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Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

EQUITABLE LIFE & CASUALTY  
INSURANCE COMPANY

Certificate of Authority No. 1276  
NAIC ID No. 62952

Docket No. 18-3555-18

**ORDER AUTHORIZING  
WITHDRAWAL FROM MEDICARE  
SUPPLEMENT MARKET**

On or about October 9, 2018, the Idaho Department of Insurance (“Department”) received from EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (“EQUITABLE LIFE”) notice of its intent to withdraw from the Medicare Supplement market in Idaho, effective November 9, 2018, by discontinuing the availability of its Medicare Supplement plans, which EQUITABLE LIFE identified as policy form numbers 2050-A ID; 2050-F ID; 2050-G ID; and 2050-N ID.

EQUITABLE LIFE acknowledged that its withdrawal of Medicare Supplement policies from sale in Idaho will prohibit EQUITABLE LIFE 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 EQUITABLE LIFE's notice to the Department, pursuant to the requirements of IDAPA 18.01.54.030.04.b. EQUITABLE LIFE represented that it will continue to service all of its existing in-force Medicare Supplement policies covering Idaho insureds, which policies will continue to provide guaranteed renewable coverage as long as premiums are paid when due.

EQUITABLE LIFE's notice of 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 EQUITABLE LIFE is authorized to withdraw from the Medicare Supplement market in Idaho, effective November 9, 2018.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.030.04.b, that EQUITABLE LIFE 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 October 9, 2023.

DATED this 21 day of November, 2018.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



DEAN L. CAMERON  
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 21<sup>st</sup> day of November, 2018, 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:

Equitable Life & Casualty Insurance Company  
Mark Banks, Director of Compliance  
3 Triad Center  
Salt Lake City, UT 84180-1200

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

Judy L. Geier  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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Pamela Murray