Senator Melissa Wicklund
Chair, Health and Human Services Committee
Minnesota State Senate
2107 Minnesota Senate Building
St. Paul, Minnesota 55155

March 15, 2026

Dear Senator Wicklund,

My wife and I are two of the approximately 2,600 former members of UCare's Medicare Supplemental Insurance Plan who were affected by UCare's insolvency at the end of December 2025. We greatly appreciate and support the legislation you have proposed and strongly encourage its passage.

We were both enrolled in Minnesota Extended Basic Medicare Supplemental Plans through UCare. Through no fault of our own, and solely because UCare withdrew from the market, we were unable to find another insurer that would allow us to enroll in an Extended Basic Plan with guaranteed issue. Under current Minnesota Statute 62A.31, insurers are not required to offer guaranteed issue into another Extended Basic Plan when a company exits the market. Instead, affected Medicare enrollees are guaranteed access only to the less comprehensive Basic plan with other insurers.

As a result, individuals like us were unable to maintain the same level of coverage we had originally selected and paid for when we first enrolled in Medicare. We believe the most fair and reasonable solution is to ensure that when a Medicare Supplemental Plan is discontinued through no fault of the insured—whether due to insolvency or an insurer's decision to leave the market—policyholders have guaranteed access to the Medicare Supplemental plans offered by other insurers, including more comprehensive options such as Extended Basic when those plans are available. In practical terms, this ensures that individuals who previously selected Extended Basic coverage can maintain that same level of protection rather than being forced into a less comprehensive plan.

We understand that the legislation you have proposed addresses this issue by requiring insurers to offer guaranteed issue access to the Medicare Supplemental plans they offer when an enrollee's prior plan is discontinued through no fault of the insured. We strongly support this change in statute.

We also appreciate your intention to introduce an amendment addressing those who were affected by UCare's recent discontinuation of its Minnesota Extended Basic Medicare Supplemental Plans. We strongly support this effort as well, as it would provide important relief to individuals who were forced to accept less comprehensive coverage due to circumstances entirely beyond their control.

Finally, while we understand this issue is separate from the current bill, we believe it would also be beneficial for insurers to provide more adequate advance notice when discontinuing Medicare

Supplemental Plans. In the case of UCare, enrollees received notice only a few weeks before the plans ended, which left many people scrambling to secure replacement coverage.

Thank you for your leadership on this issue and for your continued work on behalf of Minnesota's Medicare beneficiaries.

Sincerely,

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