

**REPORTING OF MULTIPLE MEDICARE SUPPLEMENT POLICIES**

This Bulletin is directed to all issuers, as defined at IC 27-8-13-7.3, writing Medicare supplement policies, as defined at IC 27-8-13-3. The purpose of this Bulletin is to clarify when an issuer is required to notify the IDOI of duplicative Medicare supplement policies.

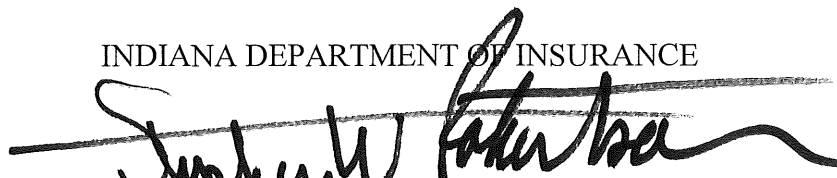
760 IAC 3-18-1(e) requires issuers to report to the IDOI, before March 2 of each year, the policy and certificate number and date of issuance for every individual resident of this state for which the issuer has in force more than one Medicare supplement policy or certificate.

The IDOI interprets the rule to require reporting *only* when an individual has multiple policies and the dates of coverage in those policies overlap. Submitting the form provided under 760 IAC 3-18-1(g) is not required when an individual purchases a new or replacement policy, and the new policy goes into effect after termination of the old policy. Additionally, the form need not be submitted when an issuer has no duplicate policies.

As of the date of this filing, the report required by 760 IAC 3-18-1 should be submitted electronically to [compliance@idoi.IN.gov](mailto:compliance@idoi.IN.gov).

Questions regarding this Bulletin should be directed to Bobbi Henn, Health Policy Analyst, at (317) 232-5693 or [bhenn@idoi.in.gov](mailto:bhenn@idoi.in.gov).

INDIANA DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", is written over a horizontal line.

Stephen W. Robertson,  
Insurance Commissioner