

Rate Adjustments

HealthSpring Medicare Supplement Insurance

Due to changes in Medicare and claim costs, Cigna Health and Life Insurance Company (CHIC), HealthSpring National Health Insurance Company (HNHIC) and Loyal American Life Insurance Company will be implementing a rate adjustment on Medicare Supplement insurance policies in the states listed on the following page.

Updated Outlines of Coverage will be available on HealthSpringforBrokers and from our Supply Department approximately seven days before the effective date. Please use the rates in effect at the time of the application sign date, not the rates that will be in effect on the requested effective date of the policy.

For new business, the rate adjustment will apply to applications with a sign date on or after the rate adjustment effective date. For example, if a rate adjustment is effective 11/1/2022, an application with a sign date of 11/1/2022 or later would receive the new rate.

Current rates will be used for all new business applications signed prior to the rate adjustment effective date and must be received in our office within 10 days. For example, if an increase is effective 11/1/2022, an application would need to be signed by 10/31/2022 and received in our office by 11/10/2022 to get the current rate.

Current customers will not receive an adjustment until their policy has been in-force for 12 months.

For example:

a policy with a coverage effective date of 11/1/2022 will not receive an adjustment until 11/1/2023. Subsequent adjustments on Modernized plans, if applicable, will not be applied sooner than 10 months after the previous adjustment, unless state requirements differ.

In some instances, policyholders may receive a higher increase than the percentages listed due to one or more of the following circumstances:

- On attained age plans, any attained age increase that was deferred on the preceding anniversary will be taken with this increase.
- A policyholder who did not get last year's increase due to the timing of premium due dates or state approvals may get both years' increases together.

For EXPRESS APP users – our rate quoting, and application software will automatically be updated with the new rates. Please make sure you are quoting the correct rate based on the sign date of the application, not the effective date of the policy. The new rates will automatically be used for any quotes on or after the rate adjustment effective date.

HealthSpring products and services are provided exclusively by or through operating subsidiaries of Health Care Service Corporation, a Mutual Legal Reserve Company.



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HealthSpring Medicare Supplement Insurance

State	Charter	Plan	Adjustment	Effective Date
AK	LOYAL	A, F, G	12.00%	10/1/2025
AK	LOYAL	N	15.00%	10/1/2025
AK	LOYAL	A	6.70%	10/1/2024
AK	LOYAL	F	7.90%	10/1/2024
AK	LOYAL	G	9.90%	10/1/2024
AK	LOYAL	N	15.00%	10/1/2024
AK	LOYAL	A	7.60%	10/1/2023
AK	LOYAL	F	6.70%	10/1/2023
AK	LOYAL	G, N	9.90%	10/1/2023
AR	CNHIC	A, F, G, HIGH G, N	9.00%	10/1/2025
AZ	CNHIC	A, F, G, HIGH G, N	12.25%	7/1/2025
AZ	CNHIC	A, F, G, HIGH G, N	3.00%	7/1/2024
CA	ARLIC	A, F, G, HIGH G, N	7.70%	7/1/2025
CO	CIC	A, F, G, HIGH G	9.00%	6/1/2025
CO	CIC	A, F, G, HIGH G,	9.00%	6/1/2025
CO	CIC	N	7.70%	6/1/2025
CO	CIC	N	7.70%	6/1/2025
CT	CNHIC	A	3.00%	8/1/2025
CT	CNHIC	F, G	12.00%	8/1/2025
CT	CNHIC	HIGH G	0.00%	8/1/2025
CT	CNHIC	N	3.00%	8/1/2025
CT	CNHIC	A, F, G, HIGH G, N	0.00%	8/1/2024
D.C.	LOYAL	A, F, G, N	0.00%	11/1/2025
D.C.	LOYAL	A	6.75%	11/1/2024
D.C.	LOYAL	F, N	6.70%	11/1/2024
D.C.	LOYAL	G	0.00%	11/1/2024
D.C.	LOYAL	A, F, G, N	3.00%	11/1/2023
D.C.	LOYAL	A,F,G,N	6.50%	1/1/2023
FL	CNHIC	A, F, G, HIGH G, N	7.50%	5/1/2025

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State	Charter	Plan	Adjustment	Effective Date
GA	CNHIC	A, HIGH G, N	7.70%	7/1/2025
GA	CNHIC	F, G	12.00%	7/1/2025
GA	CNHIC	A, F, G, HIGH G, N	3.00%	7/1/2024
HI	LOYAL	A, G	3.00%	12/1/2025
HI	LOYAL	F	10.00%	12/1/2025
HI	LOYAL	N	0.00%	12/1/2025
HI	LOYAL	A, G	3.00%	8/1/2025
HI	LOYAL	F	10.00%	8/1/2025
HI	LOYAL	N	0.00%	8/1/2025
HI	LOYAL	A, F	11.10%	12/1/2024
HI	LOYAL	G	10.00%	12/1/2024
HI	LOYAL	N	7.90%	12/1/2024
IA	CNHIC	A, F, G, HIGH G, N	5.50%	7/1/2025
IL	CNHIC	A, F, G, HIGH G, N	7.70%	7/1/2025
IL	CNHIC	A, F, G, HIGH G, N	3.00%	7/1/2024
IN	CIC	A, F, G, HIGH G, N	9.75%	1/1/2025
KS	CIC	A, F, G, HIGH G	9.90%	7/1/2025
KS	CIC	N	7.70%	7/1/2025
KY	CNHIC	A, HIGH G	9.00%	1/1/2026
KY	CNHIC	F, G, N	25.00%	1/1/2026
KY	CNHIC	A, F, G, HIGH G, N	13.00%	1/1/2025
KY	CNHIC	A, F	15.40%	1/1/2024
KY	CNHIC	G	11.60%	1/1/2024
KY	CNHIC	HIGH G	-7.30%	1/1/2024
KY	CNHIC	N	11.80%	1/1/2024
LA	CIC	A, F, G, HIGH G, N	7.70%	10/1/2025
MD	CNHIC	A, F, G, N	19.90%	2/1/2026
MD	CNHIC	A	6.00%	2/1/2024
MD	CNHIC	F	9.10%	2/1/2024

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MD	CNHIC	G, N	8.20%	2/1/2024
ME	MCLIC	A, F, G, HIGH G, N	8.00%	6/1/2025
ME	MCLIC	A, F, G, HIGH G, N	8.00%	6/1/2025
MI	CNHIC	A	8.75%	8/1/2025
MI	CNHIC	F, N	15.00%	8/1/2025
MI	CNHIC	G	13.00%	8/1/2025
MI	CNHIC	A, F	15.00%	8/1/2024
MI	CNHIC	G	8.90%	8/1/2024
MI	CNHIC	N	9.90%	8/1/2024
MI	CNHIC	A, F	9.90%	8/1/2023
MI	CNHIC	G, N	-2.00%	8/1/2023
MN	ARLIC	BASE	10.00%	5/1/2025
MN	ARLIC	COPAY, HIGH EXTENDED, PAD, PBEX, PTV	-2.91%	5/1/2025
MN	ARLIC		7.70%	5/1/2025
MN	ARLIC	PBD	7.08%	5/1/2025
MO	CNHIC	A, F, G, N	12.00%	9/1/2025
MO	CNHIC	HIGH G	7.70%	9/1/2025
MO	CNHIC	A, F, G	6.00%	9/1/2024
MO	CNHIC	HIGH G, N	3.00%	9/1/2024
MS	CNHIC	A, HIGH G, N	7.70%	7/1/2025
MS	CNHIC	F	12.00%	7/1/2025
MS	CNHIC	G, N	14.00%	7/1/2025
MS	CNHIC	A, F, G, N	5.00%	7/1/2024
MS	CNHIC	HIGH G	0.00%	7/1/2024
MS	CNHIC	A, G, HIGH G, N	0.00%	7/1/2023
MS	CNHIC	F	-2.00%	7/1/2023
MT	CNHIC	A, F, G, HIGH G, N	7.70%	7/1/2025
NH	CNHIC	A, F, N	15.00%	1/1/2026
NH	CNHIC	G	12.00%	1/1/2026

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NH	CNHIC	A, G	9.90%	2/1/2025
NH	CNHIC	F	13.00%	2/1/2025
NH	CNHIC	N	14.00%	2/1/2025
NJ	CNHIC	A, D, F, G, N	6.90%	8/1/2025
NJ	CNHIC	C, HIGH G	0.00%	8/1/2025
NJ	CNHIC	A, C, F	6.70%	8/1/2024
NJ	CNHIC	D	3.28%	8/1/2024
NJ	CNHIC	G, HIGH G, N	3.00%	8/1/2024
NM	CNHIC	A, F, G, HIGH G, N	7.00%	10/1/2025
NV	CIC	A, F, G, HIGH G, N	5.50%	7/1/2025
OK	CNHIC	A, HIGH G	7.70%	6/1/2025
OK	CNHIC	A, HIGH G	7.70%	6/1/2025
OK	CNHIC	F, G, N	15.00%	6/1/2025
OK	CNHIC	F, G, N	15.00%	6/1/2025
OK	CNHIC	A	7.00%	6/1/2024
OK	CNHIC	F	16.80%	6/1/2024
OK	CNHIC	G	14.20%	6/1/2024
OK	CNHIC	HIGH G	15.00%	6/1/2024
OK	CNHIC	N	12.50%	6/1/2024
OK	CNHIC	A, F, HIGH G	0.00%	6/1/2023
OK	CNHIC	G	3.00%	6/1/2023
OK	CNHIC	N	-1.00%	6/1/2023
PA	CIC	A, B, F, G, N	19.00%	2/1/2026
PA	CIC	HIGH G	0.00%	2/1/2026
PA	CIC	A, F	12.00%	2/1/2025
PA	CIC	B, G, HIGH G, N	9.50%	2/1/2025
RI	MCLIC	A, F, G, HIGH F, N	5.00%	8/1/2025
SC	CNHIC	A, F, G, N	19.90%	9/1/2025
SC	CNHIC	A, F, G, N	13.00%	9/1/2024

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State	Charter	Plan	Adjustment	Effective Date
SC	CNHIC	A, F	9.90%	9/1/2023
SC	CNHIC	G, N	0.00%	9/1/2023
SD	CNHIC	A, F, G, N	12.00%	8/1/2025
SD	CNHIC	A, F, G, N	6.90%	8/1/2024
SD	CNHIC	A, F	6.50%	8/1/2023
SD	CNHIC	G, N	3.00%	8/1/2023
TN	CIC	A, F, G, HIGH G, N	9.00%	7/1/2025
TX	CIC	A, F, G, HIGH G	7.70%	5/1/2025
TX	CIC	N	5.50%	5/1/2025
UT	CNHIC	A	10.00%	8/1/2025
UT	CNHIC	F, G, N	15.00%	8/1/2025
UT	CNHIC	A, F, G, N	13.00%	8/1/2024
UT	CNHIC	A, F	6.50%	8/1/2023
UT	CNHIC	G, N	3.00%	8/1/2023
VT	MCLIC	A	7.70%	11/1/2025
VT	MCLIC	F	8.00%	11/1/2025
VT	MCLIC	G	14.00%	11/1/2025
VT	MCLIC	HIGH F	9.25%	11/1/2025
VT	MCLIC	N	15.00%	11/1/2025
WI	CNHIC	BASE, FTV, HHC, PAD, PBCO, PBEX	15.00%	7/1/2025
WI	CNHIC	PBD	7.08%	7/1/2025
WI	CNHIC	BASE, FTV, HHC, PAD, PBCO, PBEX	12.00%	7/1/2024
WI	CNHIC	PBD	6.20%	7/1/2024
WI	CNHIC	BASE	0.00%	7/1/2023