

FILED
NOV 22 2019
Department of Insurance
State of Idaho

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

In the Matter of:

COMBINED INSURANCE COMPANY OF
AMERICA,

Certificate of Authority No. 256
NAIC ID No. 62146

Docket No. 18-3734-19

**ORDER AUTHORIZING
DISCONTINUANCE OF
MEDICARE SUPPLEMENT PLANS**

On or about November 16, 2019, the Idaho Department of Insurance (“Department”) received notice of the intent of COMBINED INSURANCE COMPANY OF AMERICA (“COMBINED INSURANCE”) to discontinue the availability of its Medicare Supplement plans identified as policy forms 14910-ID-A, 14911-ID-F, and 14912-ID-N, effective January 1, 2020.

COMBINED INSURANCE acknowledged that discontinuance of its Medicare Supplement plans from sale in Idaho will prohibit COMBINED INSURANCE 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 COMBINED INSURANCE’s notice to the Department, pursuant to the requirements of IDAPA 18.04.10.056.04.b. COMBINED INSURANCE 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.

COMBINED INSURANCE'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 COMBINED INSURANCE is authorized to discontinue availability of its Medicare Supplement plans identified as policy forms 14910-ID-A, 14911-ID-F, and 14912-ID-N, effective January 1, 2020.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.04.10.056.04.b, that COMBINED INSURANCE 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 November 16, 2024.

DATED and effective this 24th day of November, 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).

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 22nd day of November, 2019, 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:

Combined Insurance Company of America
8750 W. Bryn Mawr Avenue, Floor 7
Triangle Plaza
Chicago, IL 60631

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

Edith L. Pacillo
Lead 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
- ☐ facsimile
- ☐ email


Pamela Murray