.gov
Missouri	Company name not provided – approved 1/11/13	July 2014	Enhanced preventive benefits rider – preventive health care, vision testing and hearing loss testing.	Not provided	Mary Mealer (573) 526-0672 Mary.Mealer@insurance.mo.gov

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Montana	Humana Dental Ins. Co. – 05/05/14	July 2014	Wellness education; Fitness; Tobacco free program; Frozen meal delivery; Vision care; Prescription medicine; Hearing aids and services; nurse advice line.	All plans	Karen Beyl kbeyl@mt.gov (406) 444-3438
Montana	New West Health Services – 04/15/13	July 2014	Fitness	All plans	Karen Beyl kbeyl@mt.gov (406) 444-3438
Nebraska	Physician’s Mutual – approved 11/12	Nov. 2012	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	Martin Swanson (402) 471-4648 Martin.swanson@nebraska.gov
Nevada	United Healthcare – approved 2010	July 2014	Enrollment discount – depending upon the enrollee’s age, a premium discount is applied decreasing yearly to the age of 74.	AARP plans	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Physician’s Mutual – approved 3/1/12	July 2014	The deductible goes away incrementally over a 4 year period providing a lower cost alternative to a Plan F.	F(HD)	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Humana (Healthy Living/Readers Digest)— approved 7/28/11	July 2014	Dental and Vision benefits.	A, F, F(HD), K, N.	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Sterling Life Ins. Co. – approved 6/4/14	July 2014	Nurse Advice Line; Annual Physical Examination; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Examinations	Select F	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Standard Life and Accident Ins. Co. – approved 3/15/13	July 2014	Preventive Dental Care Routine Vision Examination	HD-F	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Oklahoma	Physician’s Mutual – approved 7/24/09	July 2014	High deductible premium discount rider – provides for the high deductible Plan F (in the beginning of the 5 th year of having the policy in place), the benefits will be covered the same as Plan F (no deductible to meet before benefits are paid). The rider also provides that the premium for the HD Plan F with the rider in force will always be lower than their Plan F.	F	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov
Oklahoma	Humana Ins. Co. – approved 5/25/11	July 2014	Dental and vision benefits	A, F, F(HD), K, N	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov
Oklahoma	Sterling Life Ins. Co. – approved 7/2/12	July 2014	Annual Physical Exam; Preventive Dental Benefits; Routine Vision Care; Routine Hearing Exams	F	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov

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Oklahoma	Transamerica Life Ins. Co. – approved 7/17/12	July 2014	Period of time covered in a Skilled Nursing Facility increased to cover the 21 st day to the 200 th day, and foreign country travel maximum increased to \$100,000.	F (offered to AMA Assn only)	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov
Oregon	Sterling Life Ins. Co. – approved 3/10/06; 10/6/11	July 2014	Nurse Advice Line; Annual Physical Exam; Preventive Dental Benefit; Routine Vision Care; Routine Hearing Exams	F	Tashia Sample (503) 947-7210 Tashia.m.sample@state.or.us
Oregon	Humana Healthy Living – approved 1/15/10	July 2014	Silver Sneakers	F(HD), K, N	Tashia Sample (503) 947-7210 Tashia.m.sample@state.or.us
Oregon	Standard Life & Accident Co. – approved 4/11/13	July 2014	Preventive Dental Care Benefit; Preventive Vision Exam Benefit	F(HD)	Tashia Sample (503) 947-7210 Tashia.m.sample@state.or.us
Oregon	Humana Ins. Co. – approved 11/30/12	July 2014	Dental and Vision	A, F, F(HD), K, N	Tashia Sample (503) 947-7210 Tashia.m.sample@state.or.us
Penn.	Sterling Life Ins. Co. – approved 8/17/12	July 2014	Routine physical exam per year; Preventive dental care; routine eye exam; routine hearing test	F, Select F	Michael Gurgio (717) 737-4757 mgurgio@pa.gov
Tennessee	Physician’s Mutual Life Ins. Co. – approved 3/17/10	July 2014	Rider allows insured to change from a High Deductible Plan F to the standard Plan F after 3 years.	F	Brian Hoffmeister (615) 741-5602 Brian.hoffmeister@tn.gov
Texas	Sterling Life Ins. Co. – approved 11/29/11	July 2014	Annual Physical Examination	F	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Sterling Life Ins. Co. – approved 11/19/11	July 2014	Preventive Dental Benefit	F	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Standard Life and Accident Ins. Co. – approved 1/23/13	July 2014	Preventive Dental Care Benefit	F(HD)	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Humana Ins. Co. – approved 1/27/12	July 2014	Dental Benefit	A, F, F(HD), K, N	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Sterling Life Ins. Co. – approved 11/29/11	July 2014	Routine Vision Care	F	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov

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Texas	Physician's Mutual Ins. Co. – approved 8/2/13	July 2014	Vision Testing	F(HD), G, N	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Standard Life and Accident Ins. Co. – approved 1/23/13	July 2014	Routine Vision Examination Benefit	H(HD)	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Humana Ins. Co. – approved 1/27/12	July 2014	Vision Benefit	A, F, F(HD), K, N	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Sterling Life Ins. Co. – approved 11/29/11	July 2014	Nurse Advice Line	F	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Physician's Mutual – approved 8/2/13	July 2014	Hearing Loss Testing	F(HD), G, N	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Sterling Life Ins. Co. – approved 11/29/11	July 2014	Routine Hearing Examinations	F	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov
Texas	Physician's Mutual Ins. Co. – 8/2/13	July 2014	Preventive Health Care (Rider)	F(HD), G, N	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov

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
Alaska	Dental/vision benefits – disapproved in 2011.	Dental/vision benefits are not considered new or innovative as they are generally available in the market.	July 2014	Katie Campbell (907) 465-4607 Katie.campbell@alaska.gov
Colorado	Preventive Health Care, Vision Testing, Hearing Loss Test – disapproved 7/2013	Proposed benefits did not meet the definition of innovative benefits as outlined by the NAIC. Some of the provisions in the basic core benefits under the standardized plans would have been eliminated.	July 2014	Susan Kurtz (303) 894-7534 susan.kurtz@state.co.us
Idaho	Vision and hearing loss testing – disapproved in past (date of disapproval not provided).	This benefit was available at the time Medigap plans were standardized and it was not considered to be a new or innovative benefit.	July 2014	Bobbi Henn (317) 232-5693 bhenn@idoi.in.gov

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State Reporting	Summary of benefit, date of DISAPPROVAL	Reason for DISAPPROVAL	Date reported to NAIC	State Contact for More Information
Iowa	A high-deductible Plan F product that would be sold originally as a high-deductible Plan F (with lower rates) and then turn into a regular Plan F after a certain period of time (with same lower rates). (date of disapproval not provided)	Would be too confusing to seniors.	July 2014	Becky Blum (515) 281-8245 Becky.blum@iid.iowa.gov
Kansas	Simple vision and dental discounts (to be offered by one carrier). (date of disapproval not available)	The same types of discounts are offered by other carriers through a value added rider at no additional cost. It was determined that the discounts being offered by this company were not an insured or innovative benefit.	July 2014	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org
Kansas	Plan that included preventive healthcare, dental and vision benefits. (date of disapproval not provided)	Would have caused a closed block for previously approved plans. (did not object to benefits themselves).	July 2014	Craig Van Aalst (785) 296-3765 cvanaals@ksinsurance.org
Kentucky	Enhanced Preventive Benefits Rider – disapproved 4/24/13	Rider would be attached to all policies, was not optional and would only terminate upon termination of the policy, contained vague/ambiguous references, some prescription drug benefits.	July 2014	Stephanie McGaughey (502) 782-5278 Stephanie.mcgaughey@ky.gov
Louisiana	Annual Physical Examination Annual Physical Examination Coverage for Medicare Part B Eligible Expenses – Five Hundred Dollar (\$500) Deductible Silver Sneakers Discount Program (disapproval dates not provided)	Silver Sneakers discount program did not constitute expanded coverage as indicated in the NAIC Model Regulation drafting notes.	Oct. 2006	Crystal Campbell (225) 219-9433
Maine	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. – disapproved 7/18/11	Disapproved because it was not submitted as a Medicare SELECT policy.	July 2014	Sherry Ingalls (207) 624-8476 Sherry.I.ingalls@maine.gov
Maryland	High-deductible F with preventive dental benefits and routine vision examination benefit – disapproved 10/24/13	Disapproved for excessive premium rates.	July 2014	Brenda Wilson (410) 468-2212 Brenda.wilson@maryland.gov
Mississippi	Plan F with \$500 deductible – disapproved 3/27/14	Disapproved because it would have reduced benefits.	July 2014	Bob Williams (601) 359-0375 Bob.williams@mid.ms.gov

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Oklahoma	Plans A, F, F (HD), G and N to contain preventive health care, vision testing, and hearing testing – disapproved 6/18/13	No longer approving innovative benefit plans	July 2014	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov
Oklahoma	High deductible Plan F with dental and vision benefits – disapproved 6/18/13	No longer approving innovative benefit plans	July 2014	Susan D. Dobbins (405) 521-2746 Susan.dobbins@oid.ok.gov
Penn.	Vision and dental benefits – disapproved 12/19/13	Rating concerns	July 2014	Michael Gurgio (717) 737-4757 mgurgio@pa.gov
Penn.	Vision and Dental benefits (Plans A, B, F, F (HD), K, N) – disapproved 11/19/12.	Pricing concerns, variability of benefit amounts, use of restrictive provider network.	July 2014	Michael Gurgio (717) 737-4757 mgurgio@pa.gov
Tennessee	\$500 deductible on Plan F – withdrawn on 6/26/14	Department objected	July 2014	Brian Hoffmeister (615) 741-5602 Brian.hoffmeister@tn.gov
Texas	\$500 Calendar year deductible for Plan F.		July 2014	Jan Graeber (513) 322-3401 Jan.graeber@tdi.texas.gov

States reporting NO approvals and NO disapprovals:

District of Columbia (reported to NAIC 7/23/14) – contact Philip Barlow (202) 442-7823 philip.barlow@dc.gov

Florida (reported to NAIC 7/23/14) – contact Linda Ziegler (850) 413-5032 linda.ziegler@flor.com

North Dakota (reported to NAIC July 2014) – contact Chrystal Bartuska (701) 328-2441 cabartuska@nd.gov

Puerto Rico (reported to NAIC July 2014) – contact Milagros Rivera Aviles (787) 304-8686 ext. 2402 mrivera@ocs.gobierno.pr

Wisconsin (reported to NAIC July 2014) – contact Mollie Zito (608) 261-6017 mollie.zito@wisconsin.gov

Information not tracked:

North Carolina (reported July 2014)

Virginia (reported July 2014)