November MEDICARE SUPPLEMENT RATE CHANGE REPORT



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COMPANY	EFFECTIVE DATE	AVG. INCREASE	COMMENTS
AARP - UnitedHealthcare Insurance Company	1/1/2020	5.10%	13.3 - 24.9% ; varies by state
Aetna Health and Life Insurance Company	12/1 - 1/1/2020	4.30%	0.0 - 9.0% ; varies by state
American National Life Insurance Company of Texas	10/15 - 11/1/2019	16.70%	10.0 - 25.0% ; varies by state
American Retirement Life Insurance Company (CIGNA)	12/1/2019	13.00%	10.5 - 15.0% ; varies by state
Assured Life Association	6/1/2019	7.70%	-3.0 - 9.0% ; varies by state
Bankers Fidelity Assurance Company	10/18/2019	14.80%	Utah
Bankers Fidelity Life Insurance Company	10/1- 10/25/2019	12.90%	0.0- 19.2 ; varies by state%
Christian Fidelity Life Insurance Company	6/1/ - 9/1/2019	2.20%	0.0 - 7.0% ; varies by state
Cigna Health & Life Insurance Company	12/1/2019	9.10%	0.0 - 13.0% ; varies by state
Everest Reinsurance Company	12/1/2019	10.80%	Michigan
Guarantee Trust Life Insurance Company	1/1/2020	12.00%	Nevada
IAC	1/1/2020	11.30%	Oklahoma
Liberty Bankers Life Insurance Company	11/1/2019	11.00%	5.0 - 14.0% ; varies by state
Manhattan Life Insurance Company	11/1 - 12/1/2019	9.10%	7.0 - 10.0% ; varies by state
Medical Mutual of Ohio	1/1/2020	4.30%	Ohio
Medico Corp Insurance Company	11/1/2019	6.10%	0.0 - 13.0% ; varies by state
Medico Insurance Company	8/1/2019	1.00%	Missouri
Mutual of Omaha Insurance Company	11/1/2019	7.80%	2.5 - 12.0% ; varies by state
National Guardian Life Insurance Company	11/11/2019	5.00%	Tennesee
National Health Insurance Company	10/1 - 11/1/2019	4.20%	0.0 - 8.0% ; varies by state
Omaha Insurance Company	11/1/2019	13.20%	Oregon

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COMPANY	EFFECTIVE DATE	AVG. INCREASE	COMMENTS
Oxford Life Insurance Company	10/15/2019	5.00%	Montana
Pan-American Life Insurance Company	10/1 - 11/1/2019	1.70%	-4.0 - 5.0% ; varies by state
Priority Health Insurance Company	1/1/2020	0.40%	Michigan
Prosperity Life Group	10/1/2019	2.70%	0.0 - 8.0% ; varies by state
Sentinel Security Life Insurance Company	10/28 - 11/11/2019	8.80%	7.0 - 9.5% ; varies by state
Shenandoah Life Insurance Company	11/1/2019	6.10%	0.0 - 9.0% ; varies by state
United of Omaha Life Insurance	11/1/2019	6.00%	Montana
Universal Fidelity Life Insurance Co.	6/1 - 8/1/2019	19.40%	16.6 - 24.4% ; varies by state
USAA Life Insurance Company	9/1 - 10/1/2019	0.00%	-10.0 - 9.0% ; varies by state
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