

SERFF Tracking Number: UHLC-125960111 State: Arkansas
Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number: 41203
Company Tracking Number:
TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
Product Name: AR HMO GC 2009.03.01
Project Name/Number: /

Filing at a Glance

Company: UnitedHealthcare of Arkansas, Inc.

Product Name: AR HMO GC 2009.03.01

TOI: H06 Health - Conversion

Sub-TOI: H06.000 Health - Conversion

Filing Type: Rate

SERFF Tr Num: UHLC-125960111

SERFF Status: Closed

Co Tr Num:

Co Status:

Authors: Carolyn Asselin, Andrew
Girton

Date Submitted: 12/22/2008

State: ArkansasLH

State Tr Num: 41203

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 01/16/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/16/2009

State Status Changed: 01/16/2009

Corresponding Filing Tracking Number:

Filing Description:

AR HMO GC 2009.03.01

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

Andrew Girton, Director, Actuarial Pricing

drew_girton@uhc.com

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450 Columbus Blvd (866) 702-7188 [Phone]
Hartford, CT 06103

Filing Company Information

UnitedHealthcare of Arkansas, Inc. CoCode: 95446 State of Domicile: Arkansas
Plaza West Building Group Code: Company Type: HMO
415 North McKinley Street, Suite 300
Little Rock, AK 72205 Group Name: State ID Number:
(952) 992-7428 ext. [Phone] FEIN Number: 63-1036819

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare of Arkansas, Inc.	\$0.00	12/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/16/2009	01/16/2009

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	01/08/2009	01/08/2009	Andrew Girton	01/13/2009	01/13/2009

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Disposition

Disposition Date: 01/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	AR HMO response	Approved-Closed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/08/2009
Submitted Date 01/08/2009
Respond By Date

Dear Andrew Girton,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Your actuarial memorandum states that the rates were developed by using one of your fully insured small group plans with similar benefits and adjusted for benefit and expected morbidity differences.

The above is not in compliance with ACA 23-86-115(e)(1)(A) which states that the initial premium for the conversion policy for the first twelve (12) months and subsequent renewal premiums shall be determined in accordance with premium rates applicable to individually underwritten standard risks for the age and class of risk of each person to be covered under the conversion policy and for the type and amount of insurance provided. Also, refer to (e)(2) et al.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/13/2009
Submitted Date 01/13/2009

Dear Rosalind Minor,

Comments:

Response 1

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Comments: Please see attached. I appreciate your reconsideration, and please contact me at (860) 702-7188 or by email at Drew_Girton@uhc.com if you have any questions.

Sincerely,
Andrew J. Girton, FSA, MAAA

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

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Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR HMO response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Andrew Girton, Carolyn Asselin

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Rate Information

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