

RE: ^_Household^_^_Discount^_ Language

From: Bowker, Stephanie (PPC) (Stephanie.Bowker@ky.gov)
To: shepherdretirement@bellsouth.net
Date: Tuesday, August 1, 2017, 11:41 AM EDT

Mr. Shepherd,

We've spoken a number of times and have addressed this issue in three complaints you've filed with the department this year against multiple companies and agencies. As stated in the attached closing letters, your disagreement with the companies' wording in an application does not fall under our regulatory jurisdiction. The Department does not have the regulatory authority to determine what constitutes a "marriage." The Department requires companies offering discounts to fully disclose whether the discount remains in place for the life of the policy. The Department does not and cannot dictate the requirements for discounts such as the marriage or household discount or the wording a company uses.

Thank you,

Stephanie C. McGaughey - Bowker
Insurance Program Manager

Health and Life Division
Kentucky Department of Insurance
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From: Dennis Shepherd [mailto:shepherdretirement@bellsouth.net]
Sent: Tuesday, August 01, 2017 10:30 AM
To: Bowker, Stephanie (PPC) <Stephanie.Bowker@ky.gov>
Subject: Re: Household Discount Language

Ms. Bowker,

Hi. I think that you are the person in the health division that reviews the household discount language on Medicare Supplement policies. We spoke last year and I asked whether there is any specific language required by kentucky state law regarding a household discount and marriage for policyholders. Is this still correct?

Dennis Shepherd, Independent Agent

Shepherd Retirement Services, LLC
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<http://ShepherdRetirement.Net>

On Tuesday, August 1, 2017 10:28 AM, Dennis Shepherd <shepherdretirement@bellsouth.net> wrote:

Ms. Bowker,

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