



January 2016

WEST VIRGINIA INFORMATIONAL LETTER

NO. 109-B

TO: All Insurance Companies Doing Business in the State of West Virginia, Insurance Trade Associations, Insurance Media Publications and Other Interested Persons

RE: Time Frame for Writing Medicare Supplement Application

In 1998, the Offices of the Insurance Commissioner (OIC) issued Informational Letter 109-A providing that an agent could write a Medicare Supplement application on an individual no sooner than thirty (30) days prior to the effective date of the individual's Medicare eligibility.

The purpose of this Letter is to place interested parties on notice that agents may now use reasonable discretion with respect to the timing related to soliciting and writing Medicare Supplement applications. It is emphasized, however, that the Medicare Supplement applicant should clearly be made aware of the effective date of such coverage. Moreover, the scheduling of when the initial Medicare Supplement premium is due should reasonably relate to the individual's Medicare eligibility date.

The nullification of the 30-day limiting time frame as set forth in Informational Letter 109-A is warranted for the following reasons:

- Most new Medicare eligible beneficiaries receive their Medicare card within ninety (90) days prior to the card's effective date;
- Medicare beneficiaries may apply for Medicare Advantage Plans or Medicare Part D three (3) months prior to their Medicare eligibility date;
- Companies are soliciting and accepting Medicare Supplement applications prior to the 30-day time frame applicable to agents; and
- It is beneficial for Medicare Supplement applicants to have the services of knowledgeable and experienced agents when applying for such policies.

Please e-mail any questions concerning this Informational Letter to Informational.Letters@wvinsurance.gov or call (304) 558-0401.



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Insurance Commissioner

