

The Golden Link

A Quick-Release Newsletter from AIMC, LLC

To: All Central States Health & Life Co. of Omaha Medicare Supplement Agents in North Dakota
Re: 2020 Rate Adjustment

CSO received approval for a rate adjustment in North Dakota. 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:

Application Date	Effective Date	Applicable Rates
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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