



**MISSISSIPPI
INSURANCE
DEPARTMENT**
Mike Chaney,
Commissioner of
Insurance



MID

Medicare Supplement Shopper's Guide

Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West Street
Jackson, MS 39201
800-562-2957
www.mid.ms.gov



From the Commissioner

October 2014

To Mississippi Consumers,

Since 2002, the Mississippi Insurance Department (MID) has offered its Mississippi Medicare Supplement Shopper's Guide as a means of reaching out to you on Medicare.

We hope that this guide will be of assistance to you as you plan for your needs. MID is here to provide information and assistance on all areas of insurance. This is one of many consumer related publications we have available. You may find other information useful to you by contacting us or by visiting our web site at www.mid.ms.gov.

Our Consumer Services Division is available to provide any additional help you may need. Please contact them at 601-359-3569 in the Jackson area or statewide toll-free at 1-800-562-2957.

We look forward to assisting you in becoming an informed insurance consumer.

Sincerely,
Mike Chaney
Commissioner of Insurance

APPLYING FOR MEDICARE: SNOOZERS ARE LOSERS!

Three months before you reach age 65, you become eligible to apply for Medicare, whether or not you are still covered under an employer or union-sponsored health plan. If you aren't already receiving Social Security or Railroad retirement, you have to **apply** for Medicare. To apply for Medicare, call your local Social Security Office.

Your Medicare enrollment period **starts** three months before the month of your 65th birthday. If you continue working after your 65th birthday, the three months begin as soon as you retire. If you apply in these first three months, your Medicare coverage will start on the first day of the month you turn 65. Your enrollment period **ends** three months after the month of your 65th birthday. If you apply during your birthday month or the next three months, coverage will be delayed for 1-3 months.

If you miss your enrollment period, you will have to wait until the following January. You will not be covered until July, and you may have to pay more for coverage.

STILL WORKING? COVERED BY YOUR EMPLOYER?

Talk to your employer's health benefits office. You have a choice of joining Medicare now or waiting until you retire. Companies with over 20 workers must continue to offer you the same health benefits they offer younger workers.

RETIRED? COVERED BY YOUR RETIREMENT PLAN?

Review the retirement plan very carefully! Many plans **require** you to enroll in Medicare as soon as you are eligible. If you are a retired teacher or government employee, the retiree health plan will pay very little if you do not have Medicare. Many employers and unions have similar retirement plans.

WHAT MEDICARE COVERS

Medicare Part A, which is fully-funded by the federal government, covers **part** of your hospital expenses (except for large deductibles) for defined periods. Part A also covers care in a skilled-nursing facility for 20 days and **partial** costs up to 100 days, home health care, hospice expenses, and some blood transfusions.

Medicare Part B, covers **80%** of approved medical expenses (doctor bills, therapists, some tests). **You** (or your insurance company) pay any part of your bill that Medicare does not pay. Although the coverage provided by Medicare is basically sound, for many seniors, there will be wide, expensive **gaps** between this coverage and total costs, gaps that can cost thousands of dollars in medical bills.

MEDICARE GAPS: WHAT YOU PAY

Deductible: Amount you pay for Medicare approved expenses before Medicare starts to pay.

Coinsurance (co-payment): Part of each bill you must pay after you've paid the deductible.

Not Covered: Services Medicare does not pay for, but you do.

MEDICARE-APPROVED EXPENSES

Medicare has an “approved amount” for every Medicare-eligible service. Medicare often approves less than doctors can actually charge. Under Part B, Medicare usually pays 80% of the approved charge, leaving 20% for **you** to pay. The Mississippi Insurance Department publishes this guide to help you spot the gaps and find the solutions you can best afford. This guide should help you better understand your choices and make the decisions that best fit your needs. If you're still confused or need help with other health insurance problems, help is just a phone call away to the State Health Insurance Assistance Program (SHIP), Mississippi's free health insurance counseling service. A directory of local and toll-free SHIP phone numbers, as well as other sources of assistance, is available later in this publication.

FILLING THE MEDICARE GAPS

To fill the gaps in Medicare coverage, you can choose from one of several options:

- Purchase a Medicare Supplement insurance policy, also known as **Medigap** insurance.
- Purchase a Medicare Part C plan. (Refer to Medicare and You 2015 for more details on these plans.)
- Continue group coverage through your current or former employer or through your spouse's family plan.

DON'T THROW MONEY AWAY BY PAYING FOR MORE THAN ONE PLAN

In November, 1990, Congress passed legislation, which required all states to adopt regulations standardizing Medicare Supplement insurance policies. As a result, effective May 1, 1992, Mississippi regulation now requires that all Medicare Supplement insurance be sold only in ten standard benefit packages. The basic plan, Plan A, consists of a core benefit package and must be made available by all Medicare Supplement insurers. The other nine plans, Plans B through J, consisting of the core benefits, pay a variety of additional benefits and may or may not be offered by every company. A summary of the benefits of each of the ten standard plans is on **page 7**. For additional information, you should consult the "Guide to Health Insurance for People with Medicare" which is available from your insurance company or from the federal government.

In July 1995, Congress allowed "Medicare SELECT" products to be marketed in Mississippi. Medicare SELECT policy is the same as a standard Medicare Supplement insurance policy in nearly all respects because you are really buying one of the ten standard Medicare supplement plans A through J.

The only difference is that under Medicare SELECT, each insurer has preferred providers that you must use, except in an emergency, in order to be eligible for full benefits. Benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose. You will generally see lower premiums under these policies due to the preferred provider arrangements. You may opt at any time to return to a standard Medicare Supplement insurance policy provided that one is available through your insurance company. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy, i.e., the time will count toward the pre-existing condition limitation under your new policy.

In 2005, two new Medicare Supplement plans, K and L, were introduced. They have additional benefits which differ from those found in Medigap Plans A through J. You will pay part of the cost-sharing of some covered services until you meet the annual out-of-pocket limit of \$4,940 for Plan K, or \$2,470 for Plan L. Please note, however, that the Part B deductible does not apply to the out-of-pocket limit.

Remember that Medigap policies sold after January 1, 2006, do not contain prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D) offered by private companies approved by Medicare.

MEDIGAP RIGHTS AND PROTECTIONS

(Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called “Medigap protections.” They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy. In these situations, an insurance company:

- **Cannot deny you Medigap coverage or place conditions on a policy (like making you wait for coverage to start),**
- **Must cover you for all pre-existing conditions, and**
- **Cannot charge you more for a policy because of past or present health problems.**

In many cases, these rights apply when your health care coverage changes. Medicare (www.medicare.gov or 1-800-633-4227) can give you more information on these guaranteed rights. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A,B,C,F,K,L from any insurance company that sells Medigap policies in Mississippi (if you are under age 65, you can purchase a policy from any company that sells Medigap policies in Mississippi). You can buy the policy at the best premium price available with no review of your medical records even if you have health problems.

ISSUE AGE OR ATTAINED AGE PREMIUM

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

HOW TO USE THIS GUIDE

When comparing rates, you should keep in mind the following points.

- Use the chart at the end of this guide to compare rates from different companies.
- The chart lists suggested questions for companies from whom you are considering making a purchase.
- Premiums are subject to change and may increase whenever Medicare benefits change or as a result of increasing health care costs.
- For information on premiums for all ages, particularly for plans with attained age rates, you should contact a representative of the company.
- Most insurers offer more frequent methods of payment such as monthly or quarterly. For information regarding methods of payment, you should contact a representative of the company.
- The Affordable Care Act precludes insurers in the individual and group market from applying any pre-existing condition exclusions starting in 2014. Unfortunately, these protections do not extend to Medigap policies. Medigap policies will continue to be able to apply such exclusion to people age 65 and older who did not have other insurance for six months before their Medicare eligibility.
- The period during which pre-existing conditions will not be covered will vary by company; however, pre-existing conditions may not be excluded for more than six months. It is possible to shorten or eliminate the six month period by using creditable coverage from a prior health plan. For more information regarding any of the plans offered by a particular insurer, you should contact a representative of the company. If you have general questions regarding Medicare Supplement insurance, you may contact us at:

CONSUMER SERVICES

**Mississippi Insurance Department
P.O. Box 79
Jackson, MS 39205**

**Telephone:
601-359-3569 or
(800) 562-2957 (in state only)**

In addition, counseling services are available to provide advice concerning your purchase of Medicare Supplement insurance and concerning Medicaid. This service is provided without charge. For information regarding counseling services, you may contact:

**Division of Aging and Adult Services
Mississippi Department of Human Services
750 N. State Street
Jackson, MS 39202**

**Telephone
(601) 359-4929 or
(800) 948-3090**

More information about selecting a Medicare Supplement (Medigap) policy is available in the **GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE, "Choosing a Medigap Policy."**

To obtain your free copy, please call **1-800-633-4227**. For hearing and speech impaired call **TTY/TDD at 1-877-486-2048**. Please allow 3 weeks for delivery. You may also access information about Medicare on the federal website, www.Medicare.gov.

MEDICARE SUPPLEMENT INSURANCE MEDIGAP PLANS

The chart below shows basic information about the different benefits Medigap policies cover.
If a percentage appears, the Medigap plan covers that percentage of the benefit, and
you're responsible for the rest.

Do not base your choice on a policy based solely on this guide, research the policy you are considering
carefully so that you are certain it meets all your needs.

CORE BENEFITS	A	B	C	D	F*	G	K	L	M	N
Medicare Part A - coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used.)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B - coinsurance or co-payment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% **
Blood—first three pints	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care - coinsurance and co-payment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care Co-insurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B Deductible			100%		100%					
Part B Excess Charges					100%	100%				
Foreign Travel Emergency (Up to plan limits)			80%	80%	80%	80%			80%	80%
Out of pocket limit in 2014							\$4,940	\$2,470		

***Plan F** also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,140 in 2014 before your Medigap plan pays anything.

****Plan N** pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

The out-of-pocket amounts for the items shown with asterisks will go toward the cost-sharing limit. PLEASE NOTE: The Part B deductible does not apply to the out-of-pocket limit.

CORE BENEFITS

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after a \$147 annual deductible, the patient's cost of a long hospital stay (283/day for days 61-90, \$566/day for days 91-150, approved costs not paid by Medicare after day 150 to a total of 365 days lifetime), and charges for the first three pints of blood not covered by Medicare.

Their benefits are:

A "basic" benefit with \$250 annual deductible, 50% coinsurance and a \$1,250 maximum annual benefits (Plans H and I are no longer available), and

An "extended" benefit (Plan J) containing a \$250 annual deductible, 50% coinsurance and a \$3,000 maximum annual benefit.

HIGH DEDUCTIBLE OPTION

Insurance companies may offer a high deductible on Plan F. (Plan J is no longer available.) If you choose this option, you must pay a \$2,140 deductible per year before the plan pays anything.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible.

APPLYING FOR MEDIGAP INSURANCE

Applying for Medigap insurance is similar to applying for traditional health insurance. In most cases, you must meet a company's underwriting requirements, some of which may be stricter than others. Many insurance companies will reject your application if you have a serious health problem, but if you are a Medicare recipient 65 or older, you have an open enrollment period when a company cannot reject you because of poor health. Every company must accept you for **any** policy it sells at its lowest prices for customers in your age group. Your open enrollment period starts the first month you are at least 65 **and** enrolled in Medicare Part B and ends six months later.

OPEN ENROLLMENT UNDER 65

Persons under age 65 who qualify for Medicare due to disability also have an open enrollment period of six months starting the month they qualify for Medicare. In the event of retroactive Part B eligibility determination by Medicare, the six-month open enrollment period begins on the date of the Medicare determination. If you are under age 65 and bought a Medigap policy during your disability open enrollment, remember that you will have a new six month open enrollment period when you turn age 65. This is important because disability Medigap policies are usually priced higher (as much as 50%) than age 65 Medigaps.

WHAT IS OPEN ENROLLMENT?

Beginning the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have a six month open enrollment period for purchasing Medicare Supplement insurance. During this time, you may not be turned down for Medicare Supplement insurance based on your health. The insurer may, however, exclude pre-existing health conditions for up to six months. It is possible to shorten or eliminate this period by using creditable coverage from a prior health plan. Since you have only a limited open enrollment period, it is important to take advantage of it.

An insurer shall not deny or condition the issuance or effectiveness of any Medicare Supplement policy or certificate available for sale in this state, nor discriminate in the pricing of a policy or certificate because of the health status, claims experience, receipt of health care, or medical condition of an applicant in the case of an application for a policy or certificate that is submitted prior to or during the six month period beginning with the later of 1) the first day of the month in which an individual is enrolled for benefits under Medicare part B or 2) in the event of retroactive approval by Medicare, the date of approval.

Remember that you have a 30 day free look period which starts when your Medigap policy is first delivered to you. You can change your mind during this time and return your policy to the company for a refund.

IF YOU HAVE A MEDIGAP AND THEN GO ON MEDICAID

If you have a Medigap policy and go on Medicaid, you have the right to suspend the Medigap policy rather than dropping it while you are on Medicaid. If you do suspend your policy, you do not pay premiums and it will not pay benefits. You can only suspend a Medigap policy for up to two years. At the end of the suspension, you can start it up again without new medical underwriting or pre-existing condition waiting periods. Call your insurance company to find out how to suspend a policy.

WHEN YOU DON'T NEED TO BUY A MEDIGAP POLICY

If you are presently enrolled in a Medicare Advantage Plan or are covered by certain categories of Mississippi Medicaid, you do not need to buy a Medigap plan. If you are not certain of which Medicaid category you are in, call the State Medicaid Eligibility office at 601-359-6050 and ask them to guide you. Remember, if you already had a Medigap plan when you became eligible for Medicaid, you can ask your insurance company to suspend your Medigap plan for up to two years. In the event that you lose Medicaid eligibility during that two years, you can activate your policy again by paying the premium.

COMPARING RATES

At the end of this guide is the market share of insurance companies licensed to sell the Medicare Supplement policies as of December 31, 2013. Use the enclosed chart to make comparisons when contacting companies.

Approval of a company's policy by the Mississippi Insurance Department does not constitute an endorsement by this department.

A company may withdraw or stop selling a policy at their option. This action does not affect policies previously issued, and benefits will remain as listed in the policy. You must sign a written agreement to cancel/terminate your current coverage because an agent is prohibited from selling a replacement policy without your signature. Unless you will receive much greater benefits at a significant reduction in premium, please consider the advantages and disadvantages of buying new coverage. **Do not cancel your existing policy until you review your new policy.** Check with the company whose Medigap you are dropping to see if you are entitled to any premium refund if you have paid an annual premium or you pay premiums more frequently than monthly. Some insurance companies may continue your coverage until the end of the term you paid for but will not refund premium.

WHERE TO GO FOR HELP

State Health Insurance Assistance Program (SHIP) is a counseling program designed to answer seniors' questions about health insurance. Volunteers are trained to answer questions, compare policies, organize paperwork and help with claims and filing appeals on Medicare, Medicaid, supplemental insurance, and other coverage. There is no charge for the counseling services of SHIP volunteers. SHIP volunteers can help you:

- understand your Medicare benefits
- organize doctor and hospital bills
- file Medicare appeals
- review Medicare Supplemental Insurance (Medigap)
- evaluate Health Maintenance Organization options
- understand Medicaid eligibility
- explore long-term care options

To contact a SHIP volunteer in your community, you may call the Area Agency on Aging in your area.

<p><u>Central</u></p> <p>Copiah, Hinds, Madison, Rankin, Simpson, Warren, Yazoo</p> <p>(601) 981-1511 (800) 315-3103</p>	<p><u>East Central</u></p> <p>Clarke, Jasper, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, Smith</p> <p>(601) 683-2401 (800) 264-2007</p>	<p><u>Golden Triangle</u></p> <p>Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster, Winston</p> <p>(662) 324-7860 (888) 324-9000</p>	<p><u>North Central</u></p> <p>Attala, Carroll, Grenada, Holmes, Leflore, Montgomery, Yalobusha,</p> <p>(662) 283-2675 (888) 427-0714</p>	<p><u>North Delta</u></p> <p>Coahoma, DeSoto, Panola, Quitman, Tallahatchie, Tate, Tunica</p> <p>(662) 561-4100 (800) 844-2433</p>
<p><u>Northeast</u></p> <p>Alcorn, Benton, Marshall, Prentiss, Tippah, Tishomingo</p> <p>(662) 728-7038 (800) 745-6961</p>	<p><u>South Delta</u></p> <p>Bolivar, Humphreys, Issaquena, Sharkey, Sunflower, Washington</p> <p>(662) 378-3831 (800) 898-3055</p>	<p><u>Southern</u></p> <p>Covington, Forrest, George, Greene, Hancock, Harrison, Jackson, Jefferson Davis, Jones, Lamar, Marion, Pearl River, Perry, Stone, Wayne</p> <p>(228) 868-2326 (800) 444-8014</p>	<p><u>Southwest</u></p> <p>Adams, Amite, Claiborne, Franklin, Jefferson, Lawrence, Lincoln, Pike, Walthall, Wilkinson</p> <p>(601) 446-6044 (800) 338-2049</p>	<p><u>Three Rivers</u></p> <p>Calhoun, Chickasaw, Itawamba, Lafayette, Lee, Monroe, Pontotoc, Union</p> <p>(662) 489-2415 (877) 489-6911</p>

**You may also receive Medicare and health insurance
counseling from:**

**Mississippi Department of Human Services
Division of Aging and Adult Services**

(601) 359-4956

(888) 240-7539

www.mdhs.state.ms.us/aas.html

and

Mississippi Insurance Department

(601) 359-3569

(800) 562-2957

www.mid.ms.gov

WHAT SHOULD I LOOK FOR WHEN I COMPARISON SHOP?

Use the chart below to take notes as you are shopping for a medicare supplement policy. It is important to compare the same or similar coverage when you shop.

Before you call any insurance companies, figure out if you're in your Medigap Open Enrollment Period or if you have guaranteed issue right. If you have questions, call the Mississippi Department of Human Services – Division of Aging and Adult Services at (888)240-7539. This chart can help you keep track of the information you get.

Ask each insurance company...	Company 1	Company 2	Company 3
<p>“Are you licensed in Mississippi?” <i>NOTE: If the answer is NO, STOP right there and try another company.</i></p>			
<p>“Do you sell Medigap Plan ____?” (Say the letter of the Medigap Plan you are interested in.) <i>NOTE: Insurance companies usually offer some, but not all, Medigap policies. Make sure the company sells the plan you want. Also, if you're interested in a Medicare SELECT or a high-deductible Medigap policy, say so.</i></p>			
<p>“Do you use medical underwriting for this Medigap policy?” <i>NOTE: If the answer is NO, go to the next question. If the answer is YES, but you know you're in your Medigap Open Enrollment Period or have a guaranteed issue right to buy that Medigap policy, go to the next question. Otherwise, you can ask, “Can you tell me whether I am likely to qualify for the Medigap policy?”</i></p>			
<p>“Do you have a waiting period for pre-existing conditions?” <i>NOTE: If the answer is YES, ask how long the waiting period is and write it in the box.</i></p>			
<p>“Do you price this Medigap policy by using community-rating, issue-age-rating, or attained-age-rating?” <i>NOTE: Circle the one that applies for that insurance company.</i></p>	<p>Community Issue-age Attained-age</p>	<p>Community Issue-age Attained-age</p>	<p>Community Issue-age Attained-age</p>
<p>“I'm ____ years old. What would my premium be under this Medigap policy?” <i>NOTE: If it's attained-age, ask, “How frequently does the premium increase due to my age?”</i></p>			
<p>“Has the premium for this Medigap policy increased in the last 3 years due to inflation or other reasons?” <i>NOTE: If the answer is YES, ask how much it has increased and write it in the box.</i></p>			
<p>“Do you offer any discounts or additional (innovative) benefits?”</p>			

Companies Writing Mississippi Medicare Supplement Business in 2013

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Company	Phone #
21st Century Premier Insurance Company 21st Century Plaza 3 Beaver Valley Road Wilmington, DE 19803	(302) 252-2000
American Continental Insurance Company 800 Crescent Center Drive Suite 200 Franklin, TN 37067	(800) 264-4000
American Family Life Assurance Company of Columbus 1932 Wynnton Road Columbus, GA 31999	(800) 992-3522
American General Life Insurance Company P. O. Box 1591 Houston, TX 77019	(713) 831-3283
American Income Life Insurance Company Post Office Box 2608 Waco, TX 76797	(254) 761-6400
American National Insurance Company One Moody Plaza Galveston, TX 77550	(409) 763-4661
American National Life Insurance Company of Texas One Moody Plaza Post Office Box 1780 Galveston, TX 77550	(409) 763-4661
American Pioneer Life Insurance Company P O Box 958465 Lake Mary, FL 32795-8465	(407) 995-8000

The companies listed in this report reflect medicare supplement premiums written in Mississippi for 2013 as reported in the Medicare Supplement Insurance Exhibit electronically filed with the NAIC.

Company	Phone #
American Republic Corp Insurance Company PO Box 14510 Des Moines, IA 50306-3510	(515) 245-2000
American Republic Insurance Company PO Box 1 Des Moines, IA 50306-0001	(515) 245-2000
American Retirement Life Insurance Company P. O. Box 26580 Austin, TX 78755	(800) 854-3649
Assured Life Association 6030 Greenwood Plaza Blvd Suite 100 Greenwood Village, CO 80111	(303) 792-9777
Bankers Fidelity Life Insurance Company P. O. Box 105185 Atlanta, GA 30348-5185	(404) 266-5600
Bankers Life and Casualty Company 111 East Wacker Drive Suite 2100 Chicago, IL 60601	(312) 396-6000
Blue Cross & Blue Shield of Mississippi, A Mutual Insurance Company Post Office Box 1043 Jackson, MS 39215-1043	(601) 932-3704
Celtic Insurance Company Sears Tower 233 S. Wacker Drive #700 Chicago, IL 60606-6393	(312) 332-5401
Central Reserve Life Insurance Company 11200 Lakeline Blvd. Suite 100 Austin, TX 78717	(866) 459-4272

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Company	Phone #
Central States Health & Life Co. of Omaha Western at 96th P. O. Box 34350 Omaha, NE 68134	(402) 397-1111
Central States Indemnity Co. of Omaha 1212 No. 96th St. Post Office Box 34888 Omaha, NE 68134-0888	(402) 997-8000
Central United Life Insurance Company 10700 Northwest Freeway Third Floor Houston, TX 77092	(800) 669-9030
CMFG Life Insurance Company P. O. Box 391 Madison, WI 53701	(800) 356-2644
Colonial Penn Life Insurance Company 399 Market Street Philadelphia, PA 19181	(215) 928-8000
Columbian Mutual Life Insurance Company P. O. Box 1381 Binghamton, NY 13902-1381	(607) 724-2472
Combined Insurance Company of America 436 Walnut Street PO Box 1000 Philadelphia, PA 19106	(215) 640-2434
Connecticut General Life Insurance Company Corporate Accounting, TL18A Two Liberty Place Philadelphia, PA 19192-2362	(215) 761-1000
Conseco Life Insurance Company 11825 North Pennsylvania Street Carmel, IN 46032	(800) 888-4918

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Company	Phone #
Constitution Life Insurance Company P.O. Box 958465 Lake Mary, FL 32795-8465	(407) 995-8000
Continental General Insurance Company 301 East Fourth Street Cincinnati, OH 45202	(866) 459-4272
Continental Life Insurance Company of Brentwood, Tennessee 800 Crescent Center Drive Suite 200 Franklin, TN 37067	(800) 264-4000
Equitable Life & Casualty Insurance Company P. O. Box 2460 Salt Lake City, UT 84110	(800) 352-5150
Family Life Insurance Company 2727 Allen Parkway, Suite 500 Wortham Tower Houston, TX 77019	(713) 529-0045
Forethought Life Insurance Company 300 North Meridian Street Suite 1800 Indianapolis, IN 46204	(317) 223-2700
Genworth Life and Annuity Insurance Company 6604 West Broad Street 5th Floor Richmond, VA 23230	(800) 255-7836
Genworth Life Insurance Company 6604 W. Broad Street Richmond, VA 23230	(804) 662-2458
Gerber Life Insurance Company 1311 Mamaroneck Avenue White Plains, NY 10605	(914) 272-4000

The companies listed in this report reflect medicare supplement premiums written in Mississippi for 2013 as reported in the Medicare Supplement Insurance Exhibit electronically filed with the NAIC.

Company	Phone #
Globe Life and Accident Insurance Company Globe Life Center Oklahoma City, OK 73184	(405) 270-1400
Golden Rule Insurance Company 7440 Woodland Drive Indianapolis, IN 46278-1719	(317) 290-8100
Government Personnel Mutual Life Insurance Company Post Office Box 659567 San Antonio, TX 78265-9567	(800) 929-4765
Great American Life Insurance Company 301 East Fourth Street Cincinnati, OH 45202	(513) 357-3300
Guarantee Trust Life Insurance Company 1275 Milwaukee Avenue Glenview, IL 60025-2489	(847) 699-0600
Hartford Life Insurance Company Post Office Box 2999 Hartford, CT 06104-2999	(860) 547-5000
Heartland National Life Insurance Company P.O. Box 2878 Salt Lake City, UT 84110-2878	(801) 579-3488
Humana Insurance Company P.O. Box 740026 Louisville, KY 40201-7426	(502) 580-3712
Jefferson National Life Insurance Company 9920 Corporate Campus Drive Suite 1000 Louisville, KY 40223	(866) 667-0561
Kanawha Insurance Company P.O. Box 740026 Louisville, KY 40201-7426	(502) 580-3712

The companies listed in this report reflect medicare supplement premiums written in Mississippi for 2013 as reported in the Medicare Supplement Insurance Exhibit electronically filed with the NAIC.

Company	Phone #
Kansas City Life Insurance Company Post Office Box 219139 Kansas City, MO 64121-9139	(816) 753-7000
Liberty National Life Insurance Company 3700 S. Stonebridge Drive McKinney, TX 75070	(800) 333-0637
LifeSecure Insurance Company 10559 Citation Drive Suite 300 Brighton, MI 48116	(810) 220-7700
Lincoln Heritage Life Insurance Company 4343 E. Camelback Road Phoenix, AZ 85018	(800) 433-8181
Loyal American Life Insurance Company P.O. Box 559004 Austin, TX 78755-9004	(800) 633-6752
Manhattan Life Insurance Company, The 2727 Allen Parkway Wortham Tower, Suite 500 Houston, TX 77019-2115	(713) 529-0045
Marquette National Life Insurance Company P.O. Box 958465 Lake Mary, FL 32795-8465	(407) 995-8000
Medico Corp Life Insurance Company PO Box 10482 Des Moines, IA 50306	(800) 822-9993
Medico Insurance Company P. O. Box 10386 Des Moines, IA 50306-0386	(800) 228-6080

The companies listed in this report reflect medicare supplement premiums written in Mississippi for 2013 as reported in the Medicare Supplement Insurance Exhibit electronically filed with the NAIC.

Company	Phone #
Mid-West National Life Insurance Company of Tennessee 9151 Boulevard 26 North Richland Hills, TX 76180	(800) 527-5504
Monumental Life Insurance Company 4333 Edgewood Road, NE Cedar Rapids, IA 52499	(319) 355-8511
Mutual of Omaha Insurance Company Mutual of Omaha Plaza Omaha, NE 68175	(402) 342-7600
National Benefit Life Insurance Company One Court Square, 44th Floor Long Island City, NY 11120-0001	(718) 361-3636
National Health Insurance Company PO Box 619999 Dallas, TX 75261-6199	(888) 781-0580
Nationwide Life Insurance Company One Nationwide Plaza DSPF-76 Columbus, OH 43215-2220	(800) 882-2822
New Era Life Insurance Company P. O. Box 4884 Houston, TX 77210-4884	(800) 713-4680
New York Life Insurance Company 51 Madison Ave. - Room 252 New York, NY 10010	(212) 576-7000
Old American Insurance Company P. O. Box 218573 Kansas City, MO 64121-8573	(816) 753-7000
Omaha Insurance Company Mutual of Omaha Plaza Omaha, NE 68175	(402) 342-7600

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Company	Phone #
Order of United Commercial Travelers of America, The 1801 Watermark Drive, Suite 100 Columbus, OH 43215	(800) 848-0123
Oxford Life Insurance Company 2721 North Central Avenue Phoenix, AZ 85004	(602) 263-6666
PacifiCare Life and Health Insurance Company 5995 Plaza Drive Cypress, CA 90630	(800) 204-6629
Pennsylvania Life Insurance Company 2211 Sanders Road, NBT 9 Northbrook, IL 60062	(847) 559-4765
Philadelphia American Life Insurance Company P.O. Box 4884 Houston, TX 77210	(800) 713-4680
Physicians Life Insurance Company 2600 Dodge Omaha, NE 68131	(402) 633-1000
Physicians Mutual Insurance Company 2600 Dodge Omaha, NE 68131	(800) 228-9100
Principal Life Insurance Company 711 High Street Des Moines, IA 50392-0350	(515) 248-8253
Provident American Life & Health Insurance Company 17800 Royalton Road Strongsville, OH 44136-5197	(440) 572-2400
Puritan Life Insurance Company of America 16801 Addison Road, Suite 400 Addison, TX 75001	(800) 513-3243

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Company	Phone #
Pyramid Life Insurance Company, The P O Box 958465 Lake Mary, FL 32795-8465	(407) 995-8000
Reserve National Insurance Company 601 E. Britton Road Oklahoma City, OK 73114	(405) 848-7931
Royal Neighbors of America 230-16th Street Rock Island, IL 61201	(309) 788-4561
Shelter Life Insurance Company 1817 West Broadway Columbia, MO 65218	(573) 214-4209
Shenandoah Life Insurance Company 2301 Brambleton Avenue, SW Roanoke, VA 24015	(540) 985-4400
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550	(409) 763-4661
State Farm Mutual Automobile Insurance Company One State Farm Plaza D2 Star Bloomington, IL 61710-0001	(309) 766-5588
State Mutual Insurance Company Post Office Box 153 Rome, GA 30162-0153	(800) 241-7598
Sterling Investors Life Insurance Company 16801 Addison Rd., Suite 400 Addison, TX 75001	(972) 380-1119
Sterling Life Insurance Company 8735 Henderson Road Tampa, FL 33634	(800) 290-6200

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Company	Phone #
Thrivent Financial for Lutherans 625 Fourth Avenue South MS-Reg Financial Minneapolis, MN 55415-1624	(612) 340-7000
Transamerica Life Insurance Company 4333 Edgewood Road, N.E. Cedar Rapids, IA 52499	(800) 238-4302
Unified Life Insurance Company P.O. Box 25326 Overland Park, KS 66225	(913) 685-2233
Union Fidelity Life Insurance Company 7101 College Blvd., Suite 1400 Overland Park, KS 66210	(913) 982-3700
United American Insurance Company P. O. Box 8080 McKinney, TX 75070	(972) 529-5085
United of Omaha Life Insurance Company Mutual of Omaha Plaza Omaha, NE 68175	(402) 342-7600
United Teacher Associates Insurance Company 301 East Fourth Street Cincinnati, OH 45202	(513) 357-3300
United World Life Insurance Company Mutual of Omaha Plaza Omaha, NE 68175	(402) 342-7600
UnitedHealthcare Insurance Company 185 Asylum Street Hartford, CT 06103	(860) 702-5000
Universal Fidelity Life Insurance Company 13931 Quail Point Drive Oklahoma City, OK 73134	(800) 366-8354

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Company	Phone #
USAA Life Insurance Company USAA Building San Antonio, TX 78288	(800) 531-8000
Washington National Insurance Company 11825 North Pennsylvania Street Carmel, IN 46032	(317) 817-6100

Number of Companies in Report - 96

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Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West Street
Jackson, MS 39201
800-562-2957
www.mid.ms.gov