

1 State of Arkansas  
2 91st General Assembly  
3 Regular Session, 2017  
4

*As Engrossed: S3/13/17*  
**A Bill**

SENATE BILL 642

5 By: Senator Rapert  
6 *By: Representative Payton*  
7

8 **For An Act To Be Entitled**

9 AN ACT TO ALLOW MEDIGAP COVERAGE, ALSO KNOWN AS  
10 MEDICARE SUPPLEMENT INSURANCE, TO BE PURCHASED IN  
11 ARKANSAS FOR INDIVIDUALS WITH DISABILITIES WHO ARE  
12 UNDER SIXTY-FIVE (65) YEARS OF AGE; TO REQUIRE THE  
13 STATE INSURANCE DEPARTMENT TO AMEND STATE INSURANCE  
14 DEPARTMENT RULE 27; AND FOR OTHER PURPOSES.  
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17 **Subtitle**

18 TO ALLOW MEDIGAP COVERAGE, ALSO KNOWN AS  
19 MEDICARE SUPPLEMENT INSURANCE, TO BE  
20 PURCHASED IN ARKANSAS FOR INDIVIDUALS  
21 WITH DISABILITIES WHO ARE UNDER SIXTY-  
22 FIVE (65) YEARS OF AGE; AND TO REQUIRE AN  
23 AMENDMENT TO RULE 27.  
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26 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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28 SECTION 1. DO NOT CODIFY. Legislative findings and intent.

29 (a) The General Assembly finds that:

30 (1) Arkansans who are under sixty-five (65) years of age and  
31 have Medicare due to a disability are unable to purchase certain policies of  
32 Medigap coverage, also known as Medicare supplement insurance, under State  
33 Insurance Department Rule 27; and

34 (2) The exclusion of the Medigap coverage option under State  
35 Insurance Department Rule 27 may create an undue financial burden on Arkansas  
36 residents.



1           (b) It is the intent of the General Assembly to ensure that Arkansans  
2 have access to Medigap coverage that is currently available to individuals  
3 with disabilities residing in other states.

4           (c)(1) The State Insurance Department shall amend State Insurance  
5 Department Rule 27 to allow for the sale and purchase of certain policies of  
6 Medigap coverage by Arkansans who are under sixty-five (65) years of age and  
7 have Medicare due to a disability.

8           (2) On or before January 1, 2018, the department shall submit  
9 its proposed amendment of the rule under subdivision (c)(1) of this section  
10 to the Senate Committee on Insurance and Commerce for review and approval.

11           (3) The department shall include with its proposed amendment of  
12 the rule under subdivision (c)(1) of this section:

13                   (A) Written findings that address the Medigap premium  
14 assessment process; and

15                   (B) A written description of specific efforts the  
16 department has taken to ensure that Medigap premiums that are made available  
17 under the proposed rule are competitively priced.

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/s/Rapert

APPROVED: 03/27/2017