



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Tony Evers, Governor
Mark V. Afable, Commissioner

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December 12, 2019

Mr. Jeff Renk
Senate Chief Clerk
State Capitol
P.O. Box 7882
Madison, WI 53707

Mr. Patrick Fuller
Assembly Chief Clerk
17 West Main Street
Room 410
Madison, WI 53703

Re: Social and Financial Impact Report—2019 Senate Bill 615—relating to changing Medicare supplement policies.

Dear Chief Clerks Renk and Fuller:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting this letter regarding a social and financial impact report on 2019 Senate Bill 615 relating to changing Medicare supplement policies.

OCI has determined the bill does not:

1. Permit an insured to seek coverage from a specific type of provider;
2. Require coverage or a specific benefit design for a particular disease, condition or other healthcare need;
3. Require coverage of a particular treatment, equipment or drug;
4. Require coverage for a particular person because of their relation to the insured;
5. Require a particular benefit design or imposes conditions on cost sharing under an insurance policy, plan, or contract for the treatment of a particular disease, condition, or other health care need, for a particular type of health care treatment or service, or for the provision of equipment, supplies, or drugs used in connection with a health care treatment or service; or
6. Impose limits or conditions on a contract between an insurer and a health care provider, as defined in Wis. Stat. § 146.81 (1).

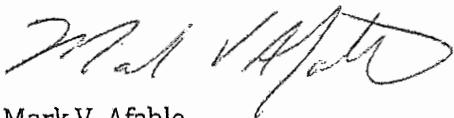
For these reasons, my office does not intend to prepare a social and financial impact report as allowed under Wis. Stat. §13.0966(2) (b).

In addition, OCI has established in s. Ins 3.39 (34), Wis. Adm. Code, extensive guarantee issue rights for persons eligible for Medicare using its authority pursuant to Wis. Stat. §632.81. The guarantee issue provisions anticipate numerous situations, including the relocation of the insured, loss of coverage of network providers, changes to retirement plan coverage, and insurer insolvency. Presently there are no restrictions on insureds making changes to their Medicare supplemental coverage.

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Please contact Olivia Hwang at (608) 267-9460 or Olivia.Hwang@wisconsin.gov if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mark V. Afable". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Mark V. Afable
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin