

NEW MEXICO PUBLIC REGULATION COMMISSION

1120 Paseo de Peralta
P.O. Box 1269
Santa Fe, New Mexico 87504
(800) 947-4722/(505) 827-4601

Insurance Division

Life and Health Rate & Form Filing Bureau

Enclosed is a list of Insurance Companies who offer *Medicare supplement* policies in New Mexico. The Insurance Division does not endorse or recommend any company or its products.

The “*Medicare & You 2010*” is a handbook developed jointly by the U.S. Department of Health and Human Services for Medicaid and Medicare Services and the National Association of Insurance Commissioners. The Insurance Division recommends that everyone read the handbook before purchasing a Medicare supplement policy.

The handbook can be found at:

http://www.nmprc.state.nm.us/insurance/life_health/pdf/2010MedicareSupplementGuide.pdf

Shopping Hints

- Start looking early so you won't be rushed in making a decision.
- Look at which benefits best meet your needs.
- Shop carefully before you purchase. Find out which insurance companies sell Medigap policies in this state.
- Call the insurance companies and compare costs.
- If you are eligible for Medicaid and other private health insurance, Medicaid will not pay if you have another source of insurance coverage that will pay for benefits Medicaid would otherwise cover.
- Do not purchase a second Medigap policy when they know you already have one, unless you tell the insurance company in writing that you plan to cancel your existing Medigap policy. Federal law prohibits an insurer from selling you a second Medicare Supplement policy.
- Check for any pre-existing condition exclusions before you purchase a Medicare Supplement policy. This is especially important if you are replacing an existing Medicare Supplement policy. Insurance companies are required to furnish you with an ‘*outline of coverage*’ and have you sign a replacement of insurance notice.
- Policies must be ‘*guaranteed renewable*’.
- Do not withhold any medical information on the application. Doing so could have a major impact on insurance companies paying future claims or the policy could be canceled.
- Do not pay the agent or anyone else cash. Pay by check or money order. Payment must be made out directly to the insurance company.

- Write the name, address and telephone number of the insurance company so you can contact the company directly if there is a problem, you have questions or you do not receive your policy within 30 days.
- Remember, you have 30 days to look over your policy. If for any reason you do not want to keep the policy, you are entitled to return it to the insurance company and be refunded your premium. The premium must be sent to you within 30 days after its return.
- Beware of replacing existing coverage.
- Take your time. Do not be pressured into purchasing a Medigap policy.

For additional assistance about your options, contact the New Mexico Aging and Long-Term Services Department at:

- 505-476-4799 or 866-451-2901 (Santa Fe Office)
- 505-222-4500 or 866-842-9230 (Albuquerque Office)
- 575-647-2023 or 800-762-8690 (Las Cruces Office)
- <http://www.nmaging.state.nm.us>

INSURANCE COMPANIES OFFERING MEDICARE SUPPLEMENT POLICIES IN NEW MEXICO

American Republic Insurance Company.....(800) 247-2190
P. O. Box 9371
Des Moines, Iowa 50306

Bankers Fidelity Life Insurance Company.....(800) 241-1439
P. O. Box 105652
Atlanta, Georgia 30348-5652
Plans A, F, G, K

Bankers Life and Casualty Company.....(877) 592-7185
10400 Academy N. E., Suite 305.....(505) 275-2131
Albuquerque, New Mexico 87111, Suite 305

Combined Insurance Company of America.....(312) 701-3955
5050 North Broadway..... (800) 544-5531, Press #3
Chicago, Illinois 60640

Conseco Health Insurance Company(800) 888-4918
11815 N. Pennsylvania Street(800) 541-2254
Carmel, Indiana 46032-4555

Constitution Life Insurance Company.....(800) 789-6364
1001 Heathrow Park Lane, Ste 5001
Lake Mary, FL 32746
A, D, F and G

Continental General Life Insurance Company..... (800)-284-2898
P. O. Box 29136
Mission, Kansas 66201-9136
Plans A, B, F, J and N High deductible F

Continental Life Insurance Company of Brentwood, Tennessee.....(800) 264-4000
101 Continental Place
Brentwood, Tennessee 37027
Plans A, B, F, j & n High deductible F

Genworth Life and Annuity Insurance Company.....(804) 281-6561
6610 West Broad Street
Richmond Virginia 23230
Plans A, B, F, G N, High deductible F

Globe Life and Accident Life Insurance Company.....(800) 801-6831

3700 S. Stonebridge Drive
McKinney, Texas 75070
Plans A, B, C and F to regular retired persons

Guarantee Trust Life Insurance Company(847) 699-0600
1275 Milwaukee Avenue(800) 323-6907
Glenview, Illinois 60025
Plans A, B, C, D, F and G

Health Care Service Corporation, a Mutual Reserve Company.....(800) 307-8144
P.O. Box 1711
Chicago, Illinois 87125-7630
Plans A, B and F N in June 1st, 2011

Life Investors Insurance Company of America.....(800) 752-9797
520 Park Avenue
Baltimore, Maryland 21201-4500
Plans A thru N

Loyal American Life Insurance Company.....(800) 284-2898
P.O. Box 29136
Mission, Kansas 66201-9136
Plans A, B, C, D, F, G and N

Medico Insurance Company.....(402) 391-6900
1515 South 75th Street
Omaha, Nebraska 68124
A, D and F

Monumental Life Insurance Company.....(800) 752-9797
520 Park Avenue
Baltimore, Maryland 21201-4500
Plan A, B, C, D, F, G, N and M

Mutual of Omaha Insurance Company(800) 775-6000
Mutual of Omaha Plaza
Omaha, Nebraska 68175
Plan A, B, F, G, M and N

New Mexico Medical Insurance Pool.....(800) 432-0750
P. O. Box 27630
Albuquerque, New Mexico 87125-7630
Offering the “NMMIP Senior Pharmacy Plan”

Old Surety Life Insurance Company.....(800) 272-5466

P.O. Box 53407.....(505) 291-3500
Oklahoma City, Oklahoma 75154-4407
Plan A and C

Presbyterian Insurance Company, Inc.(800) 899-8974
P. O. Box 26267.....(505) 823-8974
Albuquerque, New Mexico 87125-6267
Individual Plans A, B, C, D, E and F

Reserve National Insurance Company(800) 654-9106
6100 Northwest Grand Blvd.
Oklahoma City, Oklahoma 73118
Plan A, C, F and N

State Farm Mutual Automobile Insurance Company..... Please contact a local State Farm agent
One State Farm Plaza
Bloomington, Illinois 61710-0001

State Mutual Insurance Company (888)-377-1966
P.O. Box 153
Rome, Georgia 30162-0153
Plan A, B, C, D, F, G, M, N

Standard Life and Accident Insurance Company.....(888) 290-1085
2450 Southshore Blvd., Suite 500
League City, Texas 77573
Plans A, B, C, D, F and G,N High deductible F

Transamerica Life Insurance Company **A thru N**.....(800) 752-9797
520 Park Avenue
Baltimore, Maryland 21201-4500

United American Insurance Company(800) 331-2512
P. O. Box 8080
McKinney, Texas 75070

United Healthcare Insurance Company.....(800) 523-5800
P. O. Box 1017
Montgomeryville, PA 18936
AARP Membership Inquiries only A, B, C, F, K, L N Part D Prescription

United Teachers Associates Insurance Company.....(800) 880-8824
P.O. Box 26580
Austin, Texas 78755

A, B, C, D, F, G, and N

United World Life Insurance Company.....(402) 351-2402

Mutual of Omaha Plaza
Omaha, Nebraska 68175

A, B, F, G, M and N

USAA Life Insurance Company(800) 531-8000

9800 Fredericksburg Road
USAA Building
San Antonio, Texas 78288

A thru F