



**ARKANSAS INSURANCE DEPARTMENT  
LEGAL DIVISION**

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Bulletin 7-89

**MEDICARE SUPPLEMENT INSURANCE PREMIUM RATE FILINGS  
PREMIUM RATE FILINGS**

The Arkansas Insurance Department has received several inquiries concerning rate filings on Medicare Supplement insurance policies. The Department has learned that several insurers automatically increase their premium rates when Medicare deductibles and co-payment percentage factors change. Pursuant to Rule and Regulation 27, Section 7(A)(3), premiums may be changed to correspond with such changes. This Section does not relieve the insurers of the requirement to file premium rate increases for approval with the Arkansas Insurance Department following the guidelines set out in Bulletin 4-79, effective April 23, 1979. These rate increases will be reviewed pursuant to Section 9 of Rule and Regulation 27 regarding loss ratio standards.

Any insurer which has implemented premium rate increases without the approval of the Arkansas Insurance Department should notify the Department immediately and make the proper rate filings. Any questions regarding this Bulletin and rate filings should be directed to John Shields, Director, Life and Health Division of this Department at (501) 371-1346.

This Bulletin is identical to bulletin 21-87, now superseded, except that it updates the proper Section references to current Rule and Regulation 27.

Replacement: This Bulletin is intended to and does replace Bulletin 21-87, dated December 2, 1987.

Ron Taylor  
INSURANCE COMMISSIONER