

LAWRENCE G. WASDEN
Attorney General

A. RENÉ MARTIN – ISB # 3188
Deputy Attorney General
State of Idaho
Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4204
Facsimile: (208) 334-4298
rene.martin@doi.idaho.gov

FILED 

DEC 20 2013

Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
OF THE STATE OF IDAHO**

In the Matter of:

ROYAL NEIGHBORS OF AMERICA

Certificate of Authority No. 1891
NAIC ID No. 57657

Docket No. 18-2911-13

**ORDER AUTHORIZING
WITHDRAWAL FROM MEDICARE
SUPPLEMENT MARKET**

On November 29, 2013, the State of Idaho, Department of Insurance (Department), received from ROYAL NEIGHBORS OF AMERICA (RNA) notice of its intent to withdraw from the Medicare supplement market in Idaho, effective December 31, 2013, by withdrawing from sale in Idaho RNA's Idaho Medicare supplement plans, which plans are identified as policy forms MSAI2010ID, MSFI2010ID, and MSGI2010ID. RNA acknowledged in such notice that its withdrawal of such plans for sale in Idaho will prohibit RNA 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 RNA's notice to the Department, pursuant to the requirements of IDAPA 18.01.54.030.04.b.

RNA represented to the Department that the company will continue to service its existing in-force Medicare supplement policies in Idaho, which RNA represented consists of twenty-two (22) policies, originally approved for sale in Idaho in 2010, as well as any currently active policies from an active closed block of plan certificates approved for sale in Idaho in 1990.

RNA's notice of its intent to withdraw from the Medicare supplement market in Idaho appears to comply with the notice requirements to the Department's Director (Director) as set forth in IDAPA 18.01.54.030.04.a.

The Director, having reviewed the foregoing and the requirements of IDAPA 18.01.54.030.04, and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to IDAPA 18.01.54.030.04.a, that RNA is authorized to withdraw from the Medicare supplement market in Idaho, effective December 31, 2013.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.030.04.b, that RNA 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 29, 2018.

IT IS SO ORDERED.

DATED this 20TH day of December, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

NOTIFICATION OF RIGHTS

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

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition 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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 10th day of December, 2013, I caused a true and correct copy of the foregoing ORDER AUTHORIZING WITHDRAWAL FROM MEDICARE SUPPLEMENT MARKET to be served upon the following by the designated means:

Royal Neighbors of America
230 – 16th Street
Rock Island, IL 61201

- first class mail
- certified mail
- hand delivery
- via facsimile
- via email

Insurance Administrative Solutions, LLC
Attn: Karen Nowlan, Compliance Analyst
8545 126th Avenue North, Suite 200
Largo, FL 33773-1503

- first class mail
- certified mail
- hand delivery
- via facsimile
- via email

A. René Martin
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery
- via facsimile
- via email



Teresa Jones