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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:

LOYAL AMERICAN LIFE INSURANCE
COMPANY

Certificate of Authority No. 984
NAIC ID No. 65722

Docket No. 18-3655-19

**ORDER AUTHORIZING
WITHDRAWAL FROM MEDICARE
SUPPLEMENT MARKET**

On or about May 23, 2019, the Idaho Department of Insurance (“Department”) received notice of the intent of LOYAL AMERICAN LIFE INSURANCE COMPANY (“LOYAL AMERICAN”) to withdraw from the Medicare Supplement market in Idaho, effective June 23, 2019, by discontinuing the availability of its Medicare Supplement plans, which LOYAL AMERICAN identified as LY-MSX-IA-A.v2-ID; LY-MSX-IA-F.v2-ID; LY-MSX-IA-G.v2-ID; LY-MSX-IA-HDF.v2-ID; and LY-MSX-IA-N.v2-ID.

LOYAL AMERICAN acknowledged that its withdrawal of Medicare Supplement policies from sale in Idaho will prohibit LOYAL AMERICAN 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 LOYAL AMERICAN's notice to the Department, pursuant to the requirements of IDAPA 18.01.54.056.04.b. LOYAL AMERICAN 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.

LOYAL AMERICAN'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 18.01.54.056.04.a.

The Director, having reviewed the foregoing and the requirements of IDAPA 18.01.54.056.04, and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to IDAPA 18.01.54.056.04.a, that LOYAL AMERICAN is authorized to withdraw from the Medicare Supplement market in Idaho, effective June 23, 2019.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.056.04.b, that LOYAL AMERICAN 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 May 23, 2024.

DATED this 28 day of May, 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 29th day of May, 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:

Loyal American Life Insurance Company
Attn: Denise Cox
11200 Lakeline Blvd., Suite 100
Austin, TX 78717

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

Edith L. Pacillo
Lead Deputy Attorney General
Idaho Department of Insurance
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Pamela Murray