

FILED

DEC 15 2025

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY

Certificate of Authority No. 1323
NAIC No. 91472

Docket No. 18-4827-25

**ORDER AUTHORIZING
DISCONTINUANCE OF
MEDICARE SUPPLEMENT PLANS**

On November 25, 2025, GLOBE LIFE AND ACCIDENT INSURANCE COMPANY (the “Company”) notified the Idaho Department of Insurance (“Department”) that the Company intends to discontinue availability of its Medicare Supplement policies in Idaho effective January 1, 2026. The Company identified the affected plans as policy form numbers GMSA10, GMSB10, GMSC10, GMSF10, GMSHDF10, GMSHDG, and GMSN10.

The Company acknowledged that, per Idaho Administrative Rule (“IDAPA”) 18.04.10.056.04(b), discontinuing availability of its Medicare Supplement plans in Idaho will prohibit the Company from filing, for approval in Idaho, a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plan as the discontinued forms for five (5) years from the date of the Company’s notice to the Department. The Company represented that there are seven hundred forty-four (744) active Medicare Supplement policies

covering Idaho insureds under the above-identified policy forms, and that the Company will continue to service those policies which are guaranteed renewable.

The Department's Director ("Director"), having reviewed the foregoing and IDAPA 18.04.10.056.04, finds that the proposed effective date of the discontinuance complies with the notice requirements to the Director set forth in IDAPA 18.04.10.056.04(a). Based on this finding, and good cause appearing,

NOW, THEREFORE, IT IS ORDERED, pursuant to IDAPA 18.04.10.056.04(a), that GLOBE LIFE AND ACCIDENT INSURANCE COMPANY may discontinue availability of its Medicare Supplement plans identified above, effective January 1, 2026.

IT IS FURTHER ORDERED, pursuant to IDAPA 18.04.10.056.04(b), that GLOBE LIFE AND ACCIDENT INSURANCE COMPANY shall not file with the Department a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plan as the discontinued forms prior to November 25, 2030.

IT IS FURTHER ORDERED that GLOBE LIFE AND ACCIDENT INSURANCE COMPANY shall continue to service the active Medicare Supplement policies covering Idaho insureds under the above-identified policy forms which are guaranteed renewable pursuant to IDAPA 18.04.10.022.01(e).

DATED and effective this 15 day of December 2025.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:


- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 15th day of December 2025, I caused a true and correct copy of the foregoing ORDER AUTHORIZING DISCONTINUANCE OF MEDICARE SUPPLEMENT PLANS to be served upon the following by the designated means:

Globe Life and Accident Ins. Co. Linzee Ruiz, Market Conduct 3700 S Stonebridge Dr McKinney, TX 75070	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> Email: lruiz@globe.life
----------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



Jan Noriyuki
Paralegal