

STATE OF NORTH DAKOTA

BEFORE THE COMMISSIONER OF INSURANCE

In the Matter of the Promulgation)	FINAL
of Proposed Rules –)	ORDER ADOPTING RULES
Medicare Supplement Insurance)	
Minimum Standards)	FILE NO. RU-05-157

THIS MATTER regarding proposed changes to N.D. Admin. Code Title 45 came before the North Dakota Commissioner of Insurance for consideration. The Commissioner, having published notice, having held a public hearing, having considered the testimony and filed comments of all interested persons, and having been otherwise fully advised in the premises, **FINDS AND CONCLUDES THAT:**

1. A Notice of Intent to Amend Administrative Rules describing the proposed rule changes was prepared and filed on March 31, 2005. The North Dakota Insurance Department staff also prepared a Regulatory Analysis and filed it on March 31, 2005.
2. The Notice and Regulatory Analysis were made available to all interested persons.
3. An Abbreviated Notice of Intent to Amend Administrative Rules was properly published once in each official county newspaper at least 30 days prior to the date of the hearing.
4. A hearing was held on May 18, 2005, in Bismarck, North Dakota, to take comments on the proposed rules. Notice of the hearing was published in all county newspapers as required by law. Department staff testified at the hearing.
5. At the hearing, all interested persons were given a reasonable opportunity to submit relevant oral or written comments and to examine witnesses providing comment at the hearing. The record was held open for additional written comments after the hearing.

6. In promulgating the final version of the rules in the form attached to this Order, the Commissioner considered all testimony given at the hearings and all written comments that have been filed in the docket.

**N.D. ADMIN. CODE CHAPTER 45-06-01.1
MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS**

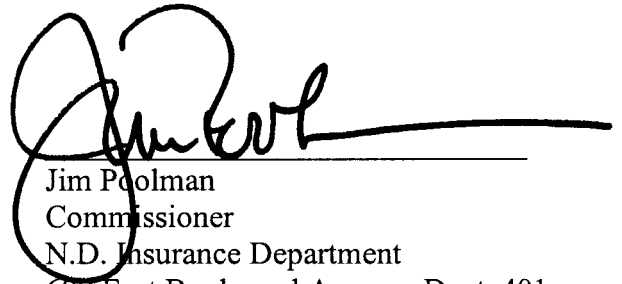
7. This rule change updates the Medicare supplement insurance minimum standards as required by the federal Medicare Prescription Drug Improvement and Modernization Act of 2003.

8. United Health Group was the only entity to file a comment regarding the rulemaking. Its comments of June 15, 2005, suggest several technical changes, which were incorporated into the final version of the rules. The comments do not recommend any substantive changes.

ORDER

IT IS, THEREFORE, ORDERED that the rules in the form attached to this Order, modified to include the changes recommended by United Health Group, be adopted and filed in accordance with applicable provisions of state law to become effective on the date of publication by the North Dakota Legislative Council.

DATED this 14th day of July, 2005.

A handwritten signature in black ink, appearing to read "Jim Poolman", is written over a horizontal line. The signature is stylized and cursive.

Jim Poolman
Commissioner
N.D. Insurance Department
600 East Boulevard Avenue, Dept. 401
Bismarck, ND 58505
(701) 328-2440