

# **The Golden Link**

*A Quick-Release Newsletter from AIMC, LLC*

To: All Central States Health & Life Co. of Omaha Medicare Supplement Agents in Illinois

Re: 2020 Rate Adjustment

CSO received approval for a rate adjustment in Illinois. There is a **6.0%** rate increase for **Plans A and G**, a **4.0% decrease** for **Plan N**, and a rate slope change for **Plan C** that resulted in an overall **-1.2% change**.

**The effective date for the rate adjustment is March 1, 2020.**

Please refer to the points below to determine which rates should be applied.

- All Medicare Supplement applications dated ***before*** February 1, 2020, ***regardless of effective date***, will receive the current 1-1-20 rates.
- Any application dated ***on or after*** February 1, 2020, requesting a policy effective date ***before*** March 1, 2020, will receive the current 1-1-20 rates.
- Any application dated ***on or after*** February 1, 2020 requesting an effective date of March 1, 2020 ***or after*** will receive the new 3-1-20 rates.

## **Summary of this information:**

| <b>Application Date</b>   | <b>Effective Date</b>  | <b>Applicable Rates</b> |
|---------------------------|------------------------|-------------------------|
| Before February 1, 2020   | Anytime                | 1-1-20 Rates            |
| February 1, 2020 or after | Before March 1, 2020   | 1-1-20 Rates            |
| February 1, 2020 or after | March 1, 2020 or after | 3-1-20 Rates            |

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