



Department of Insurance

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CHRISTINA URIAS
Director of Insurance

REGULATORY BULLETIN 2005-5¹

To: All Medicare Supplement Insurers, Insurance Industry Representatives, Insurance Trade Associations and Other Interested Parties

From: Christina Urias
Director of Insurance

Date: September 28, 2005

Re: **Medicare Supplement Policies for Plans K and L**

On December 8, 2003, Congress enacted the Medicare Prescription Drug, Improvement and Modernization Act ("MMA"), which mandates that all Medicare Supplement Insurance policies issued after January 1, 2006 conform to MMA Medicare Supplement Insurance requirements. In particular, Section 104 of the MMA authorizes two new standardized Medicare Supplement Insurance Plans K and L.

On September 13, 2005, the Governor's Regulatory Review Council approved the Department's new Medicare Supplement rules, including Plans K and L, effective November 12, 2005. The rules are available at http://www.id.state.az.us/publications/medicare_supp_final_2005_2.pdf

Accordingly, because Plans K and L will not take effect in Arizona until November 12, 2005, no Arizona Medicare Supplement insurer may issue a policy for either Plan K or Plan L with an effective date before November 12, 2005. Arizona Medicare Supplement insurers may, however, begin marketing Plans K and L as soon as they obtain Department approval of the necessary forms and advertising materials.

Please direct questions regarding this Regulatory Bulletin, the Medicare Supplement Rules or Plans K and L to Carla Kot at 602-912-8460 or ckot@id.state.az.us.

¹ This Substantive Policy Statement is advisory only. A Substantive Policy Statement does not include internal procedural documents that only affect the internal procedures of the Agency, and does not impose additional requirements or penalties on regulated parties or include confidential information or rules made in accordance with the Arizona Administrative Procedure Act. If you believe that this Substantive policy Statement does impose additional requirements or penalties on regulated parties, you may petition the agency under Arizona Revised Statutes Section 41-1033 for a review of the Statement.