



## FORMS AND RATES BULLETIN NO. 36

**TO: ALL INSURANCE CARRIERS OFFERING MEDICARE SUPPLEMENT (“MEDIGAP”) POLICIES IN DELAWARE**

**RE: Medigap Policies for Beneficiaries Under Age 65**

**DATED: July 30, 2013**

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The purpose of this Bulletin is to inform all insurance carriers offering Medicare Supplement (“Medigap”) policies in Delaware of the passage of [Senate Bill 42](#) (enacted on July 15, 2013).

Senate Bill 42 goes into effect as of January 1, 2014, and requires insurance carriers offering Medigap policies to individuals aged 65+ years (the “Post-65 Medigap Policies”) to offer those same policies to those individuals that are under the age of 65 and who qualify for Medicare due to a disability (the “Pre-65 Medigap Policies”). Premium rates for the Pre-65 Medigap Policies may differ from the premium rates for the Post-65 Medigap Policies, and that the risks assumed by carriers with respect to the Pre-65 Medigap Policies may not be subsidized by purchasers of the Post-65 Medigap Policies. Please note that Senate Bill 42 requires two different rating pools for the Pre-65 Medigap Policies: one for end-stage renal disease and another for all other disabilities.

The Pre-65 Medigap rates must be filed prior to November 1, 2013.

Please email any questions regarding Forms and Rates Bulletin No. 36 to:

[rate@state.de.us](mailto:rate@state.de.us)

This Bulletin shall be effective immediately.

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**Karen Weldin Stewart, CIR-ML**  
**Delaware Insurance Commissioner**