

# **The Golden Link**

*A Quick-Release Newsletter from AIMC, LLC*

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

CSO received approval for a rate adjustment in New Jersey. 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 -2.5% 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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