STATE OF WISCONSIN DEPARTMENT OF ADMINISTRATION DOA-2050 (C04/2012) DIVISION OF EXECUTIVE BUDGET AND FINANCE 101 EAST WILSON STREET, 10TH FLOOR P.O. BOX 7864 MADISON, WI 53707-7864 FAX: (608) 267-0372

EXISTING ADMINISTRATIVE RULESFiscal Estimate & Economic Impact Analysis

Type of Estimate and Analysis Repeal		
2. Administrative Rule Chapter, Title and Number		
Ch Ins 3 Casualty Insurance s. Ins 3.39 and 3.55		
3. Date Rule promulgated and/or revised; Date of most recent Evaluation	on	
Ins 3.39 - May 2010 Ins 3.55 November 2008		
4. Plain Language Analysis of the Rule, its Impact on the Policy Proble Economic Conditions or Other Factors Since Promulgation that alte	em that Justified its Creation and Changes in Technology, rthe need for or effectiveness of the Rule.	
Wisconsin is a waived state regarding the regulation of Medicar from implementing the standardized Medicare supplement Plan benefits with seven benefit riders. This is advantageous to both consumers to compare products on an equal basis to determine are able to rely upon a consistent regulatory scheme that is stab incorporated the National Association of Insurance Commission regulations following passage of the Medicare Access and CHI supplemental policies issued to individuals that are first eligible contain the option to purchase a Part B deductible rider. This che deductible rider as those plans are guaranteed renewable for life. The remainder of the proposed rule; updates terminology, creat and simplifies the appendices to the rule. However, as noted preplans are guaranteed renewable for life, the OCI cannot repeal of may still have existing policies regulated under this section. Insapproach for ease of navigation. By promulgating this rule the	s A to N, and instead uses standardized supplemental the insurer and the consumers as this system permits the best product to meet their insurance needs. Insurers le with few changes since 1990. The federal government theres Medicare supplement model act within the federal P Reauthorization Act of 2015 that requires Medicare for Medicare benefits on or after January 1, 2020, not thange does not affect those who already have the Part B seriously, since Medicare supplement and Medicare select priginal or previous federal law changes as individuals tead the OCI in this draft adopts a parallel citation	
these products.		
5. Describe the Rule's Enforcement Provisions and Mechanisms		
The rule interprets ss. 185.983 (1m), 600.03, 601.01 (2), 609.01 (2m), 632.76 (2) (b) and 632.81, 632.84, 632.895 (2), (3), (4), a and 601.64, Wis. Stats.		
6. Repealing or Modifying the Rule Will Impact the Following (Check All That Apply)	☐ Specific Businesses/Sectors ☐ Public Utility Rate Payers	
☐ State's Economy	☐ Small Businesses	
☐ Local Government Units		
7. Summary of the Impacts, including Compliance Costs, identifying an Business to conduct their Affairs.		
Insurers offering Medicare supplemental products will need to t		
and consumers will pay the Part B medical deductible directly rather than pay premium for use of the deductible rider.		
The difference in cost to the consumer will be negligible as the premium for the rider closely parallels the amount of the Part B medical deductible. The advantage of the Part B deductible rider was the ability to distribute the deductible evenly		
over 12-months rather than pay the deductible as incurred.		
List of Small Businesses, Organizations and Members of the Public Summary of their Comments.	that commented on the Rule and its Enforcement and a	
The request for comment on the proposed rule was sent to 50 organizations and individuals. Additionally the OCI		
posted the Request for Comment on its public website. The OCI received four comments on the rule from the following		
organizations and an individual: America's Health Insurance Plans Association, Attorney William Schiffbauer,		
Wisconsin Association of Health Plans, and UnitedHealth Group. All comments were similar and identified that the rule		

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draft was more restrictive than the federal requirement regarding the ability of persons eligible for Medicare prior to 2020 to obtain the Part B medical deductible rider after January 1, 2020, as the benefits consumers may elect are tied to the date of their initial eligibility not the date they seek coverage through a supplemental product. The OCI has revised the rule to fully address this concern.

9. Did the Agency consider any of the following Rule Modifications to reduce the Impact of the Rule on Small Businesses in lieu of repeal? □ Less Stringent Compliance or Reporting Requirements □ Consolidation or Simplification of Reporting Requirements □ Establishment of performance standards in lieu of Design or Operational Standards □ Exemption of Small Businesses from some or all requirements □ Stabilishment of performance standards in lieu of Design or Operational Standards □ Exemption of Small Businesses from some or all requirements □ Other, describe: The rules change minimum necessary to retain regulatory jurisdiction over Medicare supplement products. 10. Fund Sources Affected □ GPR □ FED □ PRO □ PRS □ SEG □ SEG·S □ None 12. Fiscal Effect of Repealing or Modifying the Rule □ No Fiscal Effect □ Increase Existing Revenues □ Could Absorb Within Agency's Budget □ Decrease Cost □ Decrease C					
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			19. Contact Phone Number		
Julie E. Walsh 608-264-8101			608-264-8101		

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