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| 2020 MEDICARE SUPPLEMENT DATA CALL  Reporting Due Date: May 31, 2021   |  |  | | --- | --- | | **DATE:** | February 2021 | | **TO:** | Insurers that transacted individual or group Medicare Supplement business in the Commonwealth of Pennsylvania in 2020 | | **ATTN:** | Chief Accident and Health Insurance Actuary | | **RE:** | Medicare Supplement Refund Calculation | | **FROM:** | Tracie Gray, Director  Bureau of Life, Accident and Health Insurance  Office of Insurance Product Regulation and Administration |   Pursuant to 31 s 89.780(b) of the Pennsylvania Insurance Regulations, the Pennsylvania Insurance Department has prescribed the Excel worksheets contained in the workbook linked below as the applicable Medicare Supplement Refund Calculation forms to be used by insurers to submit the required annual refund calculation data to the Department for each individual and group standardized Medicare Supplement benefit plan.  Insurers must submit the refund calculation data in the prescribed Excel format to the Commissioner by May 31 of each year. The shaded areas on the worksheet are to be completed by the company; all other information will be calculated from the entered data.  Separate blank worksheets for individual and group business are contained in the linked workbook, which incorporate specific loss ratios to calculate the benchmark ratio for the applicable market; otherwise the two worksheets are identical. These worksheets should be completed for each standardized Medicare Supplement benefit plan (SMSBP): A, B, C, D, E, F, G, H, I, J, K, L, M, and N.   * Submit all of the insurer’s worksheets in one Excel workbook. * Do not convert the information to a pdf file. * Do not modify the formatting of the workbook (other than to hide, rather than delete, rows or columns if the company considers it necessary), and leave all formulas intact. * Note that in the determination of the Benchmark Loss Ratio, all data for calendar years prior to 2005 will be included in the Calendar Year 2005 row for calculations purposes; this will be done automatically so no alterations by the company are necessary * Standard and Select plan experience must be reported on separate worksheets. * 1990 and 2010 form series experience must be combined in one exhibit for each SMSPB. * High deductible experience for Plans F, G, and J must be included in the exhibits for Plans F, G, and J, respectively. * Earned Premiums are to include all modal loads and fees charged * Incurred claims are to exclude active life reserves.   These worksheets must also be completed for any pre-standardized individual or group plans (SMSBP: P) for which business remained inforce in 2020. Again, individual and group plan experience must be submitted separately, with the combined experience for all applicable policies included on the appropriate worksheet (individual or group).  For purposes of calculating the refunds for pre-standardized plans, 1996 is considered the year of issue for all business. Therefore, in the Calendar Year Experience section of the worksheet, data will be entered only in Year of Issue 1996, for calendar years 1996 and subsequent.  If any of the experience submitted in the previous year’s filing differs from the experience for the same period submitted in the current year’s filing, provide an explanation of the reason(s) that the data has changed. This explanation must be included in a cover letter that accompanies the current year’s filing.  **Medicare Supplement Refund Calculation filings must be submitted via SERFF, using:**   * Type of Insurance (TOI) code MS-09 Medicare Supplement - Other 2010 * Sub-Type of Insurance (Sub-TOI) code MS09.000 Medicare Supplement Other 2010 * Filing Type Rate - Medicare Supplement Refund Calculation   If you have any questions, please contact Michael Gurgiolo at (717) 783-2115 or email [mgurgiolo@pa.gov](mailto:mgurgiolo@pa.gov).  The prescribed workbook with individual and group pages can be found here:  [**Medicare Supplement Refund Workbook**](https://www.insurance.pa.gov/Companies/IndustryActivity/Documents/2020%20Medigap%20Refund%20Workbook.xlsx) |