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FEB 08 2019  
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:

RENAISSANCE LIFE & HEALTH  
INSURANCE COMPANY OF AMERICA

Certificate of Authority No. 25  
NAIC ID No. 61700

Docket No. 18-3610-19

**ORDER AUTHORIZING  
WITHDRAWAL FROM MEDICARE  
SUPPLEMENT MARKET**

On or about December 28, 2018, the Idaho Department of Insurance (“Department”) received notice of the intent of RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA (“RENAISSANCE”) to withdraw from the Medicare Supplement market in Idaho, effective January 27, 2019, by discontinuing the availability of its Medicare Supplement plans.

RENAISSANCE acknowledged that its withdrawal of Medicare Supplement policies from sale in Idaho will prohibit RENAISSANCE 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 RENAISSANCE’s notice to the Department, pursuant to the requirements of IDAPA 18.01.54.030.04.b. RENAISSANCE

represented that it will continue to service all of its existing in-force Medicare Supplement policies covering Idaho insureds. RENAISSANCE further represented that, as of the date of its notice to the Department, RENAISSANCE had no such policies covering Idaho insureds.

RENAISSANCE'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 RENAISSANCE is authorized to withdraw from the Medicare Supplement market in Idaho, effective January 27, 2019.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.030.04.b, that RENAISSANCE 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 December 28, 2023.

DATED this 7<sup>th</sup> day of February, 2019.

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).

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 8<sup>th</sup> day of February, 2019, 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:

Renaissance Life & Health Ins. Co. of America  
4100 Okemos Road  
Okemos, MI 48864

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

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Idaho Department of Insurance  
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Pamela Murray