

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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ANTHONY J FAGIANO  
Director

BULLETIN NO 90-14

**MEMORANDUM**

DATE: October 4, 1990

TO: All Medicare Supplemental Providers

FROM: Anthony J. Fagiano  
Director

SUBJECT: Idaho Medicare Supplemental Insurance  
Regulation No. 54,6.a.ii

Section 54,6.a.ii of Regulation No. 54 provides the following exception for coverage for Medicare Supplemental policies:

Mental or emotional disorders, alcoholism and drug addiction unless administered on the advice of a licensed physician.

The Idaho Department of Insurance has interpreted this language to require Medicare Supplemental policies to provide coverage for mental or emotional disorders, alcoholism and drug addiction when such treatment is administered on the advice of a licensed physician to the extent the expense would be considered a Medicare eligible expense. This is the minimum amount of coverage required to be provided by an insurer in a Medicare Supplemental policy.