

SERFF Tracking Number: MGCA-125755161 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 39809
 Company Tracking Number: MW-26032 PPO (10/05)-IR 200806 AR MIDWEST 13574
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: MW-26032 PPO (10/05)-IR - Emergency Services Rider
 Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee
 Product Name: MW-26032 PPO (10/05)-IR - Emergency Services Rider SERFF Tr Num: MGCA-125755161 State: ArkansasLH
 TOI: H16I Individual Health - Major Medical SERFF Status: Closed State Tr Num: 39809
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO) Co Tr Num: MW-26032 PPO (10/05)-IR 200806 AR MIDWEST 13574 State Status: Approved-Closed
 Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor
 Authors: EDS EDSSupport, Opal Disposition Date: 09/11/2008
 Autry, Sergei Mordovine, Aliya Panjwani, Yan Yuan, Eliseo Rodriguez, Miranda Ross, Joanna Gulling, Trent Bridges, Sean Casey, David Beimesch
 Date Submitted: 07/31/2008 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: 28.8% Group Market Type:
 Filing Status Changed: 09/11/2008 Deemer Date:
 State Status Changed: 09/11/2008
 Corresponding Filing Tracking Number:

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Filing Description:

We are requesting a rate increase of 23.2% for this rider for plan codes AOAP19F and AOAP20F and an increase of 34.4% for this rider attached to form MW-26026 PPO-IP (SB 11/07) AR with MW-AE 26026 PPO-IP (SB 11/07) AR. These increases are being requested in order to account for trend and nationwide experience.

Company and Contact

Filing Contact Information

Virgil Meier, virgil.meier@healthmarkets.com
 Healthmarkets (817) 255-3398 [Phone]
 North Richland Hills, TX 76180 (817) 255-8274[FAX]

Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas
 9151 Boulevard 26 Group Code: 264 Company Type:
 North Richland Hills, TX 76180 Group Name: State ID Number:
 (817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
845076	\$50.00	07/17/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/11/2008	09/11/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	08/27/2008	08/27/2008	Sergei Mordovine	09/10/2008	09/10/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Updated Forms	Note To Reviewer	Sergei Mordovine	08/28/2008	08/28/2008

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Disposition

Disposition Date: 09/11/2008

Implementation Date:

Status: Approved-Closed

Comment: As requested we are approving a 23.2% rate increase for the rider for plan codes AOAP19F & AOAP20F and an increase of 34.4% for this rider attached to form MW-26026 PPO-IP (SB 11/07)AR with MW-AE26026 PPO-IP (SB 11/07)AR. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documentation	Approved-Closed	Yes
Rate (revised)	Rates	Approved-Closed	No
Rate	Rates	Withdrawn	No

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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/27/2008
Submitted Date 08/27/2008
Respond By Date
Dear Virgil Meier,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: The actuarial memo states that the rate increase will be effective for renewal business on the next semi-annual anniversary on or after 6/30/08.

Please refer to the e-mail which I sent you under separate cover. It was stated in the e-mail that any rate increase request that we review with respect to inflation, will be applied to new issues and existing contract (AFTER THEIR FIRST ANNUAL ANNIVERSARY).

It is requested that you also provide us with the number of policyholders that has this rider.

Please feel free to contact me if you have questions.

Sincerely,
Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/10/2008
Submitted Date 09/10/2008

Dear Rosalind Minor,

Comments:

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Response 1

Comments: Dear Rosalind Minor,

Our default language for Actuarial Memorandum says "semi-annual". This has been fixed for AR and going forward will say "annual". I have attached updated Actuarial Memorandum and Rate Pages.

Once again, when it comes to actual rate increases, our system does recognize AR insureds and only increases their premium once in 12 months.

Thank you for your patience,
Sergei Mordovine.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

The actuarial memo states that the rate increase will be effective for renewal business on the next semi-annual anniversary on or after 6/30/08.

Please refer to the e-mail which I sent you under separate cover. It was stated in the e-mail that any rate increase request that we review with respect to inflation, will be applied to new issues and existing contract (AFTER THEIR FIRST ANNUAL ANNIVERSARY).

It is requested that you also provide us with the number of policyholders that has this rider.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:

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Rates MW-26032 PPO New Previous State Filing Number
Percent Rate Change Request
0

Previous Version

Rates MW-26032 PPO New Previous State Filing Number
Percent Rate Change Request
0

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Sincerely,

Aliya Panjwani, David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Joanna Gulling, Miranda Ross, Opal Autry, Sean Casey, Sergei Mordovine, Trent Bridges, Yan Yuan

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Project Name/Number: /

Note To Reviewer

Created By:

Sergei Mordovine on 08/28/2008 05:05 PM

Subject:

Updated Forms

Comments:

Rosalind,

I apologize for the incorrect language in our documents. Updated versions will be submitted shortly. As for the rate increases, our system flags anyone who lives in AR to increase their premium only once in 12 months.

Thank you for your time.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Supporting Documentation **Review Status:** Approved-Closed 09/11/2008
Comments:
Attachments:
MW-26032 PPO Cover Letter.pdf
26032 PPO Nationwide Experience with MW.pdf
MW-26032 PPO Experience AR only.pdf
MW-26032 PPO Rate History.pdf



**Mid-West National
Life Insurance
Company of Tennessee**
Home Office: Oklahoma City, OK

9151 Boulevard 26
N Richland Hills, TX 76182
www.midwestlife.com
Phone: 800.729.2302
Fax: 817.255.8274

7/29/2008

Ms. Rosalind Minor
Arkansas Insurance Department
1200 West Third Street
Little Rock AR 72201-1904

**RE: Mid-West National Life Insurance Company of Tennessee
Individual Rate Filing for:
Emergency Services Benefit Rider
MW-26032 PPO (10/05)-IR
Company NAIC # 264-66087
Company FEIN # 62-0724538**

Dear Ms. Minor,

The above referenced product requires a rate change. Enclosed please find an actuarial memorandum and exhibits in support of the modification. This rate filing is being made in the states of AR. Our state of domicile is Texas and does not require rate changes to be filed; therefore, no such rate filing has been made in that state.

We appreciate your review of our rate filing. If acceptable, please return the duplicate stamped copy of this filing in the enclosed envelope. If you have any questions, please contact me at the following number or email address.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Miranda Ross'.

Miranda Ross
Actuarial Analyst
Phone: (800) 729-2302 x3897
Fax: (817) 255-8274
Email: NRHAct-Comp@HealthMarkets.com

Enclosures

The MEGA Life and Health Insurance Company and MidWest National Life Insurance Company of Tennessee

Nationwide Experience

Emergency Services Benefit Rider 26032 PPO and MW-26032 PPO and State Variants

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2006 & Prior***	805,008	529,058	65.7%
2007	7,124,422	4,662,120	65.4%
2008 YTD	3,126,454	2,148,594	68.7%
Total	11,055,884	7,339,772	66.4%

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	6,607,198	4,309,749	65.2%
Projection Period**	9,418,384	5,983,365	63.5%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	6,607,198	4,309,749	65.2%
Projection Period**	7,911,248	5,983,365	75.6%

* Experience Period: December 1, 2006 through November 30, 2007

** Projection includes the effect of prior increases and a trend factor of 14%.

Projection period: August 1, 2008 through July 31, 2009

*** Prior experience is from the date of inception to 2005

MidWest National Life Insurance Company of Tennessee

Arkansas Experience
Emergency Services Benefit Rider MW-26032 PPO

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2006 & Prior***	0	0	0.0%
2007	5,419	380	7.0%
2008 YTD	3,035	314	10.3%
Total	8,455	694	8.2%

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	4,761	309	6.5%
Projection Period**	12,869	912	7.1%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	4,761	309	6.5%
Projection Period**	8,130	912	11.2%

* Experience Period: December 1, 2006 through November 30, 2007

** Projection includes the effect of prior increases and a trend factor of 14%.

Projection period: August 1, 2008 through July 31, 2009

*** Prior experience is from the date of inception to 2005

ARKANSAS RATE HISTORY

Emergency Services Benefit Rider
MW-26032 PPO (10/05)-IR

All Plan Codes	
Effective Date	Rate Increase/Decrease
No Rate History	