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

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

This Bulletin shall be effective immediately.