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1. **Please review the chart below in this document. These are the new or innovative benefits that have previously been reported by states. 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.**

HAWAII (reported June 21, 2019): Hawaii had reported innovative benefits in 2011. Hawaii has not reported additional benefits since then, but is aware of Nurse Hotlines in several plans. As there is no charge for this triage-like service in the plans we reviewed, we may not have reported it. We did not think it that different from medical case management which is not an innovative benefit.

IDAHO: (reported July 9, 2019): Idaho has no new innovative plans, but Idaho has not reported them to the NAIC previously. Idaho has the following:

Blue Cross of Idaho – Vision for Plans F, K, M, N
Regence BlueShield of Idaho – Diagnostic and Preventive Dental, Individual Assistance Program for Plan F
Blue Cross of Idaho Care Plus, Inc. – Vision for Plans F, K, N

UTAH (reported July 8, 2019): The only thing that is somewhat related is that many companies are offering spousal discounts when both parties in a couple sign up for coverage. That's not really a benefit grid innovation but a pricing innovation.

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.)**

HAWAII (reported June 21, 2019): Currently under review: Non-insurance benefits: No charge discounted vision, dental, wellness programs.

IDAHO: (reported July 9, 2019): Idaho has denied Blue Cross of Idaho Care Plus, Inc.'s request for two separate Plan G's with different innovative benefits on each. This was denied because only one benefit design can be offered per Plan letter. Idaho also has denied Blue Cross of Idaho Care Plus, Inc.'s request for hearing aids and discount for gym memberships, both of which are listed in the NAIC manual as not allowable

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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?

HAWAII (reported June 21, 2019): Yes, Telehealth and/or Nurse advice lines..

ILLINOIS (reported June 21, 2019): Hearing and vision care can be considered as part of standard Medigap benefit plan design. These are critical health related services for the population served by Medigap plans.

NEVADA (reported June 21, 2019): Dental, Hearing and Vision

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:
Alabama	Physicians Life Insurance Company – approved 1/17/2019	6/13/19	The Dental Enrollment section of the Application contained in this Filing will guarantee issue of the C250B Dental Certificate, approved by the ALDOI on 7/18/2003, or any other similar product underwritten by the Company that is approved in the future. Deductible Discount Rider F001, is an optional rider that will be offered with the L035AL Plan F policy. Deductible Discount Rider F002 is an optional rider that will be offered with the L036AL Plan G policy. This concept was first approved by the Department on Nov. 7, 2008, in the PLIC filing of High Deductible Premium Discount Rider LR143 and subsequently approved on 9/10/2009 in the PMIC filing of Rider B345.	F, G	Anthony Williams; (334) 240-7586; anthony.williams@insurance.alabama.gov

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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:
Alabama	Physician’s Mutual Insurance Company – approved 1/10/2019	6/13/19	<p>The Dental Enrollment section of the Application contained in this Filing will guarantee issue of the C250B Dental Certificate, approved by the ALDOI on 1/28/2003, or any other similar product underwritten by the Company that is approved in the future.</p> <p>Deductible Discount Rider F001, is an optional rider that will be offered with the L035AL Plan F policy.</p> <p>Deductible Discount Rider F002TX is an optional rider that will be offered with the L036TX Plan G policy.</p> <p>This concept was first approved by the Department on Dec.17, 2008, in the PLIC filing of High Deductible Premium Discount Rider LR143B and subsequently approved on 10/30/2009 in the PMIC filing of Rider B345B.</p>	F, G	Anthony Williams; (334) 240-7586; anthony.williams@insurance.alabama.gov
Arizona	Physicians Life Insurance Company – approved 1/29/2019	6/3/19	<p>High Deductible Premium Discount Rider – The policy benefits are no longer subject to the high deductible on January 1 following the end of the third Calendar Year in which the policy is in force.</p> <p>An Innovative Benefit plan for Physicians Life Insurance Company under SERFF number: PHYS-131737052 was approved/dispositioned 01/29/2019.</p> <p>Note: [Deductible Discount Rider F001A is an optional rider that is offered with the L035AZ Plan F policy. This concept was first approved by AZDOI 01/30/2012 in the Physicians Mutual Insurance Company filing of Rider B345A (SERFF Tracking Number PHYS-127882704).]</p>	F, F(HD)	Vanessa Darrah; (602) 364-4492 vdarrah@azinsurance.gov

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Arizona	Physicians Life Insurance Company	6/3/19	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.	Plans: F, F(HD), F w/ Ded. Discount Rider, Plan G	Vanessa Darrah; (602) 364-4492 vdarrah@azinsurance.gov
Colorado	Physician's Mutual – approved 2020	3/22/19	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.	F, F(HD), G, G(HD)	Adam Boggess 303-894-7495 adam.boggess@state.co.us
Colorado	Physicians Life Ins Co (NAIC 72125) – Approved 2/13/2009	7/24/19	The Plan F rate includes a high deductible premium discount rider that applies the high deductible for only 3-4 years, with a premium discount given for the life of the policy.	F, HDF	Adam Boggess 303-894-7495 adam.boggess@state.co.us
Illinois	UnitedHealthcare Insurance Company, approved 8/5/2013	6/21/19	Wellness Resources (gym/fitness) (SilverSneakers Fitness program), discount programs (including vision and hearing), 24/7 nurse line	A, B, C, F, K, L, N	Jennifer Reif (217) 557-7311 Jennifer.Reif@illinois.gov
Illinois	Pekin Life Insurance Company, approved 03/20/2012	6/21/19	Hearing and vision	A, F (Basic & HD), G	Jennifer Reif (217) 557-7311 Jennifer.Reif@illinois.gov
Illinois	Wisconsin Physicians Service Insurance Corporation (WPS), approved 10/11/17	6/21/19	Silver&Fit Exercise and Healthy Aging Program, hearing, and vision	A, C, F, G, K, L, N	Jennifer Reif (217) 557-7311 Jennifer.Reif@illinois.gov
Iowa	Physicians Mutual - approved May 16, 2019	6/10/19	When this rider is added to Plan F or G, Plan F or G benefits are subject to a High Deductible for up to three years. During this deductible period, benefits are the same as the High Deductible Plan F or G. After this	Plans F and G	Andria Seip; 515-281-4222; andria.seip@iid.iowa.gov

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			deductible period, benefits become those of the Plan F or G. The premium will be set between the Plan F or G Policy premium and the High Deductible Plan F or G Policy premium. The premium does not increase due to the removal of the High Deductible at the end of the deductible period.		
Kentucky	Physicians Mutual - approved July 2014	6/03/19	High Deductible Premium Discount Rider for Plan F, which applies a high deductible that ends on the third policy anniversary	High F	Stephanie McGaughey Bowker; 502-782-5278; stephanie.bowker@ky.gov
Kentucky	Sterling Life Insurance Co.	6/03/19	Nurse advice line, annual physical up to \$100, preventive dental up to \$500, routine vision and hearing <i>Sterling withdrew from the market in KY effective 12/31/2015</i>	Plans F and High F	Stephanie McGaughey Bowker; 502-782-5278; stephanie.bowker@ky.gov
Kentucky	Humana Insurance Co of KY	6/03/19	Dental and vision coverage (<i>discontinued effective 2/28/2018</i>)	A, F, High F, K and N	Stephanie McGaughey Bowker; 502-782-5278; stephanie.bowker@ky.gov
Kentucky	Anthem – approved January 2018	6/21/19	Nurse Advice Line available 24/7, Routine Vision Care, Routine Hearing Exam	Plans F and High F	Stephanie McGaughey Bowker; 502-782-5278; stephanie.bowker@ky.gov
Louisiana	Physicians Life Insurance Co	6/21/19	Preventive health care	F, G, HD F, HD G	Alecia Johnson 225-342-4787 Alecia.johnson@ldi.la.gov
Louisiana	Physicians Life Insurance Co	6/21/19	Plan F & Plan G Deductible Discount Rider - The policy benefits are no longer subject to the high deductible on January 1 following the end of third policy anniversary. Reduced premium	HD F, HD G	Alecia Johnson 225-342-4787 Alecia.johnson@ldi.la.gov
Missouri	Humana and Sterling Life Insurance Company. (Approved in 2010)	6/25/19	Dental /vision coverage; nurse line; annual physical exam; preventive dental; routine hearing and vision. Approved in 2010 under Plan F.	F	Mary Mealer 573-526-0672 mary.mealer@insurance.mo.gov
Nevada	Cigna Health & Life Insurance Company (Approved 2019)	6/21/19	Healthy Rewards Program: Discounts on glasses & exams	All Plans	Jack Childress (775) 687-0731 jchildress@doi.nv.gov

NAIC Senior Issues (B) Task Force
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Nevada	Colonial Penn 4/2/2019	6/21/19	WholeHealth Living Choices: Health and nutrition tips, Discounted Pilates, Tai Chi and Yoga classes, Discounted physical therapy and acupuncture; SilverSneakers	C, D	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Humana Insurance Company (Approved 2019)	6/21/19	Dental, Vision, SilverSneakers. Rx discounts, discounts on Philips Lifeline medical alert systems.	All Plans	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Physicians Life Insurance Company (Approved 2019)	6/21/19	Preventive Health Care Services: dental, chiro, weight loss, rx, vision, experimental preventive services, genetic testing, hearing, high deductible elimination rider.	F, G, HDF	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Physicians Life Insurance Company (Approved 2019)	6/21/19	Adds a rider to Plan F to include a high deductible for the first 4 years of the policy. Preventive health care: eye exams, glaucoma screenings, hearing loss testing.	Plan F A, F, G, HDF, N	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Nevada	Rocky Mountain Hospital & Medical Service, Inc. (Anthem) (Approved 2019)	6/21/19	Hearing, Vision, SilverSneakers	F, G, N	Jack Childress (775) 687-0731 jchildress@doi.nv.gov
Oregon	Regence BlueCross BlueShield of Oregon -- approved 1/22/2018	6/13/19	Dental, vision, and hearing benefits	A, C, F, G, K, N	Rick Barry; 503-947-7255; rick.a.barry@oregov.gov
South Carolina	Aetna Health and Life Insurance Company – approved 4/29/14	6/20/19	Service of a third-party vendor to provide Health Advocate Services in dealing with the administrative and clinical concerns of healthcare and insurance; no benefits payable for this service.	F	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Humana Insurance Company– approved 11/19/14 - HUMA-129646562	6/20/19	Reader’s Digest Plans include the addition of innovative benefits for dental and vision services.	A, F, F(HD), K N	Shari Miles (803) 737-6096 smiles@doi.sc.gov

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South Carolina	Humana Insurance Company– approved 1/23/2012 - HUMA-127366618	6/20/19	Reader’s Digest Plans include the addition of innovative benefits for dental and vision services.	A, F, F(HD), K N	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Physicians Life Insurance Company – approved 2/12/2015 PHYS-131735334	6/20/19	All plans except Plan A provide innovative benefits not contained in standardized Medicare Supplement plans, including Preventive Health Care and Hearing Loss Testing.	F, F(HD), G	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Physicians Mutual Insurance Company approved 3/12/13 PHYS-128762678	6/20/19	Innovative benefit rider provides benefits for Preventive Health Care, Vision Testing and Hearing Loss Testing	A, F, F(HD), G, N	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Physicians Mutual Insurance Company – approved 2/12/15 PHYS-129824327	6/20/19	Innovative benefits include Preventive Health Care, Vision Testing and Hearing Loss Testing, subject to plan limitations.	D	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Sterling Life Insurance Company – approved 1-30/12 - STLG-127383240	6/20/19	Nurse Advice Line, Annual Physical Examination, Preventive Dental Benefit, Routine Vision Care, Routine Hearing Examination – Medicare Select – Form: SC INN SEL F (09/11) <i>Replaces: SC INN SEL F (05/10), Approved by DOI on 05/05/11</i>	F	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Sterling Life Insurance Company – approved 1-30/12 - STLG-127383259	6/20/19	Nurse Advice Line, Annual Physical Examination, Preventive Dental Benefit, Routine Vision Care, Routine Hearing Examination – Form: SC INN STD F (09/11)	F	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Sterling Life Insurance Company – approved 5-5/11 - STLG-126337663	6/20/19	Nurse Advice Line, Annual Physical Examination, Preventive Dental Benefit, Routine Vision Care, Routine Hearing Examination – Form: SC INN STD F (05/10) - Revised to no longer offer to under 65 – <i>Replaced Form SC INN STD F</i>	F	Shari Miles (803) 737-6096 smiles@doi.sc.gov
South Carolina	Sterling Life Insurance Company – approved 5-28/10 - STLG-126366125	6/20/19	Nurse Advice Line, Annual Physical Examination, Preventive Dental Benefit, Routine Vision Care, Routine Hearing Examination – Medicare Select –	F	Shari Miles (803) 737-6096 smiles@doi.sc.gov

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			Form: SC INN SEL F (05/10) - Revised to no longer offer to under 65 - <i>Replaced Form SC INN SEL F</i>		
Texas	Physicians Life Insurance Company – approved 5/24/2019	6/21/19	Preventive health care benefits 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.	F, FHD, G, GHD	Dannette Smith (512) 676-6644 Dannette.Smith@tdi.texas.gov
Texas	Blue Cross / Blue Shield of Texas, A Division of Health Care Service Corporation – approved 4/3/2019	6/21/19	Routine eye exam – one routine eye exam per calendar year through a contracted network of providers.	F, FHD, G, K, L, N	Dannette Smith (512) 676-6644 Dannette.Smith@tdi.texas.gov
Texas	Physicians Life Insurance Company – approved 5/24/2019	6/21/19	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, G	Dannette Smith (512) 676-6644 Dannette.Smith@tdi.texas.gov
Texas	Humana Benefit Plan of Illinois, Inc. – approved 6/18/2018	6/21/19	Vision discount program (EyeMed), Rx discount program (prescription discount for weight loss, impotence, hair loss, smoking cessation and other prescriptions not covered by Medicare), Humana First (24 hour nurse advice line), MyHumana (on-line service to review details of claims, health and pharmacy tools and other health information and resources, WellDine Meal Program (meal delivery to your door post-hospitalization or post nursing facility stay), SilverSneakers Fitness Program (fitness center membership), Hearing Aids and Services discount TruHearing and Beltone, Humana At Home Private Pay Service (SeniorBridge) (discount on private pay services by licensed nurses, social workers, certified home health aides), Lifeline Medical Alert Systems by Philips Lifeline.	A, F, FHD, G, N	Dannette Smith (512) 676-6644 Dannette.Smith@tdi.texas.gov
Wisconsin	Physicians Mutual Insurance Company (CoCode 80578) 8/18/2010	6/21/19	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.	N/A (WI is waived state)	Mary Kay Rodriguez (608) 266-7465 MaryKay.Rodriguez@wisconsin.gov
Wisconsin	Physicians Life Insurance Company (CoCode 72125) 6/10/2019	6/21/19	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)	Mary Kay Rodriguez (608) 266-7465 MaryKay.Rodriguez@wisconsin.gov

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Wisconsin	Physicians Life Insurance Company (CoCode 72125) 6/10/2019	6/21/19	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.	N/A (WI is waived state)	Mary Kay Rodriguez (608) 266-7465 MaryKay.Rodriguez@wisconsin.gov
Wisconsin	Wisconsin Physicians Service Insurance Corp (CoCode 53139) 8/27/2015	6/21/19	Preventive health care benefits, vision testing and hearing loss testing, immunizations and inpatient hospital private duty nursing services 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.	N/A (WI is waived state)	Mary Kay Rodriguez (608) 266-7465 MaryKay.Rodriguez@wisconsin.gov

State-reported DISAPPROVALS of Medigap New or Innovative Medigap Benefits Since 2019:

State Reporting	Summary of benefit, date of DISAPPROVAL	Reason for DISAPPROVAL	Date reported to NAIC	State Contact for More Information
Kentucky	Physicians Mutual wanted to expand their current innovative benefits, but only wanted to offer Plans with the innovative benefit, and not maintain the standard plans without it.	Not had a formal disapproval but would not allow the company to offer the innovative benefit without also offering the standardized plans without it and therefore the company never submitted a formal filing.	06/03/19	Stephanie McGaughey Bowker ; 502-782-5278; stephanie.bowker@ky.gov
Minnesota		To date Minnesota has denied Medigap filings that attempt to add non-standardized benefits such as hearing, dental, vision, and hospital deductible discounts. Fitness is denied as well, though certain situations could possibly exist in cases where the offering was not made aware to the pre-market forms or rate review team or met certain standards for being considered immaterial and ancillary. Minnesota's stance on innovative benefits may change (and new consideration may also be made for custodial support	06/06/19	Kristi Bohn; 651-539-1445; kristi.bohn@state.mn.us

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State Reporting	Summary of benefit, date of DISAPPROVAL	Reason for DISAPPROVAL	Date reported to NAIC	State Contact for More Information
		services similar to what has been newly allowed for Medicare Advantage plans), but has been that the standardization efforts were made in order to make both the service coverage set and the plan design parameters identical in order to enable consumers to better compare the premium differences from the many carriers. Of important note is that Minnesota is a waiver state, such that Minnesota does not follow the alpha letter standard plans and the Medicare Standardization Act.		

States reporting NO approvals and NO disapprovals:

Alaska (reported to NAIC June 2019) – contact Sarah Bailey (907) 465-4608 sarah.bailey@alaska.gov

Delaware (reported to NAIC June 2019) – contact Jennifer Stinson, (302) 674-7385 jennifer.stinson@delaware.gov

Florida (reported to NAIC June 2019) – contact Craig Wright (850) 413-2409 craig.wright@flor.com

Kansas (reported to NAIC June 2019) – contact Craig S. Van Aalst (785) 296-3765 craig.vanaalst@ks.gov

Kentucky (reported to NAIC June 2019) – contact Stephanie McGaughey-Bowker (502) 564-6088 stephanie.bowker@ky.gov

Maine (reported to NAIC June 2019) – contact Sherry Ingalls (207) 624-8476 sherry.l.ingalls@maine.gov

Maryland (reported to NAIC June 2019) – contact David Cooney (410) 468-2215 david.cooney@maryland.gov

Michigan (reported to NAIC June 2019) – contact Renee Campbell (517) 284-8776 campbellr2@michigan.gov

New Mexico (reported to NAIC June 2019) – contact Bogdanka Kurahovic (505) 827-4557 bogdanka.kurahovic@state.nm.us

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New York (reported to NAIC June 2019) – contact Martin Wojcik (518) 474-8975 martin.wojcik@dfs.ny.gov

Ohio (reported to NAIC June 2019) – contact Laura Miller (614) 728-12081 laura.miller@insurance.ohio.gov

Oklahoma (reported to NAIC June 2019) – contact Cuc Nguyen (405) 522 4608 cuc.nguyen@oid.ok.gov

Tennessee (reported to NAIC June 2019) – contact Brian Hoffmeister (615) 741-5602 brian.hoffmeister@tn.gov

Washington (reported to NAIC June 2019) – contact Michael Bryant (360) 725-7126 mikebr@oic.wa.gov

Wyoming (reported to NAIC April 2019) – contact Mavis Earnshaw (307) 777-6888 mavis.earnshaw@wyo.gov