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Burke, Bridget

From: Amsden, Nancy B <nancy_amsden@uhc.com>
Sent: Wednesday, April 18, 2018 1:51 PM
To: Burke, Bridget
Cc: Frantz, Jodi (Insurance); Kane, Stephen G
Subject: MACRA UHC Comments submission
Attachments: PA MACRA with notes DOI 2.docx



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April 18, 2018

Bridget Burke, Regulatory Coordinator
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cc: Jodi Frantz, Deputy Chief Counsel

Dear Ms. Burke:

UnitedHealthcare Insurance Company is providing a response to the proposed regulation 31 Pa. Code Chapter 89 Subchapter K, 89.772, 89.777b, 89.777c, 89.778, 89.781 and 89.783 - Medicare Supplement Insurance Minimum Standards. We understand that due to the submission date, the Department of Insurance can no longer consider substantive comments, and therefore the comments provided below are only technical in nature.

1. Section 89.772 - comments are as follows:
 - (A) The definition for 2020 Standardized Medicare supplement benefit plan reads– “A group or individual policy or certificate of Medicare supplement insurance issued or delivered on or after January 1, 2020”, but does not reference “for effective dates” on or after January 1, 2020, as is stated in the model. We would like to suggest, without amending the language of the regulation, that if you interpret “issued or delivered on or after 1/1/2020” to mean issued or delivered for effective dates on or after 1/1/2020, that the Department clarify this in the preamble to the final regulation.

2. Section 89.777b - comments are as follows:

- (A) A typographical error was identified in the new language of section (f)(7). The word “*ready*” should be removed and replaced with the word “*newly*”.
- (B) A typographical error was identified in the third line of section (f)(8)(iii). The word “*appli-cable*” should be revised to read “*applicable*”.
3. Section 89.777c - comments are as follows:
- (A) In the first sentence of item (2), the words “*and plan policy*” should be removed so the sentence reads “...*a Medicare supplement policy or certificate issued.....*”
- (B) The reference to “*Plan F*” in the second sentence of subsection (iv) should be replaced by “*Plan G*”, since this section describes the plans for people newly eligible for Medicare on or after 1/1/2020. The second sentence should read, “*The Medicare Part B deductible paid by a beneficiary enrolled in a Standardized Medicare supplement benefit high deductible Plan G plan shall be considered an out-of-pocket expense for purposes of meeting the annual high deductible.*”
4. Section 89.783 – states that notice will be published in the Pennsylvania Bulletin regarding the availability of the amended outlines (and cover page) when revisions are made available to the Department by the United States Department of Health and Human Services as published in the Federal Register. We note that the cover page and outlines have been published in the Federal Register at 82 FR 41684 *et seq.* In passing, we noticed a typo on the cover page shown in the Federal Register. The header for the column for Plans C and F should read “Medicare first eligible before 2020 only” [*Emphasis added*].

We hope our suggestions are helpful. If you have any questions or would like to discuss anything concerning the comments or the proposed regulations, you are welcome to contact me by phone or email.

Sincerely,
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Regulatory Affairs Analyst
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Attachment: proposed rulemaking with notes

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