

Accident and Health

Year-to-Date Rate Change Report



As of May 31, 2023

Life and Health Product Review Analytics Unit
Florida Office of Insurance Regulation

Key Terms

Product: The specific type of Accident and Health policy under consideration.

File Log Number: The number automatically assigned to a filing by the Office of Insurance Regulation's (Office) internal tracking system. All closed filings are available to the public for review by using the Office's online Forms and Rates Filing Search utility.

Closed: The date the Office took final action on a filing; for purposes of this report this is the date the filing was approved.

Reported Policies: The number of policies affected by the combined rate impact (the anniversary allowed value).

% Change Allowed: The average change to the premium that will be implemented at a single point in time. The rate change experienced by any policyholder may differ from the average.

Avg. Trend Allowed: The growth rate required to cover medical provider price increases, utilization changes, and other items. This is the average change to the premium that will be implemented over a period of time (typically twelve months).

Anniversary Allowed: The combined effect of the base rate change, trend and previously approved changes that have not yet been fully implemented.

Note all rate changes shown in the following report are for filings that are closed with a final disposition status of Approved.

Accident and Health, Year-to-Date Rate Changes Report : By Company
 Through May 31, 2023

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
ACCENDO INS. CO.						
Individual Medicare Supplement Standard Plans	23-002426	01/27/2023	1,506	6.00	0.00	6.00
ACE PROPERTY AND CASUALTY INS. CO.						
Group Health Specified Disease Limited Benefit Dread Disease	22-047758	01/11/2023	*	*	*	*
	22-047760	01/11/2023	*	*	*	*
Individual Medicare Supplement Standard Plans	23-003682	03/09/2023	0	0.00	0.00	0.00
AETNA LIFE INS. CO.						
Health Excess or Stop Loss	23-016200	05/08/2023	*	*	*	*
AF&L INS. CO.						
Long Term Care Comprehensive - Other	22-016019	03/15/2023	444	89.20	0.00	89.20
Long Term Care Facility Only - Other	21-031920	03/15/2023	34	93.00	0.00	93.00
Long Term Care Non-Facility Only	22-016014	03/15/2023	130	79.10	0.00	79.10
ALL SAVERS INS. CO.						
Health Excess or Stop Loss	23-002900	02/07/2023	*	*	*	*
AMERICAN BENEFIT LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-016689	04/28/2023	24	4.00	0.00	4.00
AMERICAN CONTINENTAL INS. CO.						
Individual Medicare Supplement Standard Plans	23-008836	03/07/2023	285	2.50	0.00	2.50
AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS						
Individual Medicare Supplement Prestandardized	23-018561	05/16/2023	*	*	*	*
Individual Medicare Supplement Standard Plans	23-018554	05/16/2023	*	*	*	*
AMERICAN HEALTH AND LIFE INS. CO.						
Group Credit Disability	23-006138	02/15/2023	74,906	-4.80	0.00	-4.80
AMERICAN HERITAGE LIFE INS. CO.						
Group Health Sickness	23-008506	04/13/2023	0	0.00	0.00	0.00
AMERICAN HOME LIFE INS. CO. (THE)						
Individual Medicare Supplement Standard Plans	23-018405	05/11/2023	12	0.00	0.00	0.00
AMERICAN REPUBLIC INS. CO.						
Individual Medicare Supplement Standard Plans	22-050544	01/03/2023	28	0.00	0.00	0.00

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Product^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
AMERICO FINANCIAL LIFE AND ANNUITY INS. CO.						
Individual Medicare Supplement Standard Plans	23-016288	05/17/2023	42	2.50	0.00	2.50

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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
AMERITAS LIFE INSURANCE CORP.						
Group Health Dental	22-050346	01/27/2023	9,795	0.00	0.00	0.00
Individual Health Disability Income	23-016517	05/30/2023	0	0.00	0.00	0.00
ASSURITY LIFE INS. CO.						
Individual Health Accident Only	23-016274	05/16/2023	0	0.00	0.00	0.00
AUTO-OWNERS LIFE INS. CO.						
Individual Medicare Supplement Prestandardized	23-019803	05/31/2023	2	2.50	0.00	2.50
BANKERS LIFE AND CASUALTY CO.						
Long Term Care Comprehensive - Other	23-009760	04/10/2023	0	0.00	0.00	0.00
Long Term Care Facility Only - Other	23-009762	04/10/2023	0	0.00	0.00	0.00
BANKERS RESERVE LIFE INS. CO. OF WISCONSIN						
Individual Medicare Supplement Standard Plans	22-050579	01/26/2023	32	3.00	0.00	3.00
BERKSHIRE LIFE INS. CO. OF AMERICA						
Individual Health Disability Income	22-050488	02/02/2023	0	0.00	0.00	0.00
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.						
Individual Health - Hospital Surgical Medical Expense	23-006500	03/31/2023	*	*	*	*
Individual Health Major Medical - Other	23-006501	02/28/2023	*	*	*	*
BRIGHTHOUSE LIFE INS. CO.						
Long Term Care Other Accelerated Benefit Rider	23-010164	04/04/2023	0	0.00	0.00	0.00
CAPITOL LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-016378	05/01/2023	248	2.00	0.00	2.00
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA						
Individual Medicare Supplement Prestandardized	23-018555	05/12/2023	6	2.50	0.00	2.50
Individual Medicare Supplement Standard Plans	23-010172	04/26/2023	29	4.00	0.00	4.00
CICA LIFE INS. CO. OF AMERICA						
Individual Health Specified Disease Limited Benefit Dread Disease	22-049192	01/17/2023	0	0.00	0.00	0.00
CIGNA HEALTH AND LIFE INS. CO.						
Health Excess or Stop Loss	23-004215	02/20/2023	248,896	-0.80	11.90	11.00
Individual Medicare Supplement Standard Plans	23-018949	05/31/2023	0	2.50	0.00	2.50

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CIGNA HEALTHCARE OF FLORIDA, INC.						
Health Maintenance Organization Other	23-004921	02/13/2023	*	*	*	*

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COLONIAL LIFE AND ACCIDENT INS. CO.						
Long Term Care Comprehensive - Other	23-010302	04/18/2023	0	0.00	0.00	0.00
COLONIAL PENN LIFE INS. CO.						
Individual Medicare Supplement Prestandardized	23-018390	05/18/2023	23	0.00	0.00	0.00
COMPANION LIFE INS. CO.						
Group Health Disability Income	23-005796	02/17/2023	607	0.00	0.00	0.00
Health Excess or Stop Loss	23-012241	04/13/2023	651	0.00	14.40	14.40
Health Other / Supplemental - Cost Share Plans	23-012242	04/10/2023	0	0.00	4.50	4.50
COMPBENEFITS INS. CO.						
Individual Medicare Supplement Standard Plans	23-004120	03/09/2023	0	0.00	0.00	0.00
CONNECTICUT GENERAL LIFE INS. CO.						
Group Medicare Supplement Standard Plans	23-018948	05/16/2023	17	2.50	0.00	2.50
Health Conversion	23-004941	02/13/2023	*	*	*	*
Individual Medicare Supplement Standard Plans	23-018951	05/22/2023	3	2.50	0.00	2.50
CONTINENTAL GENERAL INS. CO.						
Group Medicare Supplement Prestandardized	23-016055	04/28/2023	3	2.50	0.00	2.50
Group Medicare Supplement Standard Plans	23-011428	04/12/2023	15	2.50	0.00	2.50
Individual Medicare Supplement Prestandardized	23-010552	03/27/2023	13	2.50	0.00	2.50
	23-011427	03/31/2023	15	2.50	0.00	2.50
Individual Medicare Supplement Standard Plans	23-003503	02/16/2023	764	2.50	0.00	2.50
Medicare Supplement Other	23-011421	05/05/2023	525	4.00	0.00	4.00
CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TN						
Medicare Supplement Other	23-009691	04/18/2023	10,955	8.80	0.00	8.80
EQUITABLE FINANCIAL LIFE INS. CO. OF AMERICA						
Group Health Hospital Indemnity	23-013889	04/25/2023	0	0.00	0.00	0.00
EVEREST REINS. CO.						
Group Health Accident Only	23-013077	05/04/2023	0	0.00	4.00	4.00
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FAMILY LIFE INS. CO.						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	22-049202	01/05/2023	531	-4.80	0.00	-4.80
FEDERAL INS. CO.						
Health Blanket Accident or Sickness	23-004134	02/21/2023	0	0.00	2.90	2.90
	23-017634	05/10/2023	3,340	-49.10	0.00	-49.10
FEDERAL LIFE INS. CO.						
Long Term Care Comprehensive - Other	23-003810	02/23/2023	0	0.00	0.00	0.00
FIDELITY SECURITY LIFE INS. CO.						
Health Excess or Stop Loss	22-050583	01/20/2023	0	0.00	8.50	8.50
FLORIDA DENTAL BENEFITS, INC.						
Prepaid Dental Service Plan Corporation	22-050547	01/31/2023	0	0.00	0.00	0.00
FLORIDA HEALTH CARE PLAN, INC.						
Health Maintenance Organization Group Small Group Only	23-008820	03/15/2023	162	7.20	0.00	7.20
	23-008821	03/15/2023	369	7.20	0.00	7.20
GENWORTH LIFE AND ANNUITY INS. CO.						
Individual Medicare Supplement Prestandardized	23-016742	04/28/2023	1	0.00	0.00	0.00
Individual Medicare Supplement Standard Plans	23-016720	04/28/2023	375	0.00	0.00	0.00
GERBER LIFE INS. CO.						
Medicare Supplement Other	22-049314	01/20/2023	2,963	3.00	0.00	3.00
GOLDEN RULE INS. CO.						
Individual Health Accident Only	23-007305	03/10/2023	6,195	-30.00	0.00	-30.00
Individual Health Hospital Indemnity	23-015817	05/16/2023	0	0.00	0.00	0.00
Individual Health Major Medical - Other	23-018101	05/23/2023	*	*	*	*
Individual Health Specified Disease Limited Benefit Dread Disease	23-009842	04/03/2023	0	0.00	0.00	0.00
GPM HEALTH AND LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-008889	03/31/2023	0	0.00	0.00	0.00
GREAT SOUTHERN LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-012103	04/18/2023	349	7.90	0.00	7.90
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GREATER HEALTH TRUST						
Multiple Employer Welfare Agreement	23-008457	04/06/2023	*	*	*	*

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GUARDIAN LIFE INS. CO. OF AMERICA						
Group Health Vision	22-046340	01/05/2023	61,839	0.00	0.00	0.00
	23-015679	04/28/2023	62,333	-6.90	2.00	-5.00
Prepaid Limited Health Service Organization	23-016981	05/17/2023	0	0.00	0.00	0.00
GUIDEWELL SIMPLIFI, INC.						
Individual Health - Hospital Surgical Medical Expense	23-011690	04/04/2023	*	*	*	*
Individual Health Major Medical Short Term	23-011691	04/05/2023	*	*	*	*
HARTFORD LIFE AND ACCIDENT INS. CO.						
Group Medicare Supplement Standard Plans	23-017786	05/23/2023	0	0.00	0.00	0.00
Medicare Supplement Other	23-017876	05/12/2023	486	2.50	0.00	2.50
	23-018033	05/23/2023	444	0.00	0.00	0.00
HUMANA HEALTH INS. CO. OF FLORIDA, INC.						
Health Excess or Stop Loss	23-002665	01/27/2023	*	*	*	*
Individual Medicare Supplement Standard Plans	23-018601	05/31/2023	3,920	1.50	0.00	1.50
HUMANA INS. CO.						
Group Health Disability Income	23-011807	05/04/2023	0	0.00	0.00	0.00
	23-011808	05/04/2023	0	0.00	0.00	0.00
Individual Medicare Supplement Standard Plans	23-006113	03/20/2023	13,196	8.30	0.00	8.30
HUMANADENTAL INS. CO.						
Individual Medicare Supplement Standard Plans	23-018510	05/22/2023	25	2.50	0.00	2.50
IDEALIFE INS. CO.						
Medicare Supplement Other	23-017860	05/05/2023	14	2.50	0.00	2.50
LIBERTY BANKERS LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	22-050563	01/11/2023	1	2.50	0.00	2.50
LIFE INS. CO. OF ALABAMA						
Individual Health Accident Only	23-010558	04/26/2023	5	0.00	0.00	0.00
LIFESHIELD NATIONAL INSURANCE CO.						
Individual Health Dental	23-000587	01/26/2023	0	0.00	0.00	0.00
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LINCOLN NATIONAL LIFE INS. CO.						
Group Health Disability Income	22-050431	02/02/2023	132,257	-1.60	0.00	-1.60
	23-020300	05/31/2023	35	-9.00	0.00	-9.00
MANHATTAN LIFE INS. CO.						
Medicare Supplement Other	23-018573	05/19/2023	22	0.00	0.00	0.00
MASSMUTUAL ASCEND LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-007670	03/08/2023	85	2.50	0.00	2.50
METROPOLITAN LIFE INS. CO.						
Long Term Care Comprehensive - Other	22-049172	05/18/2023	3,767	38.40	0.00	38.40
MINNESOTA LIFE INS. CO.						
Long Term Care Comprehensive - Other	23-003926	02/06/2023	30	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.						
Individual Health Dental	23-006207	03/09/2023	2,543	0.00	0.00	0.00
Individual Medicare Supplement Prestandardized	23-010513	03/29/2023	7	2.50	0.00	2.50
Long Term Care Comprehensive - Other	21-028267	03/20/2023	2,210	70.50	0.00	70.50
Medicare Supplement Other	23-003427	01/27/2023	5,634	6.00	0.00	6.00
NASSAU LIFE AND ANNUITY CO.						
Individual Medicare Supplement Prestandardized	23-013458	04/06/2023	119	2.50	0.00	2.50
NASSAU LIFE INS. CO. OF KANSAS						
Medicare Supplement Other	23-010462	04/13/2023	126	2.50	0.00	2.50
NATIONAL GUARDIAN LIFE INS. CO.						
Group Health Dental	23-001403	02/08/2023	0	0.00	0.00	0.00
NATIONAL HEALTH INS. CO.						
Individual Health Dental	23-002463	02/02/2023	9,080	0.40	0.00	0.40
NATIONWIDE LIFE AND ANNUITY INS. CO.						
Accelerated Benefit - Other	23-012826	04/13/2023	0	0.00	0.00	0.00
NATIONWIDE LIFE INS. CO.						
Health Excess or Stop Loss	23-009845	04/06/2023	118	0.00	17.40	17.40

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	23-018617	05/31/2023	0	0.00	12.50	12.50
Individual Medicare Supplement Prestandardized	23-010465	03/22/2023	7	2.50	0.00	2.50

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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
NATIONWIDE LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-010466	03/22/2023	124	2.50	0.00	2.50
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.						
Health Maintenance Organization Group Small Group Only	23-011171	04/26/2023	*	*	*	*
NEW ERA LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-011193	05/08/2023	571	8.30	0.00	8.30
NEW YORK LIFE INS. CO.						
Medicare Supplement Other	23-010692	03/29/2023	10	2.50	0.00	2.50
NIPPON LIFE INS. CO. OF AMERICA						
Group Health Dental	23-011639	04/25/2023	458	-4.70	3.50	-1.40
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)						
Fraternal Individual Medicare Supplement Standard Plans	23-020467	05/30/2023	488	2.50	0.00	2.50
OXFORD LIFE INS. CO.						
Individual Medicare Supplement Prestandardized	23-004014	02/24/2023	7	2.50	0.00	2.50
Individual Medicare Supplement Standard Plans	23-007190	03/15/2023	585	2.50	0.00	2.50
PHYSICIANS LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-011234	05/08/2023	63	7.50	0.00	7.50
PRINCIPAL LIFE INS. CO.						
Group Health Dental	23-010669	04/10/2023	63,264	0.00	2.00	2.00
Group Health Hospital Indemnity	22-049533	01/18/2023	0	0.00	0.00	0.00
Group Health Specified Disease Limited Benefit Dread Disease	23-009945	04/21/2023	0	-15.00	0.00	-15.00
	23-009947	04/21/2023	1,540	-15.00	0.00	-15.00
Individual Medicare Supplement Standard Plans	23-006107	02/24/2023	1,298	5.00	0.00	5.00
PROSELECT INS. CO.						
Health Excess or Stop Loss	22-050384	01/26/2023	0	0.00	10.30	10.30
RELIANCE STANDARD LIFE INS. CO.						
Group Health Dental	22-050347	01/27/2023	1,869	0.00	0.00	0.00
RENAISSANCE LIFE & HEALTH INS. CO. OF AMERICA						
Group Health Accident Only	23-004132	03/07/2023	0	0.00	0.00	0.00

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RESERVE NATIONAL INS. CO.						
Individual Health Accident Only	23-010406	04/10/2023	0	0.00	0.00	0.00
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SHENANDOAH LIFE INS. CO.						
Medicare Supplement Other	22-049676	01/04/2023	17	1.20	0.00	1.20
STANDARD INS. CO.						
Group Health Dental	22-050344	01/26/2023	2,879	-6.00	0.00	-6.00
Group Health Specified Disease Limited Benefit Dread Disease	22-047761	01/17/2023	0	0.00	0.00	0.00
STANDARD LIFE AND CASUALTY INS. CO.						
Individual Health Specified Disease Limited Benefit Dread Disease	22-047510	01/09/2023	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	22-047538	01/09/2023	0	0.00	0.00	0.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.						
Individual Credit Disability	23-002034	01/13/2023	13	0.00	0.00	0.00
STATE MUTUAL INS. CO.						
Medicare Supplement Other	23-010840	04/24/2023	480	5.00	0.00	5.00
SUN LIFE ASSURANCE CO. OF CANADA						
Group Health Specified Disease Limited Benefit Dread Disease Cancer Only	23-015910	04/27/2023	3,078	-41.00	0.00	-41.00
TALCOTT RESOLUTION LIFE INS. CO.						
Medicare Supplement Other	23-017875	05/12/2023	94	2.50	0.00	2.50
THE CHESAPEAKE LIFE INS. CO.						
Individual Health Dental	22-047588	01/10/2023	0	0.00	0.00	0.00
	23-008293	04/07/2023	7,695	14.90	0.00	14.90
Individual Health Vision	22-047587	01/11/2023	0	0.00	0.00	0.00
THRIVENT FINANCIAL FOR LUTHERANS						
Fraternal Individual Medicare Supplement Prestandardized	23-009108	03/09/2023	10	0.00	0.00	0.00
TIER ONE INS. CO.						
Individual Health Accident Only	23-007355	04/03/2023	*	*	*	*
TRANSAMERICA LIFE INS. CO.						
Group Medicare Supplement Standard Plans	23-017617	05/16/2023	742	6.20	0.00	6.20
Individual Medicare Supplement Medicare Select	23-016404	04/24/2023	27	2.50	0.00	2.50

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Medicare Supplement Other	23-005957	02/16/2023	0	0.00	0.00	0.00
	23-018499	05/16/2023	24	2.50	0.00	2.50

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TRUSTMARK INS. CO.						
Individual Medicare Supplement Prestandardized	23-020602	05/31/2023	1	0.00	0.00	0.00
UNITED AMERICAN INS. CO.						
Individual Medicare Supplement Standard Plans	22-046287	01/05/2023	*	*	*	*
UNITED INS. CO. OF AMERICA						
Individual Medicare Supplement Standard Plans	23-012035	04/24/2023	0	6.00	0.00	6.00
UNITED OF OMAHA LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	23-005985	02/28/2023	13,585	2.50	0.00	2.50
Long Term Care Comprehensive - Other	23-008802	03/20/2023	1,012	74.60	0.00	74.60
UNITED WORLD LIFE INS. CO.						
Medicare Supplement Other	23-013878	05/19/2023	5,686	4.00	0.00	4.00
UNITEDHEALTHCARE INS. CO.						
Group Health Major Medical Small Group Only	23-011169	04/26/2023	*	*	*	*
Group Medicare Supplement Prestandardized	22-048544	01/10/2023	*	*	*	*
Group Medicare Supplement Standard Plans	23-004391	02/21/2023	*	*	*	*
Health Blanket Accident or Sickness Student	23-010562	05/02/2023	31,697	4.50	0.00	4.50
Health Excess or Stop Loss	22-049273	01/19/2023	*	*	*	*
Medicare Supplement Other	22-048553	01/20/2023	*	*	*	*
UNITEDHEALTHCARE OF FLORIDA, INC.						
Health Maintenance Organization Group Small Group Only	23-011170	04/26/2023	*	*	*	*
UNUM INS. CO.						
Group Health Specified Disease Limited Benefit Dread Disease	23-005113	03/13/2023	*	*	*	*
UNUM LIFE INS. CO. OF AMERICA						
Group Health Hospital Indemnity	23-015820	05/05/2023	*	*	*	*
Health Excess or Stop Loss	22-048672	01/09/2023	5,156	2.20	13.40	15.90
USABLE MUTUAL INS. CO.						
Group Health Dental	23-002039	01/31/2023	*	*	*	*
Group Health Sickness	23-002031	01/31/2023	*	*	*	*
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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
USABLE MUTUAL INS. CO.						
Group Health Vision	23-002045	01/31/2023	*	*	*	*
Individual Health Dental	23-002025	01/31/2023	*	*	*	*
Individual Health Sickness	23-002027	01/31/2023	*	*	*	*
Individual Health Vision	23-002049	01/31/2023	*	*	*	*
VISION BENEFITS OF AMERICA II, INC.						
Group Health Vision	22-046951	01/05/2023	0	0.00	4.00	4.00
WASHINGTON NATIONAL INS. CO.						
Individual Health Accident Only	22-050369	01/31/2023	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease	23-011713	05/02/2023	0	0.00	0.00	0.00
Individual Medicare Supplement Medicare Select	23-019901	05/30/2023	94	0.00	0.00	0.00
Individual Medicare Supplement Standard Plans	23-005355	02/28/2023	1,189	4.50	0.00	4.50
WELLFLEET INS. CO.						
Health Blanket Accident or Sickness Student	23-004549	03/16/2023	0	0.00	0.00	0.00
ZURICH AMERICAN INS. CO.						
Individual Health Accident Only	23-003752	02/23/2023	0	0.00	0.00	0.00
Individual Health Hospital Indemnity	22-049523	01/26/2023	0	0.00	0.00	0.00
ZURICH AMERICAN LIFE INS. CO.						
Individual Health Accident Only	23-003753	02/23/2023	0	0.00	0.00	0.00
Individual Health Hospital Indemnity	22-049528	01/26/2023	0	0.00	0.00	0.00
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Accelerated Benefit - Other						
NATIONWIDE LIFE AND ANNUITY INS. CO.	23-012826	04/13/2023	0	0.00	0.00	0.00
Fraternal Individual Medicare Supplement Prestandardized						
THRIVENT FINANCIAL FOR LUTHERANS	23-009108	03/09/2023	10	0.00	0.00	0.00
Fraternal Individual Medicare Supplement Standard Plans						
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	23-020467	05/30/2023	488	2.50	0.00	2.50
Group Credit Disability						
AMERICAN HEALTH AND LIFE INS. CO.	23-006138	02/15/2023	74,906	-4.80	0.00	-4.80
Group Health Accident Only						
EVEREST REINS. CO.	23-013077	05/04/2023	0	0.00	4.00	4.00
RENAISSANCE LIFE & HEALTH INS. CO. OF AMERICA	23-004132	03/07/2023	0	0.00	0.00	0.00
Group Health Dental						
AMERITAS LIFE INSURANCE CORP.	22-050346	01/27/2023	9,795	0.00	0.00	0.00
NATIONAL GUARDIAN LIFE INS. CO.	23-001403	02/08/2023	0	0.00	0.00	0.00
NIPPON LIFE INS. CO. OF AMERICA	23-011639	04/25/2023	458	-4.70	3.50	-1.40
PRINCIPAL LIFE INS. CO.	23-010669	04/10/2023	63,264	0.00	2.00	2.00
RELIANCE STANDARD LIFE INS. CO.	22-050347	01/27/2023	1,869	0.00	0.00	0.00
STANDARD INS. CO.	22-050344	01/26/2023	2,879	-6.00	0.00	-6.00
USABLE MUTUAL INS. CO.	23-002039	01/31/2023	*	*	*	*
Group Health Disability Income						
COMPANION LIFE INS. CO.	23-005796	02/17/2023	607	0.00	0.00	0.00
HUMANA INS. CO.	23-011807	05/04/2023	0	0.00	0.00	0.00
	23-011808	05/04/2023	0	0.00	0.00	0.00
LINCOLN NATIONAL LIFE INS. CO.	22-050431	02/02/2023	132,257	-1.60	0.00	-1.60
	23-020300	05/31/2023	35	-9.00	0.00	-9.00
Group Health Hospital Indemnity						
EQUITABLE FINANCIAL LIFE INS. CO. OF AMERICA	23-013889	04/25/2023	0	0.00	0.00	0.00
PRINCIPAL LIFE INS. CO.	22-049533	01/18/2023	0	0.00	0.00	0.00

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UNUM LIFE INS. CO. OF AMERICA	23-015820	05/05/2023	*	*	*	*
Group Health Major Medical Small Group Only						
UNITEDHEALTHCARE INS. CO.	23-011169	04/26/2023	*	*	*	*
Group Health Sickness						
AMERICAN HERITAGE LIFE INS. CO.	23-008506	04/13/2023	0	0.00	0.00	0.00
USABLE MUTUAL INS. CO.	23-002031	01/31/2023	*	*	*	*
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Health Specified Disease Limited Benefit Dread Disease						
ACE PROPERTY AND CASUALTY INS. CO.	22-047758	01/11/2023	*	*	*	*
	22-047760	01/11/2023	*	*	*	*
PRINCIPAL LIFE INS. CO.	23-009945	04/21/2023	0	-15.00	0.00	-15.00
	23-009947	04/21/2023	1,540	-15.00	0.00	-15.00
STANDARD INS. CO.	22-047761	01/17/2023	0	0.00	0.00	0.00
UNUM INS. CO.	23-005113	03/13/2023	*	*	*	*
Group Health Specified Disease Limited Benefit Dread Disease Cancer Only						
SUN LIFE ASSURANCE CO. OF CANADA	23-015910	04/27/2023	3,078	-41.00	0.00	-41.00
Group Health Vision						
GUARDIAN LIFE INS. CO. OF AMERICA	22-046340	01/05/2023	61,839	0.00	0.00	0.00
	23-015679	04/28/2023	62,333	-6.90	2.00	-5.00
USABLE MUTUAL INS. CO.	23-002045	01/31/2023	*	*	*	*
VISION BENEFITS OF AMERICA II, INC.	22-046951	01/05/2023	0	0.00	4.00	4.00
Group Medicare Supplement Prestandardized						
CONTINENTAL GENERAL INS. CO.	23-016055	04/28/2023	3	2.50	0.00	2.50
UNITEDHEALTHCARE INS. CO.	22-048544	01/10/2023	*	*	*	*
Group Medicare Supplement Standard Plans						
CONNECTICUT GENERAL LIFE INS. CO.	23-018948	05/16/2023	17	2.50	0.00	2.50
CONTINENTAL GENERAL INS. CO.	23-011428	04/12/2023	15	2.50	0.00	2.50
HARTFORD LIFE AND ACCIDENT INS. CO.	23-017786	05/23/2023	0	0.00	0.00	0.00
TRANSAMERICA LIFE INS. CO.	23-017617	05/16/2023	742	6.20	0.00	6.20
UNITEDHEALTHCARE INS. CO.	23-004391	02/21/2023	*	*	*	*
Health Blanket Accident or Sickness						
FEDERAL INS. CO.	23-004134	02/21/2023	0	0.00	2.90	2.90
	23-017634	05/10/2023	3,340	-49.10	0.00	-49.10
Health Blanket Accident or Sickness Student						
UNITEDHEALTHCARE INS. CO.	23-010562	05/02/2023	31,697	4.50	0.00	4.50
WELLFLEET INS. CO.	23-004549	03/16/2023	0	0.00	0.00	0.00
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Health Conversion						
CONNECTICUT GENERAL LIFE INS. CO.	23-004941	02/13/2023	*	*	*	*
Health Excess or Stop Loss						
AETNA LIFE INS. CO.	23-016200	05/08/2023	*	*	*	*
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Health Excess or Stop Loss						
ALL SAVERS INS. CO.	23-002900	02/07/2023	*	*	*	*
CIGNA HEALTH AND LIFE INS. CO.	23-004215	02/20/2023	248,896	-0.80	11.90	11.00
COMPANION LIFE INS. CO.	23-012241	04/13/2023	651	0.00	14.40	14.40
FIDELITY SECURITY LIFE INS. CO.	22-050583	01/20/2023	0	0.00	8.50	8.50
HUMANA HEALTH INS. CO. OF FLORIDA, INC.	23-002665	01/27/2023	*	*	*	*
NATIONWIDE LIFE INS. CO.	23-009845	04/06/2023	118	0.00	17.40	17.40
	23-018617	05/31/2023	0	0.00	12.50	12.50
PROSELECT INS. CO.	22-050384	01/26/2023	0	0.00	10.30	10.30
UNITEDHEALTHCARE INS. CO.	22-049273	01/19/2023	*	*	*	*
UNUM LIFE INS. CO. OF AMERICA	22-048672	01/09/2023	5,156	2.20	13.40	15.90
Health Maintenance Organization Group Small Group Only						
FLORIDA HEALTH CARE PLAN, INC.	23-008820	03/15/2023	162	7.20	0.00	7.20
	23-008821	03/15/2023	369	7.20	0.00	7.20
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	23-011171	04/26/2023	*	*	*	*
UNITEDHEALTHCARE OF FLORIDA, INC.	23-011170	04/26/2023	*	*	*	*
Health Maintenance Organization Other						
CIGNA HEALTHCARE OF FLORIDA, INC.	23-004921	02/13/2023	*	*	*	*
Health Other / Supplemental - Cost Share Plans						
COMPANION LIFE INS. CO.	23-012242	04/10/2023	0	0.00	4.50	4.50
Individual Credit Disability						
STATE FARM MUTUAL AUTOMOBILE INS. CO.	23-002034	01/13/2023	13	0.00	0.00	0.00
Individual Health - Hospital Surgical Medical Expense						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	23-006500	03/31/2023	*	*	*	*
GUIDEWELL SIMPLIFI, INC.	23-011690	04/04/2023	*	*	*	*
Individual Health Accident Only						
ASSURITY LIFE INS. CO.	23-016274	05/16/2023	0	0.00	0.00	0.00
GOLDEN RULE INS. CO.	23-007305	03/10/2023	6,195	-30.00	0.00	-30.00
LIFE INS. CO. OF ALABAMA	23-010558	04/26/2023	5	0.00	0.00	0.00
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
RESERVE NATIONAL INS. CO.	23-010406	04/10/2023	0	0.00	0.00	0.00
TIER ONE INS. CO.	23-007355	04/03/2023	*	*	*	*

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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Accident Only						
WASHINGTON NATIONAL INS. CO.	22-050369	01/31/2023	0	0.00	0.00	0.00
ZURICH AMERICAN INS. CO.	23-003752	02/23/2023	0	0.00	0.00	0.00
ZURICH AMERICAN LIFE INS. CO.	23-003753	02/23/2023	0	0.00	0.00	0.00
Individual Health Dental						
LIFESHIELD NATIONAL INSURANCE CO.	23-000587	01/26/2023	0	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.	23-006207	03/09/2023	2,543	0.00	0.00	0.00
NATIONAL HEALTH INS. CO.	23-002463	02/02/2023	9,080	0.40	0.00	0.40
THE CHESAPEAKE LIFE INS. CO.	22-047588	01/10/2023	0	0.00	0.00	0.00
	23-008293	04/07/2023	7,695	14.90	0.00	14.90
USABLE MUTUAL INS. CO.	23-002025	01/31/2023	*	*	*	*
Individual Health Disability Income						
AMERITAS LIFE INSURANCE CORP.	23-016517	05/30/2023	0	0.00	0.00	0.00
BERKSHIRE LIFE INS. CO. OF AMERICA	22-050488	02/02/2023	0	0.00	0.00	0.00
Individual Health Hospital Indemnity						
GOLDEN RULE INS. CO.	23-015817	05/16/2023	0	0.00	0.00	0.00
ZURICH AMERICAN INS. CO.	22-049523	01/26/2023	0	0.00	0.00	0.00
ZURICH AMERICAN LIFE INS. CO.	22-049528	01/26/2023	0	0.00	0.00	0.00
Individual Health Major Medical - Other						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	23-006501	02/28/2023	*	*	*	*
GOLDEN RULE INS. CO.	23-018101	05/23/2023	*	*	*	*
Individual Health Major Medical Short Term						
GUIDEWELL SIMPLIFI, INC.	23-011691	04/05/2023	*	*	*	*
Individual Health Sickness						
USABLE MUTUAL INS. CO.	23-002027	01/31/2023	*	*	*	*
Individual Health Specified Disease Limited Benefit Dread Disease						
CICA LIFE INS. CO. OF AMERICA	22-049192	01/17/2023	0	0.00	0.00	0.00
GOLDEN RULE INS. CO.	23-009842	04/03/2023	0	0.00	0.00	0.00
STANDARD LIFE AND CASUALTY INS. CO.	22-047510	01/09/2023	0	0.00	0.00	0.00

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WASHINGTON NATIONAL INS. CO.	23-011713	05/02/2023	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only						
FAMILY LIFE INS. CO.	22-049202	01/05/2023	531	-4.80	0.00	-4.80
STANDARD LIFE AND CASUALTY INS. CO.	22-047538	01/09/2023	0	0.00	0.00	0.00
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Individual Health Vision						
THE CHESAPEAKE LIFE INS. CO.	22-047587	01/11/2023	0	0.00	0.00	0.00
USABLE MUTUAL INS. CO.	23-002049	01/31/2023	*	*	*	*
Individual Medicare Supplement Medicare Select						
TRANSAMERICA LIFE INS. CO.	23-016404	04/24/2023	27	2.50	0.00	2.50
WASHINGTON NATIONAL INS. CO.	23-019901	05/30/2023	94	0.00	0.00	0.00
Individual Medicare Supplement Prestandardized						
AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS	23-018561	05/16/2023	*	*	*	*
AUTO-OWNERS LIFE INS. CO.	23-019803	05/31/2023	2	2.50	0.00	2.50
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	23-018555	05/12/2023	6	2.50	0.00	2.50
COLONIAL PENN LIFE INS. CO.	23-018390	05/18/2023	23	0.00	0.00	0.00
CONTINENTAL GENERAL INS. CO.	23-010552	03/27/2023	13	2.50	0.00	2.50
	23-011427	03/31/2023	15	2.50	0.00	2.50
GENWORTH LIFE AND ANNUITY INS. CO.	23-016742	04/28/2023	1	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.	23-010513	03/29/2023	7	2.50	0.00	2.50
NASSAU LIFE AND ANNUITY CO.	23-013458	04/06/2023	119	2.50	0.00	2.50
NATIONWIDE LIFE INS. CO.	23-010465	03/22/2023	7	2.50	0.00	2.50
OXFORD LIFE INS. CO.	23-004014	02/24/2023	7	2.50	0.00	2.50
TRUSTMARK INS. CO.	23-020602	05/31/2023	1	0.00	0.00	0.00
Individual Medicare Supplement Standard Plans						
ACCENDO INS. CO.	23-002426	01/27/2023	1,506	6.00	0.00	6.00
ACE PROPERTY AND CASUALTY INS. CO.	23-003682	03/09/2023	0	0.00	0.00	0.00
AMERICAN BENEFIT LIFE INS. CO.	23-016689	04/28/2023	24	4.00	0.00	4.00
AMERICAN CONTINENTAL INS. CO.	23-008836	03/07/2023	285	2.50	0.00	2.50
AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS	23-018554	05/16/2023	*	*	*	*
AMERICAN HOME LIFE INS. CO. (THE)	23-018405	05/11/2023	12	0.00	0.00	0.00
AMERICAN REPUBLIC INS. CO.	22-050544	01/03/2023	28	0.00	0.00	0.00
AMERICO FINANCIAL LIFE AND ANNUITY INS. CO.	23-016288	05/17/2023	42	2.50	0.00	2.50

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Individual Medicare Supplement Standard Plans						
BANKERS RESERVE LIFE INS. CO. OF WISCONSIN	22-050579	01/26/2023	32	3.00	0.00	3.00
CAPITOL LIFE INS. CO.	23-016378	05/01/2023	248	2.00	0.00	2.00
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	23-010172	04/26/2023	29	4.00	0.00	4.00
CIGNA HEALTH AND LIFE INS. CO.	23-018949	05/31/2023	0	2.50	0.00	2.50
COMPBENEFITS INS. CO.	23-004120	03/09/2023	0	0.00	0.00	0.00
CONNECTICUT GENERAL LIFE INS. CO.	23-018951	05/22/2023	3	2.50	0.00	2.50
CONTINENTAL GENERAL INS. CO.	23-003503	02/16/2023	764	2.50	0.00	2.50
GENWORTH LIFE AND ANNUITY INS. CO.	23-016720	04/28/2023	375	0.00	0.00	0.00
GPM HEALTH AND LIFE INS. CO.	23-008889	03/31/2023	0	0.00	0.00	0.00
GREAT SOUTHERN LIFE INS. CO.	23-012103	04/18/2023	349	7.90	0.00	7.90
HUMANA HEALTH INS. CO. OF FLORIDA, INC.	23-018601	05/31/2023	3,920	1.50	0.00	1.50
HUMANA INS. CO.	23-006113	03/20/2023	13,196	8.30	0.00	8.30
HUMANADENTAL INS. CO.	23-018510	05/22/2023	25	2.50	0.00	2.50
LIBERTY BANKERS LIFE INS. CO.	22-050563	01/11/2023	1	2.50	0.00	2.50
MASSMUTUAL ASCEND LIFE INS. CO.	23-007670	03/08/2023	85	2.50	0.00	2.50
NATIONWIDE LIFE INS. CO.	23-010466	03/22/2023	124	2.50	0.00	2.50
NEW ERA LIFE INS. CO.	23-011193	05/08/2023	571	8.30	0.00	8.30
OXFORD LIFE INS. CO.	23-007190	03/15/2023	585	2.50	0.00	2.50
PHYSICIANS LIFE INS. CO.	23-011234	05/08/2023	63	7.50	0.00	7.50
PRINCIPAL LIFE INS. CO.	23-006107	02/24/2023	1,298	5.00	0.00	5.00
UNITED AMERICAN INS. CO.	22-046287	01/05/2023	*	*	*	*
UNITED INS. CO. OF AMERICA	23-012035	04/24/2023	0	6.00	0.00	6.00
UNITED OF OMAHA LIFE INS. CO.	23-005985	02/28/2023	13,585	2.50	0.00	2.50
WASHINGTON NATIONAL INS. CO.	23-005355	02/28/2023	1,189	4.50	0.00	4.50

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Long Term Care Comprehensive - Other						
AF&L INS. CO.	22-016019	03/15/2023	444	89.20	0.00	89.20
BANKERS LIFE AND CASUALTY CO.	23-009760	04/10/2023	0	0.00	0.00	0.00
COLONIAL LIFE AND ACCIDENT INS. CO.	23-010302	04/18/2023	0	0.00	0.00	0.00
FEDERAL LIFE INS. CO.	23-003810	02/23/2023	0	0.00	0.00	0.00
METROPOLITAN LIFE INS. CO.	22-049172	05/18/2023	3,767	38.40	0.00	38.40
MINNESOTA LIFE INS. CO.	23-003926	02/06/2023	30	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.	21-028267	03/20/2023	2,210	70.50	0.00	70.50
UNITED OF OMAHA LIFE INS. CO.	23-008802	03/20/2023	1,012	74.60	0.00	74.60
Long Term Care Facility Only - Other						
AF&L INS. CO.	21-031920	03/15/2023	34	93.00	0.00	93.00
BANKERS LIFE AND CASUALTY CO.	23-009762	04/10/2023	0	0.00	0.00	0.00
Long Term Care Non-Facility Only						
AF&L INS. CO.	22-016014	03/15/2023	130	79.10	0.00	79.10
Long Term Care Other Accelerated Benefit Rider						
BRIGHTHOUSE LIFE INS. CO.	23-010164	04/04/2023	0	0.00	0.00	0.00
Medicare Supplement Other						
CONTINENTAL GENERAL INS. CO.	23-011421	05/05/2023	525	4.00	0.00	4.00
CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TN	23-009691	04/18/2023	10,955	8.80	0.00	8.80
GERBER LIFE INS. CO.	22-049314	01/20/2023	2,963	3.00	0.00	3.00
HARTFORD LIFE AND ACCIDENT INS. CO.	23-017876	05/12/2023	486	2.50	0.00	2.50
	23-018033	05/23/2023	444	0.00	0.00	0.00
IDEALIFE INS. CO.	23-017860	05/05/2023	14	2.50	0.00	2.50
MANHATTAN LIFE INS. CO.	23-018573	05/19/2023	22	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.	23-003427	01/27/2023	5,634	6.00	0.00	6.00
NASSAU LIFE INS. CO. OF KANSAS	23-010462	04/13/2023	126	2.50	0.00	2.50
NEW YORK LIFE INS. CO.	23-010692	03/29/2023	10	2.50	0.00	2.50
SHENANDOAH LIFE INS. CO.	22-049676	01/04/2023	17	1.20	0.00	1.20
STATE MUTUAL INS. CO.	23-010840	04/24/2023	480	5.00	0.00	5.00
^If blank, please see company name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Accident and Health, Year-to-Date Rate Changes Report : By Product

Through May 31, 2023

By Product						
Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Medicare Supplement Other						
TALCOTT RESOLUTION LIFE INS. CO.	23-017875	05/12/2023	94	2.50	0.00	2.50
TRANSAMERICA LIFE INS. CO.	23-005957	02/16/2023	0	0.00	0.00	0.00
	23-018499	05/16/2023	24	2.50	0.00	2.50
UNITED WORLD LIFE INS. CO.	23-013878	05/19/2023	5,686	4.00	0.00	4.00
UNITEDHEALTHCARE INS. CO.	22-048553	01/20/2023	*	*	*	*
Multiple Employer Welfare Agreement						
GREATER HEALTH TRUST	23-008457	04/06/2023	*	*	*	*
Prepaid Dental Service Plan Corporation						
FLORIDA DENTAL BENEFITS, INC.	22-050547	01/31/2023	0	0.00	0.00	0.00
Prepaid Limited Health Service Organization						
GUARDIAN LIFE INS. CO. OF AMERICA	23-016981	05/17/2023	0	0.00	0.00	0.00
^If blank, please see company name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products Definition: Pursuant to Section 624.603, F.S.: "Health insurance", also known as "disability insurance", is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406(4), F.S.	
Group Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Long Term Care Comprehensive - Other	A policy or rider that includes coverage for both institutional nursing home and home health care. If a form provides both facility and non-facility care, it is considered comprehensive. If a base form is facility only and non-facility coverage is offered as a rider, whether the rider is selected or not, the form and rider are comprehensive. One form may not be categorized as two different types of long term care for any rating purposes, nor may it be included in more than one block of business. In addition, if a form provides facility only benefits with no available non-facility rider or option, then it is considered facility only regardless of what other forms were available at the same time.
Group Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical - Other	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.
Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Health.Other / Supplemental - Cost Share Plans	See LOB Definition.
Long Term Care Other Accelerated Benefit Rider	Accelerated Benefit Rider or not specifically described..Rider attached to a life insurance policy or an annuity providing LTC benefits
Group Health Major Medical Small Group Only	A hospital/surgical/medical expense contract that provides comprehensive benefits as defined in the state in which th contract will be delivered..A major medical contract that may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
Individual Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical Short Term	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered..A major medical policy or plan designed to provide coverage during a "gap" in coverage. Short term policies generally have pre-existing condition exclusions and are not renewable.
Group Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Individual Medicare Supplement Medicare Select	A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
Health Excess or Stop Loss	This type of insurance may be extended to either a health plan or a self-insured employer plan. Its purpose is to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount.
Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
Group Health Vision	Limited benefit expense policies. Provides benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts..May include surgical benefits for injury or sickness associated with the eye.
Long Term Care Facility Only - Other	A policy or rider that provides coverage only while a policyholder is confined to a nursing home and meets the policy requirements.
Individual Health - Hospital Surgical Medical Expense	An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, and/or medical expense incurred as a result of injury, sickness, and/or medical condition.
Medicare Supplement Other	See LOB Definition.
Individual Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
Group Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness.
Group Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.
Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	Provides benefits for losses resulting from cancer and its associated diagnosis and treatments. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum.
LOB: Credit Disability Products Definition: Pursuant to Section 627.677(2), F.S.: "Credit disability insurance" means insurance under which a borrower of money or a purchaser or a lessee of goods is insured in connection with a specific loan or credit transaction against loss of time resulting from accident or sickness.	
Credit Disability	Makes monthly loan/credit transaction payments to the creditor upon the disablement of an insured debtor.
LOB: Fraternal Accident and Health Products.Definition: Pursuant to Section 632.617(1), F.S.: A society may provide the following contractual benefits: (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits; (e) Hospital, medical, or nursing benefits; (f) Monument or tombstone benefits to the memory of deceased members; and (g) Such other benefits as authorized for life insurers and which are not inconsistent with this chapter.	
Fraternal Medicare Supplement Other	See LOB Definition.
Fraternal Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Fraternal Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
LOB: Health Maintenance Organization (HMOs) Plans Definition: As defined in Section 641.19(12), F.S.	
Health Maintenance Organization Individual Individual	Coverage may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered
Health Maintenance Organization Group Small Group Only	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area..Coverage may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Prepaid Dental Only Plans Definition: Pursuant to Section 636.003(5), F.S.: "Limited health service" means dental care services. "Limited health service" does not include inpatient, hospital surgical services, or emergency services except as such services are provided incident to the limited health services set forth in this subsection.	
Prepaid Dental Service Plan Corporation	See LOB Definition.
LOB: Prepaid Limited Health Services Organization Plans Definition: Pursuant to Section 636.003(7), F.S.: "Prepaid limited health service organization" means any person, corporation, partnership, or any other entity which, in return for a prepayment, undertakes to provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. Prepaid limited health service organization does not include: (a) An entity otherwise authorized pursuant to the laws of this state to indemnify for any limited health service; (b) A provider or entity when providing limited health services pursuant to a contract with a prepaid limited health service organization, a health maintenance organization, a health insurer, or a self-insurance plan; or (c) Any person who is licensed pursuant to part II as a discount medical plan organization.	
Prepaid Limited Health Service Organization	See LOB Definition.