



## **Agency Directive from Heartland National Life Insurance Company**

### **Agency Directive #1195**

**TO: All Heartland Agents in Missouri**

**FROM: Dennis Taylor, President**

**DATE: 5/31/2019**

**SUBJECT: Missouri rates on Medicare Supplement Plans (Policy Forms 90030 Association Plans)**

**We recently filed and received approval from the state insurance department for rate adjustments to our Association Medicare Supplement plans. We will begin notifying policyowners of their new rates soon and wanted you to have advance notice of this action.**

**The 90030 Association plans are receiving a 20% increase for Plan F, a 10% increase on plan G, and no increase on plans A & N. This adjustment will be effective 7/1/2019.**

**Outlines of Coverage with the new street rates for the Association plans 90030 are now available on your agent portal. Applications dated and postmarked after 6/30/2019 must be submitted with the new rates. You may continue to use the current rates until 6/30/2019.**

**Heartland strives to ensure that our policyowners enjoy true "freedom of choice" in their health care under Medicare while federal lawmakers continue to ignore the need to reform this entitlement program to meet the future needs of an increasing**

beneficiary population. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policyowners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policyowners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

**These are not plan forms currently being marketed and do not affect your new business.**

Sincerely,



Dennis Taylor

President

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