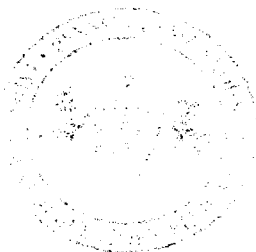


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**INDEPENDENT REGULATORY REVIEW COMMISSION**  
333 MARKET STREET, 14TH FLOOR, HARRISBURG, PA 17101

April 14, 2005

Honorable M. Diane Koken, Commissioner  
Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Regulation #11-224 (IRRC #2462)  
Insurance Department  
Medicare Supplement Insurance Minimum Standards

Dear Commissioner Koken:

The Independent Regulatory Review Commission approved the subject regulation today. Our Order is enclosed and will be available on our website at [www.irrc.state.pa.us](http://www.irrc.state.pa.us).

We appreciate the joint effort that went into producing a regulation that meets the criteria and intent of the Regulatory Review Act.

Sincerely,

A handwritten signature in cursive script, appearing to read "John R. McGinley, Jr.", is written over a horizontal line.

John R. McGinley, Jr.

Chairman

wbg

Enclosure

cc: Honorable Gibson E. Armstrong, Chairman, Senate Banking and Insurance Committee  
Honorable Michael J. Stack, III, Minority Chairman, Senate Banking and Insurance Committee  
Honorable Nicholas A. Micozzie, Majority Chairman, House Insurance Committee  
Honorable Tony DeLuca, Democratic Chairman, House Insurance Committee

**INDEPENDENT REGULATORY REVIEW COMMISSION  
APPROVAL ORDER**

Commissioners Voting:

Public Meeting Held April 14, 2005

John R. McGinley, Jr., Esq., Chairman  
Alvin C. Bush, Vice Chairman, by Phone  
Daniel F. Clark, Esq.  
Arthur Coccodrilli  
Murray Ufberg, Esq.

Regulation No. 11-224  
Insurance Department  
Medicare Supplement Insurance  
Minimum Standards

On February 11, 2005, the Independent Regulatory Review Commission (Commission) received this regulation from the Insurance Department (Department). This rulemaking amends 31 Pa. Code Chapter 89. Notice of proposed rulemaking was omitted for this regulation; it will become effective upon publication in the *Pennsylvania Bulletin*.

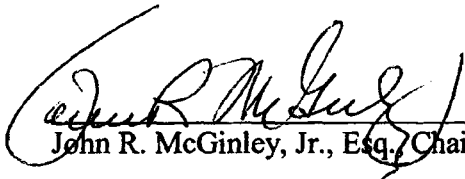
This regulation amends the requirements for Medicare Supplement Insurance policies to comply with Federal requirements of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. The amendments conform to the National Association of Insurance Commissioners revised model regulation. Federal law mandates these amendments in order for a state to retain primacy.

We have determined this regulation is consistent with the statutory authority of the Department (71 P.S. § 186) and the intention of the General Assembly. Having considered all of the other criteria of the Regulatory Review Act, we find promulgation of this regulation is in the public interest.

**BY ORDER OF THE COMMISSION:**

This regulation is approved.



  
John R. McGinley, Jr., Esq., Chairman