

SERFF Tracking Number: ANTD-126343417 State: Arkansas
Filing Company: Unicare Life & Health Insurance Company State Tracking Number: 43911
Company Tracking Number: 09-0032
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Maximum Allowable
Project Name/Number: /

Filing at a Glance

Company: Unicare Life & Health Insurance Company

Product Name: Maximum Allowable SERFF Tr Num: ANTD-126343417 State: Arkansas
TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 43911
Closed

Sub-TOI: H16G.002A Large Group Only - PPO Co Tr Num: 09-0032 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor
Author: Kimberly M. Rogers Disposition Date: 10/30/2009
Date Submitted: 10/26/2009 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 10/30/2009 Explanation for Other Group Market Type:
State Status Changed: 10/30/2009
Deemer Date: Created By: Kimberly M. Rogers
Submitted By: Kimberly M. Rogers Corresponding Filing Tracking Number:

Filing Description:

Your Department approved a form GCR 11214 with a definition of Reasonable and Customary Level. It has been determined that we need to change the designation of the definition to a Maximum Allowable [Amount] [Charge]. Therefore, we are filing a new definition designation but the remainder of the definition is one that you have already approved.

As we explained with the prior filing, our current system for determining the reasonable and customary level for a Non Preferred Provider Facility is based on billed charges and while there was language in a prior filing to address Non Preferred Provider Facilities, a further review of all available data has caused us to revisit the definition of Reasonable & Customary Charges in order to define how we will look at both professional charges and facility charges. However, we

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would like to retain the ability to use different criteria for professional charges in the event that a client requested a different method of calculation so we have bracketed some items that will not be used on a regular basis, but only when the client has requested a different methodology.

Accordingly, the newly designated definition will allow us to customize the reasonable and customary level on the basis of the product sold, (Preferred Provider/Non Preferred Provider or Indemnity), and the method of determining Reasonable and Customary. A statement of variability identifying the various components and their intended use is included for your reference.

Once the definition is approved, we will also replace any reference to Reasonable and Customary as it appears in the Certificate.

Company and Contact

Filing Contact Information

Mary Leonard, Sr. Compliance Specialist Mary.Leonard@wellpoint.com
 233 S. Wacker Dr., Suite 3900 413-284-0269 [Phone]
 Chicago, IL 60606 312-234-7502 [FAX]

Filing Company Information

Unicare Life & Health Insurance Company CoCode: 80314 State of Domicile: Indiana
 233 S. Wacker Dr., Suite 3900 Group Code: Company Type: Life & Health
 Insurance
 Chicago, IL 60606 Group Name: State ID Number:
 (312) 234-7893 ext. [Phone] FEIN Number: 52-0913817

Filing Fees

Fee Required? Yes
 Fee Amount: \$35.00
 Retaliatory? Yes
 Fee Explanation: \$35 x 1 = \$35.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unicare Life & Health Insurance Company	\$0.00	10/26/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/30/2009	10/30/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
FILING FEES	Note To Reviewer	Kimberly M. Rogers	10/26/2009	10/26/2009

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Disposition

Disposition Date: 10/30/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	GCR 11217	Approved-Closed	Yes

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Note To Reviewer

Created By:

Kimberly M. Rogers on 10/26/2009 01:11 PM

Last Edited By:

Rosalind Minor

Submitted On:

10/30/2009 09:51 AM

Subject:

FILING FEES

Comments:

The required filing fees for this submission have been sent via United States Postal Service on 10-26-09. The check number is 61414082, in the amount of \$35.

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 10/30/2009	GCR 11217	Certificate	GCR 11217	Initial			GCR 11217.pdf
		Amendmen t, Insert Page, Endorseme nt or Rider					

Maximum Allowable [Amount] [Charge] for a Covered Expense rendered by a Nonpreferred Provider, which will not exceed the billed charges, is the lesser of:

- The amount based on a percentage of available rates published by CMS [Centers for Medicare and Medicaid Services] or a benchmark developed by CMS for the same or similar services [within a geographical area];
- [The amount established by comparing rates from one or more regional or national databases or schedules for the same or similar services in a geographical area]; or based on a percentage of a federal or statewide medical reimbursement benchmark; or the amount based on a percentage of a federal or statewide medical reimbursement benchmark;
- A statewide average operating cost-to-charge ratio(s) (urban) including, but not limited to, information derived from publicly available CMS cost of charge report(s) published by CMS, applied to the provider's charges;
- [The amount based on rates negotiated with one or more [network] providers in a geographic area for the same or similar services];
- The amount based on a percentage of the provider's cost for providing the same or similar services including, but not limited to, information derived from the publicly available cost report(s) submitted by the provider to CMS ;
- The amount based on a fee schedule that is developed by Us [for procedures or codes for which CMS does not publish a value and is not otherwise valued by Our medical reimbursement data sources or Nonpreferred provider fee schedule(s)];
- The amount based on a percentage of the provider's billed charges for procedures or codes for which CMS does not publish a value and is not otherwise valued by Our medical reimbursement data sources or Nonpreferred provider fee schedule(s). [or]
- [The amount charged for the services [whether directly or through one or more intermediaries]; [or]

[The amount payable may be increased by a fixed percentage for certain services or facilities as agreed to by the Policyholder]

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	10/30/2009
Comments:			
Attachment:			
AR-Readability.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	10/30/2009
Bypass Reason:	Not Applicable		
Comments:			



CERTIFICATION OF COMPLIANCE WITH READABILITY STANDARDS

Unicare Life & Health Insurance Company hereby certifies that this filing complies with Arkansas Code Annotated §23-80-206. The Flesch reading ease test scores derived by analysis of the entire text of the following forms are:

Form Number

GCR 11217

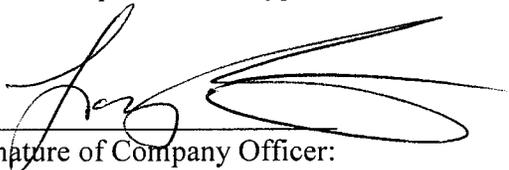
Flesch Score

49.3 when integrated to certificate drawn from existing library

Exclusions from scoring are limited to:

- the name, number or title of the policy or certificate forms;
- the table of contents;
- captions, subcaptions and form numbers;
- specification pages;
- schedules and tables; and
- any specific language required by state statute.

These forms are printed, except for specification pages, schedules and tables, in not less than 10-point, 1-point leaded typeface.



Signature of Company Officer:

Lawrence G. Schreiber
Vice-President and General Manager

Date: October 23, 2009