



## Solicitation of Public Comment

### Proposed Rate Increases for Bankers Life and Casualty Company Medicare Supplement Insurance

Bankers Life and Casualty Company (“Bankers”) has requested rate increases to take effect in 2010 for the following individual Medicare Supplement subscriber plans:

1. Pre-Standardized Medicare Supplement Plans forms GR-A020, GR-A002 and GR-75R. These are plans that provide benefits supplementary to Medicare, but are on forms that were issued prior to the introduction of standardized Medicare Supplement policies in 1994. Bankers has requested a rate increase of 3.0% on all of these policies.
2. Standardized policy form GR-A05. This is block of policies written on forms that were last offered in 1995. Bankers has requested an average rate increase of 6.1%. These policies have rates that vary by attained age through age 80. The actual increase a policyholder experiences may be larger than those shown below because of an increase in age. The requested increase varies by plan of benefits:
  - Medicare Supplement Plan C—5.0%
  - Medicare Supplement Plan F—10.5%

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[www.ohic.ri.gov](http://www.ohic.ri.gov)  
1511 Pontiac Avenue • Building #69, First Floor • Cranston, RI 02920  
401.462.9517 • 401.462.9645 fax • TTY: 711

3. Standardized policy form GR-A06. This is an open policy series that includes all Bankers' individual Medicare Supplement policies written since 1996. Bankers has requested an average increase of 9.3%. These policies have rates that vary by attained age through age 80. The actual increase a policyholder experiences may be larger than those shown below because of an increase in age. The requested increase varies by plan of benefits:

- Medicare Supplement Plan A—8.0%
- Medicare Supplement Plan B—7.0%
- Medicare Supplement Plan C—10.0%
- Medicare Supplement Plan D—4.0%
- Medicare Supplement Plan E—12.0%
- Medicare Supplement Plan F—9.5%
- Medicare Supplement Plan F High Deductible—0.0%
- Medicare Supplement Plan G—4.5%
- Medicare Supplement Plan J—9.5%
- Medicare Supplement Plan K—4.5%
- Medicare Supplement Plan L—3.0%

## How to File Public Comment

OHIC welcomes written public comment regarding this request for a rate increase (“the rate request”). Public comment should be received by the OHIC no later than **Monday, October 26, 2009 by 4:00 PM**. To comment on the filing, you may submit written comments to OHIC by United States mail with postage prepaid to:

OHIC  
1511 Pontiac Avenue  
Building #69, first floor  
Cranston, RI 02920  
Attention: John Aloysius Cogan Jr., Esq.

Alternately **and preferably**, comments may be submitted by e-mail to [jcogan@ohic.ri.gov](mailto:jcogan@ohic.ri.gov).

If you have questions regarding this rate request, please email [HealthInsInquiry@ohic.ri.gov](mailto:HealthInsInquiry@ohic.ri.gov).

## How To See the Filing

A copy of the rate request is available on the OHIC website <http://www.ohic.ri.gov/>

The rate request may also be reviewed during normal business hours at the OHIC offices at:

OHIC  
1511 Pontiac Avenue  
Building #69, first floor  
Cranston, RI 02920

Monday through Friday  
8:30 a.m. to 4:00 p.m.

Directions to the office can be found on the <http://www.ohic.ri.gov/> website. Please call (401) 462-9639 in advance to schedule a time to review the rate request. In addition, copies of the rate request may be requested (copying charges may apply) by calling (401) 462-9639.