

# INDIANA DEPARTMENT OF INSURANCE RULEMAKING DOCKET

## LSA Document #19-84 – Insurance Holding Company Systems

### Subject Matter of the Rule:

Repeals 760 IAC 1-15.1-3.1 regarding exemptions for insurers subject to registration under IC 27-1-23-3. Effective 30 days after filing with the Publisher.

### Notices Related to the Proposed Rule:

- Notice of Intent <http://iac.iga.in.gov/iac/20190213-IR-760190084NIA.xml.pdf>
- Proposed Rule <http://iac.iga.in.gov/iac/20190508-IR-760190084PRA.xml.pdf>
- Economic Impact Statement <http://iac.iga.in.gov/iac/20190508-IR-760190084EIA.xml.pdf>
- Notice of Public Hearing <http://iac.iga.in.gov/iac/20190508-IR-760190084PHA.xml.pdf>
- Change in Notice of Public Hearing <http://iac.iga.in.gov/iac/20190529-IR-760190084CHA.xml.pdf>
- [Comments of Small Business Ombudsman](#)

### Public Comments May Be Made:

Via e-mail: [abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)  
Via facsimile: (317) 234-6476  
Via U.S. mail: Amy Beard  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

### Time Within Which Public Comments May Be Made:

Public comments may be made now and through the date of the public hearing.

### Public Comments And Responses to Public Comments May Be Inspected Upon Request At:

Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

**Public Hearing Information:**

June 20, 2019  
10:30 a.m.  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

**Relevant Scientific and Technical Findings Related to the Proposed Rule:**

Not applicable.

**Estimated Timetable for Action\*:**

Date of filing of proposed rule: May 8, 2019  
Date of public hearing: June 20, 2019  
Date of final adoption: July 11, 2019  
Date of filing with the Office of the Attorney General: July 11, 2019  
Anticipated date of review by the Governor: August 15, 2019  
Anticipated effective date: September 15, 2019

\* This timeline is subject to change during the rulemaking process. This timeline will be updated when changes occur.

# LSA Document #19-252 – Privacy of Consumer Information

## Subject Matter of the Rule:

Amends 760 IAC 1-67-4 concerning annual privacy notices to customers. Effective 30 days after filing with the Publisher.

## Notices Related to the Proposed Rule:

- Notice of Intent <http://iac.iga.in.gov/iac/20190501-IR-760190252NIA.xml.pdf>
- Proposed Rule <http://iac.iga.in.gov/iac/20190703-IR-760190252PRA.xml.pdf>
- Economic Impact Statement <http://iac.iga.in.gov/iac/20190703-IR-760190252EIA.xml.pdf>
- Notice of Public Hearing <http://iac.iga.in.gov/iac/20190703-IR-760190252PHA.xml.pdf>
- [Comments of Small Business Ombudsman](#)

## Public Comments May Be Made:

Via e-mail: [abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)  
Via facsimile: (317) 234-6476  
Via U.S. mail: Amy Beard  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## Time Within Which Public Comments May Be Made:

Public comments may be made now and through the date of the public hearing.

## Public Comments And Responses to Public Comments May Be Inspected Upon Request At:

Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

**Public Hearing Information:**

July 29, 2019  
10:30 a.m.  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

**Relevant Scientific and Technical Findings Related to the Proposed Rule:**

Not applicable.

**Estimated Timetable for Action\*:**

Date of filing of proposed rule: June 3, 2019  
Date of public hearing: July 29, 2019  
Date of final adoption: August 12, 2019  
Date of filing with the Office of the Attorney General: August 12, 2019  
Anticipated date of review by the Governor: September 30, 2019  
Anticipated effective date: October 30, 2019

\* This timeline is subject to change during the rulemaking process. This timeline will be updated when changes occur.

# LSA Document #19-257 – Medicare Supplement Insurance Minimum Standards

## Subject Matter of the Rule:

Amends 760 IAC 3-7-1 concerning standard Medicare supplement benefit plans for 1990 Standardized Medicare supplement benefit plan policies or certificates issued for delivery after December 31, 1991, and prior to June 1, 2010. Amends 760 IAC 3-7.1-1 concerning standard Medicare supplement benefit plans for 2010 Standardized Medicare supplement benefit plan policies or certificates issued for delivery with an effective date for coverage on or after June 1, 2010. Adds 760 IAC 3-7.2 concerning standard Medicare supplement benefit plans for 2020 Medicare supplement benefit plan policies or certificates issued for delivery to individuals newly eligible for Medicare on or after January 1, 2020. Amends 760 IAC 3-14-1 concerning required disclosure provisions. Effective 30 days after filing with the Publisher.

## Notices Related to the Proposed Rule:

- Notice of Intent <http://iac.iga.in.gov/iac/20190508-IR-760190257NIA.xml.pdf>
- Proposed Rule <http://iac.iga.in.gov/iac/20190619-IR-760190257PRA.xml.pdf>
- Economic Impact Statement <http://iac.iga.in.gov/iac/20190619-IR-760190257EIA.xml.pdf>
- Notice of Public Hearing <http://iac.iga.in.gov/iac/20190619-IR-760190257PHA.xml.pdf>
- [Comments of Small Business Ombudsman](#)

## Public Comments May Be Made:

Via e-mail: [abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)  
Via facsimile: (317) 234-6476  
Via U.S. mail: Amy Beard  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## Time Within Which Public Comments May Be Made:

Public comments may be made now and through the date of the public hearing.

## Public Comments And Responses to Public Comments May Be Inspected Upon Request At:

Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## **Public Hearing Information:**

July 11, 2019  
10:00 a.m.  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## **Relevant Scientific and Technical Findings Related to the Proposed Rule:**

Not applicable.

## **Estimated Timetable for Action\*:**

Date of filing of proposed rule: June 19, 2019  
Date of public hearing: July 11, 2019  
Date of final adoption: July 29, 2019  
Date of filing with the Office of the Attorney General: July 29, 2019  
Anticipated date of review by the Governor: August 30, 2019  
Anticipated effective date: September 30, 2019

\* This timeline is subject to change during the rulemaking process. This timeline will be updated when changes occur.

# LSA Document #19-317 – Corporate Governance Annual Disclosure

## Subject Matter of the Rule:

Adds 760 IAC 1-81 to set forth the procedures for filing and the required contents of the corporate governance annual disclosure deemed necessary by the Commissioner to carry out the provisions of IC 27-1-4.1. Effective 30 days after filing with the Publisher.

## Notices Related to the Proposed Rule:

- Notice of Intent <http://iac.iga.in.gov/iac/20190619-IR-760190317NIA.xml.pdf>

## Public Comments May Be Made:

Via e-mail: [abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)  
Via facsimile: (317) 234-6476  
Via U.S. mail: Amy Beard  
Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## Time Within Which Public Comments May Be Made:

Public comments may be made now and through the date of the public hearing.

## Public Comments And Responses to Public Comments May Be Inspected Upon Request At:

Department of Insurance  
311 West Washington Street  
Suite 103  
Indianapolis, IN 46204

## Public Hearing Information:

A public hearing has not yet been scheduled at this time.

## Relevant Scientific and Technical Findings Related to the Proposed Rule:

Not applicable.

## **Estimated Timetable for Action\*:**

Date of filing of proposed rule: August 1, 2019

Date of public hearing: September 15, 2019

Date of final adoption: October 1, 2019

Date of filing with the Office of the Attorney General: October 1, 2019

Anticipated date of review by the Governor: November 30, 2019

Anticipated effective date: December 30, 2019

\* This timeline is subject to change during the rulemaking process. This timeline will be updated when changes occur.





**VIA EMAIL**

June 07, 2019

Amy Beard  
General Counsel  
Indiana Department of Insurance  
[abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)

*Re:* LSA Document #19-84/ Economic Impact Statement

Ms. Beard,

Pursuant to Indiana Code 4-22, as the Small Business Ombudsman, I have reviewed the economic impact analysis for small businesses associated with the rule changes contained in LSA Document #19-84 proposed by the Indiana Department of Insurance.

Based on my assessment as the Small Business Ombudsman, I have concluded that the proposed rule is needed to maintain Indiana's accreditation with National Association of Insurance Commissioners (NAIC). If Indiana fails to maintain NAIC accreditation, Indiana domestic insurers will be subjected to costly financial examinations from each of the other NAIC accredited states in which the company is authorized to write business.

The economic impact statement prepared by the Indiana Department of Insurance states, "There are no less intrusive or less costly alternative methods for achieving the purposes of the proposed rule."

Based upon this statement and review, the Small Business Ombudsman supports the proposed rule related to the economic impact to small business if the Indiana Department of Insurance conclusion reflects the actual result after promulgation. If you have any questions about these comments, please contact me at [KColclazier@iedc.IN.gov](mailto:KColclazier@iedc.IN.gov).

Sincerely,

Katelyn Colclazier  
Small Business Ombudsman



**VIA EMAIL**

July 02, 2019

Amy L. Beard  
General Counsel  
Indiana Department of Insurance  
[abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)

Re: LSA Document #19-257/ Economic Impact Statement

Ms. Beard,

Pursuant to Indiana Code 4-22, as the Small Business Ombudsman, I have reviewed the economic impact analysis for small business associated with the rule changes contained in LSA Document #19-257 proposed by the Indiana Department of Insurance.

Based on my assessment as the Small Business Ombudsman, I have concluded that the proposed rule is needed to be in accordance with federal law. These requirements and costs are necessary. If a state's Medicare supplement program does not provide for the application and enforcement of the National Association of Insurance Commissioner ("NAIC") Standards and requirements in 42 U.S.C. §1395ss(b)(1), no Medicare supplement policy may be issued in that state, unless the policy has been certified by the Secretary of the United States Department of Health and Human Services as meeting minimum standards and requirements under the procedures established in 42 U.S.C. §1395ss(a)(1).

The economic impact statement prepared by the Indiana Department of Insurance states, "There are no less intrusive or less costly alternative methods for achieving the purposes of the proposed rule."

Based upon this statement and review, the Small Business Ombudsman supports the proposed rule related to the economic impact to small business if the Indiana Department of Insurance conclusion reflects the actual result after promulgation. If you have any questions about these comments, please contact me at [KColclazier@iedc.IN.gov](mailto:KColclazier@iedc.IN.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Katelyn Colclazier". The signature is fluid and cursive, with a small yellow dot at the beginning of the first stroke.

Katelyn Colclazier  
Small Business Ombudsman

Indiana Economic Development Corporation | 1 North Capitol Avenue, Suite 700 | Indianapolis, Indiana 46204  
800.463.8081 | t 317.232.8800 | f 317.232.4146 | [iedc.IN.gov](http://iedc.IN.gov)

Last updated July 19, 2019



**VIA EMAIL**

July 16, 2019

Amy Beard  
General Counsel  
Indiana Department of Insurance  
[abeard@idoi.in.gov](mailto:abeard@idoi.in.gov)

Re: LSA Document #19-252/ Economic Impact Statement

Ms. Beard,

Pursuant to Indiana Code 4-22, as the Small Business Ombudsman, I have reviewed the economic impact analysis for small businesses associated with the rule changes contained in LSA Document #19-252 proposed by the Indiana Department of Insurance.

Based on my assessment as the Small Business Ombudsman, I have concluded that the proposed rule will not have a negative impact on small businesses.

The economic impact statement prepared by the Indiana Department of Insurance states, "The proposed rule will not impose requirements or costs on small businesses under IC 4-22-2.1-5."

Based upon this statement and review, the Small Business Ombudsman supports the proposed rule related to the economic impact to small business if the Indiana Department of Insurance conclusion reflects the actual result after promulgation. If you have any questions about these comments, please contact me at [KColclazier@iedc.IN.gov](mailto:KColclazier@iedc.IN.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Katelyn Colclazier". The signature is fluid and cursive, with a long horizontal stroke at the end.

Katelyn Colclazier  
Small Business Ombudsman