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December 24, 2007

The Honorable Thomas McClain Middleton  
Chair, Senate Finance Committee  
Miller Senate Office Building, 3 East Wing  
11 Bladen Street  
Annapolis, MD 21401-1991

The Honorable Peter A. Hammen  
Chair, House Health and Government Operations Committee  
Lowe House Office Building, Room 161  
84 College Avenue  
Annapolis, MD 21401-1991

Re: Report required by Section 2, Chapter 289, Acts of 2005

Dear Senator Middleton and Delegate Hammen:

Chapter 289 of the Acts of 2005 (Chapter 289) added a requirement to Insurance Article, §15-909, Annotated Code of Maryland, that required insurers and nonprofit health service plans (herein referred to as "carriers") that sell Medicare supplement contracts in Maryland to guarantee issue Medicare supplement plan A to individuals under age 65 who are eligible for Medicare due to disability. This new guarantee issue of plan A to individuals who are under age 65 applied only if an application for a Medicare supplement policy or certificate is submitted:

1. During the 6-month period following the applicant's enrollment in Part B of Medicare; or
2. For an individual terminated from the Maryland Health Insurance Plan as a result of enrollment in Part B of Medicare, during the 6-month period after the individual's termination.

Chapter 289 also added a requirement to Insurance Article, §15-909(b)(3)(iii), Annotated Code of Maryland limiting how much carriers could charge disabled individuals who are under age 65 for premiums for Medicare supplement plan A. Specifically, §15-909(b)(3)(iii) states that

"... a carrier may not charge individuals who are under the age of 65 years, but are eligible for Medicare due to a disability, a rate higher than the average of the premiums paid by all policyholders age 65 and older in the State who are covered under that plan A policy form."

Section 2 of Chapter 289 requires that the Maryland Insurance Administration study the impact of §15-909(b)(3)(iii) of the Insurance Article, as enacted by Chapter 289, on the availability and affordability of all Medicare supplement policies in Maryland.

#### *Availability of Medicare Supplement Policies in Maryland*

Carriers are required by both federal and State law (§15-915, Insurance Article, Annotated Code of Maryland; COMAR 31.10.06.08C) to offer Medicare supplement plan A, if the carrier participates in the Medicare supplement market in Maryland. Therefore, an initial concern was that if carriers found the new rating and guarantee issue requirements for the under age 65 individuals to be onerous, they may decide to withdraw from the Maryland Medicare supplement market.

This type of withdrawal occurred for Medicare supplement plans C and I in the late 1990s and the early 2000s, when Maryland law first required that carriers offer these plans to those individuals who are eligible for Medicare due to disability, rather than age. A number of carriers dropped plan C and all carriers stop selling plan I after this requirement went into effect. Neither Maryland nor federal law requires carriers to sell any plan other than Medicare supplement plan A for the carriers to remain in the Medicare supplement market.

Medicare supplement policies continue to be widely available in Maryland. The Maryland Insurance Administration has not seen any evidence of carriers withdrawing from the Medicare supplement market in Maryland since the adoption of §15-909(b)(3)(iii) of the Insurance Article. In fact, three new carriers have entered this market since the time Chapter 289 went into effect. As of the date of this report, there are 25 carriers selling Medicare supplement plans in the Maryland individual market and 6 carriers selling Medicare supplement plans in the Maryland group market. See Attachment A, which notes the carriers that have entered the market since January 1, 2006.

#### *Affordability of Medicare Supplement Policies in Maryland*

Chapter 289 requires that the Maryland Insurance Administration study the impact of §15-909(b)(3)(iii) of the Insurance Article on the affordability of all Medicare supplement policies in Maryland. To study this issue, it is necessary to consider the following questions:

1. Did the rating change required by §15-909(b)(3)(iii) impact the rates for Medicare supplement plans other than plan A?
2. How did the rating change required by §15-909(b)(3)(iii) impact the rates for those individuals under age 65?
3. How did the rating change required by §15-909(b)(3)(iii) impact the rates for those individuals age 65 and older?

With regard to the first question, Chapter 289 did not impact the affordability of the rates for any Medicare supplement plan other than plan A. Currently, there are 12 standardized types of Medicare supplement plans (plans A—L). While each carrier is not required to sell any plan other than plan A if the carrier participates in the Medicare supplement market, all carriers participating in the Maryland Medicare supplement market offer plans in addition to plan A. See attachment C, which sets forth the list of the carriers participating in the individual Medicare supplement market, and the plans that each carrier offers in Maryland. When developing the premium rates, each carrier is required to keep the experience for each plan separate and rate according to the risks associated with the plan actually sold. Therefore, since Chapter 289 did not impose a rating change for any Medicare supplement plan, other than plan A, Chapter 289 did not impact the affordability of the rates for Medicare supplement plans B—L.

Before the passage of Chapter 289 of the Acts of 2005, not all carriers offered plan A to the under age 65 disabled population. Maryland law, at that time, only required that plans C and I, if offered to individuals eligible for Medicare due to age, be offered to the under age 65 population. Therefore, for those carriers who did not previously offer plan A to individuals under age 65, Chapter 289 not only gave a new option of plan A, but also set new rates. Since these carriers did not previously offer plan A, an initial rate decrease would not be noticed.

However, for carriers that offered plan A to the under age 65 population before passage of Chapter 289 of the Acts of 2005, a common complaint from the under age 65 disabled population dealt with the premium rates that were being charged for their coverage. Many carriers were charging the under age 65 disabled population rates that were similar to the rates charged their oldest insureds. Chapter 289 limited the premium charged by a carrier for Medicare supplement plan A sold to the under age 65 disabled population to the average of the premiums paid by all policyholders age 65 and older in Maryland who are covered under that particular plan A policy form.

Attachment A sets forth the premium changes that applied to each plan A sold by each carrier in Maryland since the enactment of Chapter 289. The vast majority of carriers that offered plan A to the under age 65 population prior to the passage of Chapter 289 implemented an immediate decrease to the premiums for this population. For some carriers, the decrease was dramatic; the largest initial decrease was 62.3%.

According to the National Association of Insurance Commissioner's database (Attachment B), two carriers have the largest market share in Maryland. CareFirst of Maryland, Inc., which trades as CareFirst BlueCross BlueShield, has 41% of the market share. CareFirst BlueCross BlueShield implemented a decrease in their premium for the under age 65 population of 40.1% after the enactment of Chapter 289. United Healthcare Insurance Company, which is the carrier offering the AARP group plan has 30.4% of the Maryland market share. United Healthcare Insurance Company's premium for the under age 65 population implemented a decrease of 41% after the enactment of Chapter 289.

With regard to the premium impact on those individuals covered under plan A who were age 65 and over, there is no evidence that Chapter 289 had a negative impact. The rates for this coverage did not increase dramatically with the passage of Chapter 289. Most policies saw rate

increases in the normal range of 8%-15%, which correspond to increases that occur in other Medicare supplement plans. Each year, the federal government raises the deductible for Medicare, making the Medicare supplement policies liable for the greater amount of coverage. Also, medical inflation impacts Medicare supplement policies in the same way as any other medical coverage, resulting in premium increases.

*Conclusion*

Chapter 289 of the Acts of 2005 appears to have accomplished its intended effect. The premium rates for the under age 65 population decreased for the disabled under age 65 population after the enactment of Chapter 289. No carriers left the Medicare supplement market since the passage of Chapter 289. Furthermore, there is no evidence that individuals who are age 65 and over saw an increase to their rates based on the changes required by Chapter 289.

Should you have any questions about the information reported, please contact Brenda Wilson, Chief of Health Insurance and Managed Care at 410-468-2212.

Respectfully submitted,



Ralph S. Tyler  
Insurance Commissioner

**Attachments**

cc: Linda Stahr, Committee Staff, House Health & Government Operations  
Marie L. Grant, Committee Staff, Senate Finance Committee  
Sarah T. Albert, Department of Legislative Services

**The Rate Impact of Senate Bill 191, Chapter 289, Acts of 2005**  
Companies with Approved Individual Medicare Supplement Policies for Plan A

Company	2006 Premium change		2007 Premium change		2008 Premium change	
	age 65 %	under age 65 disabled %	age 65 %	under age 65 disabled %	age 65 %	under age 65 disabled
Aetna Life Insurance Company	-21.0	N/A	0.0	0.0		
American Progressive Life and Health Ins. Co. of NY	0.0	N/A	12.5	12.5	18.0	18.0
Bankers Fidelity Life Insurance Company	0.0	0.0	0.0	0.0		
Bankers Life and Casualty Company	19.5	0.9	17.5	17.5		
CareFirst of Maryland, Inc.	7.3	-40.1	8.3	7.8	7.9	8.6
Combined Insurance Company of America	15.0	-17.4	15.0	11.1	10.0	10.0
Conseco Health Insurance Company	15.0	12.0	19.5	16.5		
Continental General Insurance Company	19.9	N/A	19.8	20.1		
Genworth Life Insurance Company*	N/A*	N/A*	0.0	0.0		
Globe Life And Accident Insurance Company	4.0	N/A	4.0	4.0		
Golden Rule Insurance Company	0.0	N/A	12.0	12.0	0.0	0.0
Guarantee Trust Life Insurance Company	9.8	-18.0	19.6	14.8	10.1	10.1
Lincoln Heritage Life Insurance Company	0.0	N/A	-24.0	-22.3		
Mutual of Omaha Insurance Company	15.0	-17.1	12.0	15.9		
PacificCare Life and Health Insurance Company	15.0	N/A	0.0	1.8		
Pennsylvania Life Insurance Company	9.4	N/A	11.0	11.0		
Physicians Life Insurance Company	-3.9	N/A	18.0	5.0		
Shenandoah Life Insurance Company*	N/A*	N/A*	0.0	0.0		
Standard Life and Accident Insurance Company	8.0	N/A	-24.0	-24.0		
State Farm Mutual Automobile Insurance Company	0.0	-23.4	5.9	7.0	7.2	4.3
Sterling Investors Life Insurance Company*	N/A*	N/A*				
United American Insurance Company	8.0	N/A	7.0	7.0		
United Teacher Associates Insurance Company	0.0	N/A	18.0	18.0		
United World Life Insurance Company	-15.0	-62.3	5.0	7.4		
USAA Life Insurance Company	8.1	27.7	6.1	5.9		

\* company was not in market prior to implementation of law  
N/A-company did not offer under age 65 disability prior to implementation of law

**The Rate Impact of Senate Bill 191, Chapter 289, Acts of 2005**  
Companies with Approved Group Medicare Supplement Policies for Plan A

Company	2006 Premium change		2007 Premium change		2008 Premium change	
	age 65 %	under age 65 disabled %	age 65 %	under age 65 disabled %	age 65 %	under age 65 disabled %
Bankers Life and Casualty Company	5.0	N/A	0.0	0.0	0.0	3.7
Globe Life and Accident Insurance Company	0.0	N/A	4.0	4.0		
Monumental Life Insurance Company	0.0	N/A	0.0	0.0	8.0	11.0
Transamerica Life Insurance Company	6.6	N/A	6.3	6.3		
United American Insurance Company	5.0	N/A	5.0	5.0		
United HealthCare Insurance Company	8.0	-41.0	12.4	12.4	0.0	0.0

N/A-company did not offer under age 65 disability prior to implementation of law

October 2, 2006

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2005 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
BY COMPANY NAME

STATE: MARYLAND

Total Policies (Individual and Group)

COMPANY NAME	ST DOM	COMPANY CODE	GROUP CODE	DIRECT PREMIUMS EARNED	MKT SHRE %	DIRECT CLAIMS INCURRED	LOSS INC TO PREM EARNED %	NUMBER OF COVERED LIVES
Academy Life Ins Co	MO	60046	468	4,377	0.0	7,211	164.7	2
Aetna Life Ins Co	CT	60054	1	19,218	0.0	7,160	37.3	40
AIG Premier Ins Co	PA	20796	12	2,054	0.0	376	18.3	1
Allianz Life Ins Co Of North Amer	MN	90611	761	13,944	0.0	13,814	99.1	4
Allianz Life Ins Co Of NY	NY	64190	761	0	0.0	600	0.0	0
American Family Life Asr Co Columbus	NE	60380	370	321,881	0.1	305,048	94.8	139
American Gen Life & Acc Ins Co	TN	66672	12	2,366	0.0	284	12.0	1
American Ins Co Of TX	TX	81949	839	574	0.0	1,472	256.4	1
American Natl Ins Co	TX	60739	408	0	0.0	(115)	0.0	0
American Pioneer Life Ins Co	FL	60763	953	29,406	0.0	20,776	70.7	12
American Progressive L&H Ins Of NY	NY	80624	953	1,278,054	0.4	685,940	53.7	839
American Republic Ins Co	IA	60836	3527	131,894	0.0	74,319	56.3	62
Bankers Fidelity Life Ins Co	GA	61239	587	42,353	0.0	25,178	59.4	30
Bankers Life & Cas Co	IL	61263	233	11,899,824	3.8	8,440,879	70.9	5,411
Carefirst of MD Inc	MD	47058	380	129,395,005	41.0	101,924,787	78.8	63,828
Celtic Ins Co	IL	80799	0	82,203	0.0	26,680	32.5	19
Colonial Life & Accident Ins Co	SC	62049	565	1,971	0.0	542	27.5	2
Combined Ins Co Of Amer	IL	62146	317	2,226,851	0.7	1,888,413	84.8	1,149
Connecticut General Life Ins Co	CT	62308	901	10,430	0.0	6,457	61.9	5
Conseco Health Ins Co	AZ	78174	233	1,592,637	0.5	1,097,219	68.9	753
Conseco Senior Health Ins Co	PA	76325	233	72,584	0.0	108,301	149.2	61
Continental General Ins Co	NE	71404	1337	1,216,342	0.4	916,609	75.4	424
Cuna Mut Ins Society	WI	62626	306	1,725	0.0	3,659	212.1	1
Equitable Life & Cas Ins Co	UT	62952	0	4,487	0.0	405	9.0	2
Genworth Life & Annuity Ins Co	VA	65536	4011	832,517	0.3	707,190	84.9	586
Globe Life & Accident Ins Co	DE	91472	290	301,300	0.1	297,361	98.7	233
Golden Rule Ins Co	IL	62286	707	217,002	0.1	198,044	91.3	104
Group Hospitalization & Med Svcs	DC	53007	380	6,055,668	1.9	3,920,729	64.7	2,458
Guarantee Trust Life Ins Co	IL	64211	687	5,812,392	1.8	3,782,724	65.1	4,076
Life Investors Ins Co Of Amer	IA	64130	468	1,476,457	0.5	970,503	65.7	611
Lincoln Heritage Life Ins Co	IL	65927	0	28,455	0.0	10,616	37.3	17
Mega Life & Health Ins Co The	OK	97055	264	2,056	0.0	352	17.1	1
Memmonite Mut Aid Assn	IN	57991	0	138,986	0.0	70,048	50.4	92

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
 2005 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
 BY COMPANY NAME

October 2, 2006

STATE: MARYLAND

Total Policies (Individual and Group)

COMPANY NAME	ST DOM	COMPANY CODE	GROUP CODE	DIRECT PREMIUMS EARNED	MKT SHRE %	DIRECT CLAIMS INCURRED	LOSS INC TO PREM EARNED %	NUMBER OF COVERED LIVES
Monumental Life Ins Co	MD	66281	468	1,302,865	0.4	1,103,527	84.7	540
Mutual Of Omaha Ins Co	NE	71412	261	1,828,735	0.6	1,406,911	76.9	860
National Benefit Life Ins Co	NY	61409	41	0	0.0	11	0.0	0
National Financial Ins Co	TX	90956	839	11,394	0.0	9,461	83.0	12
National Foundation Life Ins Co	TX	98205	839	70,815	0.0	69,298	97.9	60
National States Ins Co	MO	60593	0	1,498	0.0	2,339	156.1	1
Nationwide Life Ins Co	OH	66869	140	1,287,268	0.4	1,185,682	92.1	668
New York Life Ins Co	NY	66915	826	127,077	0.0	83,626	65.8	43
Pacificare Life & Health Ins Co	IN	70785	707	262,668	0.1	140,135	53.4	453
Penn Treaty Network Amer Ins Co	PA	63282	810	19,857	0.0	24,529	123.5	21
Pennsylvania Life Ins Co	PA	67660	953	28,637	0.0	8,400	29.3	51
Peoples Benefit Life Ins Co	IA	66605	468	108,955	0.0	90,837	83.4	69
Physicians Life Ins Co	NE	72125	367	43,841	0.0	31,672	72.2	59
Physicians Mut Ins Co	NE	80578	367	880,767	0.3	592,522	67.3	409
Principal Life Ins Co	IA	61271	332	12,116	0.0	3,365	27.8	2
Standard Life & Accident Ins Co	OK	86355	408	3,460	0.0	131	3.8	3
Slate Farm Mut Auto Ins Co	IL	25178	176	1,886,165	0.6	1,499,678	79.5	839
Transamerica Life Ins Co	IA	86231	468	15,246	0.0	10,311	67.6	9
Trustmark Ins Co	IL	61425	276	21,548	0.0	32,382	150.3	7
Union Bankers Ins Co	TX	69701	953	122,712	0.0	67,124	54.7	50
Union Fidelity Life Ins Co	IL	62596	350	53,733	0.0	82,048	152.7	33
Union Labor Life Ins Co	MD	69744	781	15,388	0.0	17,073	111.0	8
United American Ins Co	DE	92916	290	38,332,183	12.1	26,012,591	67.9	15,552
United Healthcare Ins Co	CT	79413	707	96,031,524	30.4	84,239,100	87.7	48,881
United Teacher Assoc Ins Co	TX	63479	84	17,190	0.0	14,596	84.9	7
United World Life Ins Co	NE	72850	261	48,934	0.0	27,059	55.3	95
USA Life Ins Co	TX	69663	200	8,196,724	2.6	5,572,278	68.0	4,456
Washington Natl Ins Co	IL	70319	233	1,855,608	0.6	1,189,839	64.1	804
World Ins Co	NE	70629	3527	59,254	0.0	60,515	102.1	19
Total for: Total Policies (Individual and Group)				315,861,175		249,090,621	78.9	154,975

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## COMPANIES WITH APPROVED INDIVIDUAL MEDICARE SUPPLEMENT POLICIES IN MARYLAND

(Letters listed indicated the plan options offered by that company)

Revised December 3, 2007

**Aetna Life Insurance Company**  
P.O. Box 10374  
Des Moines, IA 50306-9588  
1-800-345-6022  
[www.aetna.com](http://www.aetna.com)

**A, B, F**

**American Progressive Life and Health  
Insurance Company of New York**  
1001 Heathrow Park Lane  
Lake Mary, FL 32746  
1-800-332-3377  
[www.amerprog.com](http://www.amerprog.com)

**A, B, D, E, F, F\*, G**

**Bankers Fidelity Life Insurance Company**  
4370 Peachtree Road, NE  
Atlanta, GA 30319  
1-866-458-7500  
[www.bflic.com](http://www.bflic.com)

**A, B, F, F\***

**Bankers Life and Casualty Company**  
222 Merchandise Mart Plaza  
Chicago, IL 60654-2001  
1-800-621-3724  
[www.bankerslife.com](http://www.bankerslife.com)

**A, B, C, D, E, F, F\*, G, J, K, L**

\* Plan F\* is a high deductible plan.

This document is available in alternative format upon request from a qualified individual with a disability.

**CareFirst of Maryland, Inc.**  
(trading as CareFirst BlueCross BlueShield)  
10455 Mill Run Circle  
Owings Mills, MD 21117-5559  
443-394-6691 (Local)  
1-866-241-6442  
[www.carefirst.com](http://www.carefirst.com)

**A, B, C, F, F\***

**Combined Insurance Company of America**  
5050 Broadway  
Chicago, IL 60640  
1-800-544-5531  
[www.combinedinsurance.com](http://www.combinedinsurance.com)

**A, C, F**

**Conseco Health Insurance Company**  
11825 N. Pennsylvania Street  
Carmel, IN 46032-4555  
1-800-541-2254  
[www.conseco.com](http://www.conseco.com)

**A, B, C, D, E, F, G**

**Continental General Insurance Company**  
P.O. Box 29136  
Shawnee Mission, KS 66201-9136  
1-877-291-5434  
[www.continentalgeneral.com](http://www.continentalgeneral.com)

**A, C, F, G**

**Genworth Life Insurance Company**  
6620 W. Broad St., Building 4  
Richmond, VA 23230  
ATT: Customer Relations  
1-888-GENWORTH (1-888-436-9678)  
[www.genworth.com](http://www.genworth.com)

**A, B, C, D, F, F\***

**Globe Life and Accident Insurance Company**  
P.O. Box 2440  
McKinney, TX 75070  
1-800-801-6831  
[www.globemedsupp.com](http://www.globemedsupp.com)

**A, B, F**

**Golden Rule Insurance Company**  
7440 Woodland Drive  
Indianapolis, IN 46278-1719  
1-800-657-8205  
[www.goldenrule.com](http://www.goldenrule.com)

**A, C, F, G**

**Guarantee Trust Life Insurance Company**  
1275 Milwaukee Avenue  
Glenview, IL 60025  
1-800-338-7452  
[www.gtlic.com](http://www.gtlic.com)

**A, B, C, D, F, G**

\* Plan F\* is a high deductible plan.

This document is available in alternative format upon request from a qualified individual with a disability.

**Lincoln Heritage Life Insurance Company**  
4343 East Camelback Rd., Suite 400  
Phoenix, AZ 85018-2705  
1-800-287-7319  
[www.lhlic.com](http://www.lhlic.com)

**A, B, C, D, F**

**Mutual of Omaha Insurance Company**  
Mutual of Omaha Plaza  
Omaha, NE 68175  
1-800-316-0842  
[www.mutualofomaha.com](http://www.mutualofomaha.com)

**A, C, F**

**PacifiCare Life & Health Insurance Company**  
P.O. Box 6072  
Cypress, CA 90630  
1-888-202-4340 (Customer Service)  
1-800-610-2660 (New Sales)  
[www.SecureHorizons.com](http://www.SecureHorizons.com)

**A, C, F, F\*, G, J**

**Pennsylvania Life Insurance Company**  
1001 Heathrow Park Lane  
Lake Mary, FL 32746  
1-800-275-6667  
[www.pennlife.com](http://www.pennlife.com)

**A, B, D, F, G**

**Physicians Life Insurance Company**  
P.O. Box 3313  
Omaha, NE 68102-0313  
1-800-228-9100  
[www.physiciansmutual.com](http://www.physiciansmutual.com)

**A, B, F, G**

**Shenandoah Life Insurance Company**  
2301 Brambleton Avenue, SW  
Roanoke, VA 24015  
1-800-848-5433  
[www.shenlife.com](http://www.shenlife.com)

**A, B, C, D, E, F, G**

**Standard Life and Accident Insurance Company**  
P.O. Box 1889  
Galveston, TX 77552-1889  
1-888-350-1488  
[www.SLAICO.com](http://www.SLAICO.com)

**A, B, C, D, E, F, F\*, G**

**State Farm Mutual Automobile Insurance Company**  
One State Farm Plaza  
Bloomington, IL 61710-0001  
309-766-2311  
[www.statefarm.com](http://www.statefarm.com)

**A, C, F**

\* Plan F\* is a high deductible plan.

This document is available in alternative format upon request from a qualified individual with a disability.

**Sterling Investors Life Insurance Company**  
65 Technology Parkway, NW  
Rome, Georgia 30165  
1-877-896-6434  
1-877-604-5240  
[www.sterlinginvestors.com](http://www.sterlinginvestors.com)

**A, B, C, D, E, F, G**

**United American Insurance Company**  
P.O. Box 8080  
McKinney, TX 75070  
1-800-331-2512  
[www.unitedamerican.com](http://www.unitedamerican.com)

**A, B, C, D, F, F\*, G, K, L**

**United HealthCare Insurance Company**  
(AARP Group Plan)  
P.O. Box 8009  
Philadelphia, PA 19101-8009  
1-800-523-5800  
[www.aarphealthcare.com](http://www.aarphealthcare.com)

**A, B, C, D, E, F, G, H, I, J, K, L**

**United Teacher Associates Insurance Company**  
P.O. Box 26580  
Austin, TX 76755-0580  
1-800-880-8824  
[www.utainteractive.com](http://www.utainteractive.com)

**A, B, C, D, F, G**

**United World Life Insurance Company**  
3316 Farnam Street  
Omaha, NE 68175  
1-877-845-0892

**A, B, C, D, F, G**

**USAA Life Insurance Company**  
9800 Fredericksburg Road  
San Antonio, TX 78288  
1-800-531-6399  
[www.usaa.com](http://www.usaa.com)

**A, D, F, G**

Effective April 8, 2003, any company selling Medicare supplement policies must guarantee issue all plans to persons who had their employee welfare benefit plan terminated and solely due to eligibility for Medicare are not eligible for credit for health insurance costs under §35 of the Internal Revenue Code and enrollment in the Maryland Health Insurance Plan (MHIP), and applies for a Medicare supplement policy or certificate no later than 63 days after the employee welfare benefit plan terminates.

Effective July 1, 2003, any company listed above as selling Plans C or I must guarantee issue such plans to persons who are under age 65, and eligible for Medicare due to disability, during the 6-month period following the person's enrollment in Part B of Medicare. Effective January 1, 2006, this requirement also applies to Plan A.

\* Plan F\* is a high deductible plan.

This document is available in alternative format upon request from a qualified individual with a disability.

Effective May 11, 2004, any company selling Medicare supplement policies must guarantee issue all plans to persons who are under age 65 and eligible for Medicare due to disability, and have lost their coverage under the MHIP, during the 6 month period following the person's terminated coverage under the MHIP.

Effective January 1, 2006, Plans H, I and J can not be sold with an outpatient prescription drug benefit.

\* Plan F\* is a high deductible plan.

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