

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

Certificate of Authority No. 1021 NAIC ID No. 71773 Docket No. 18-3774-20

ORDER AUTHORIZING
DISCONTINUANCE OF
MEDICARE SUPPLEMENT PLANS

On or about February 6, 2020, the Idaho Department of Insurance ("Department") received notice of the intent of AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS ("AMERICAN NATIONAL") to discontinue the availability of its Medicare Supplement plans identified as policy forms ANL-2016-1006-ID-A, ANL-2016-1006-ID-F, ANL-2016-1006-ID-G, ANL-2016-1006-ID-FHD, and ANL-2015-1006-ID-N, effective April 1, 2020.

AMERICAN NATIONAL acknowledged that discontinuance of its Medicare Supplement plans from sale in Idaho will prohibit AMERICAN NATIONAL from filing for approval in Idaho a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plans as the discontinued forms for a period of five (5) years from the date of AMERICAN NATIONAL's notice to the Department, pursuant to the requirements of IDAPA 18.04.10.056.04.b. AMERICAN NATIONAL represented that it will continue to service and

administer all of its existing in-force Medicare Supplement policies covering Idaho insureds, which policies are guaranteed renewable.

AMERICAN NATIONAL's notice of intent to discontinue availability of its Medicare Supplement plans in Idaho appears to comply with the notice requirements to the Department's Director ("Director") as set forth in IDAPA 18.04.10.056.04.a.

The Director, having reviewed the foregoing and the requirements of IDAPA 18.04.10.056.04, and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to IDAPA 18.04.10.056.04.a, that AMERICAN NATIONAL is authorized to discontinue availability of its Medicare Supplement plans identified as policy forms ANL-2016-1006-ID-A, ANL-2016-1006-ID-F, ANL-2016-1006-ID-G, ANL-2016-1006-ID-FHD, and ANL-2015-1006-ID-N, effective April 1, 2020.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.04.10.056.04.b, that AMERICAN NATIONAL shall not file with the Department a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plans as the discontinued forms prior to February 6, 2025.

DATED and effective this day of February, 2020.

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 fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (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 twenty-eight (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 twenty-one (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 day of February, 2020, 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:

American National Life Insurance Company of Texas One Moody Plaza Galveston, TX 77550	 ☐ first class mail ☐ certified mail ☐ hand delivery ☐ facsimile ☐ email
Edith L. Pacillo Lead Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 rd Floor P.O. Box 83720 Boise, ID 83720-0043	first class mail certified mail hand delivery facsimile email

Pamela Murray