

SERFF Tracking Number: GDPR-126384413 State: Arkansas
Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44125
Company Tracking Number: AR 09 HB 1930 MM
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Individual Health Major Medical Insurance
Project Name/Number: Hearing Aids/AR 09 HB 1930 MM

Filing at a Glance

Company: The Prudential Insurance Co. of America

Product Name: Individual Health Major Medical SERFF Tr Num: GDPR-126384413 State: Arkansas
Insurance

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Withdrawn State Tr Num: 44125
Sub-TOI: H16I.005C Individual - Other Co Tr Num: AR 09 HB 1930 MM State Status: Withdrawn
Filing Type: Form/Rate Reviewer(s): Rosalind Minor
Author: Laura Quinn Disposition Date: 11/20/2009
Date Submitted: 11/18/2009 Disposition Status: Withdrawn
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Hearing Aids
Project Number: AR 09 HB 1930 MM
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/20/2009

Deemer Date:
Submitted By: Laura Quinn

PPACA: Pre-PPACA Submission

Filing Description:

The Prudential Insurance Company of America

Individual Health Major Medical Expense Insurance

Endorsement Form: AR 09 HB 1930 MM (Hearing Aids) and Related Actuarial Memorandum for Major Medical Policy
Forms SA MM-65 and SA XH-65

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Prudential is not
required to file this endorsement in its domicile.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/20/2009

Created By: Laura Quinn

Corresponding Filing Tracking Number: AR 09
HB 1930 MM

Dear Madame or Sir:

SERFF Tracking Number: GDPR-126384413 State: Arkansas
Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44125
Company Tracking Number: AR 09 HB 1930 MM
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Individual Health Major Medical Insurance
Project Name/Number: Hearing Aids/AR 09 HB 1930 MM

On behalf of The Prudential Insurance Company of America (Prudential), we are submitting endorsement form AR 09 HB 1930 MM and a related actuarial memorandum for review and approval.

Prudential will use the endorsement with individual health major medical policy forms SA MM-65 and SA XH-65 in order to bring them into compliance with Act 1179 of 2009 (Mandatory Offering for Coverage of Hearing Aids). The aforementioned policy forms are in force in Arkansas, but represent a closed block of business. Nationally, Prudential ceased marketing health insurance in 1994.

Pursuant to the Act, the endorsement offers coverage for a hearing aid, instrument, or device sold by a licensed professional, including its repair and replacement. The maximum benefit for this coverage is \$1,400 per ear for each 3 year period. The coverage is not subject to deductibles or coinsurance. The endorsement will become effective on January 1, 2010.

The actuarial memorandum proposes the supplemental premium that will be required if the policyholder accepts the offer for coverage for hearing aids as an optional benefit. The appropriate annual premium will be added to the base annual premium applicable to the policies of those policyholders who elect coverage for hearing aids. For the purpose of this filing, the memorandum applies to major medical policy forms SA MM-65 and SA XH-65.

As you can see, the actuarial memorandum also applies to SA BH-65, SA CC-65, SA CCL-65, SA CCL-79A, SA CI-65, SA DH-65, SA F-63, and SA T-63, which are individual health hospital surgical policy forms. Accordingly, a copy of this memorandum is also filed with GDPR-126384423, which is the SERFF tracking number for a similar endorsement, AR 09 HB 1930 HS, which will offer optional coverage for hearing aids to policyholders who have been issued hospital surgical policies on forms SA BH-65, SA CC-65, SA CCL-65, SA CCL-79A, SA CI-65, SA DH-65, SA F-63, and SA T-63.

As permitted by Arkansas Code §23-80-207, we hereby request that you approve this endorsement notwithstanding its Flesch reading ease score of 39.4. The lower score is wholly caused by policy language that is drafted to conform to the requirements of the state mandated benefit law. As you can see, the endorsement tracks the language of the law in order to ensure that the endorsement accurately captures the intended scope and terms of coverage. In addition, the endorsement contains medical terminology. A certificate of readability is enclosed.

As noted above, Prudential's domicile, New Jersey, does not require payment of fee for endorsement filings or rate filings. Therefore, the total Arkansas fee for this filing is \$70.00.

Prudential has authorized us to make this filing on its behalf, as set forth in the enclosed Letter of Authorization. Should you require additional information for the completion of this filing, please let us know.

Yours truly,

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Laura E. Quinn
Senior Paralegal
Goodwin|Procter LLP

Email: lquinn@goodwinprocter.com
Telephone: 800-341-9867

Company and Contact

Filing Contact Information

Laura Quinn, Senior Paralegal lquinn@goodwinprocter.com
Goodwin Procter LLP 800-341-9867 [Phone]
901 New York Avenue, N.W. 202-346-4000 [FAX]
Washington, DC 20001

Filing Company Information

(This filing was made by a third party - goodwinprocterllp)

The Prudential Insurance Co. of America CoCode: 68241 State of Domicile: New Jersey
751 Broad Street Group Code: 304 Company Type: LAH
Newark, NJ 07102 Group Name: Prudential of Amer State ID Number:
(800) 341-9867 ext. [Phone] FEIN Number: 22-1211670

Filing Fees

Fee Required? Yes
Fee Amount: \$70.00
Retaliatory? No
Fee Explanation: rate filing fee (\$50.00) + endorsement filing fee (\$20.00) = \$70.00

Prudential's domicile, New Jersey, does not charge fees for rates or forms, therefore, the total fee charged for this filing is \$70.00.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Co. of America	\$70.00	11/18/2009	32135625

SERFF Tracking Number: *GDPR-126384413* *State:* *Arkansas*
Filing Company: *The Prudential Insurance Co. of America* *State Tracking Number:* *44125*
Company Tracking Number: *AR 09 HB 1930 MM*
TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *Individual Health Major Medical Insurance*
Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Rosalind Minor	11/20/2009	11/20/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Bulletin 7A-2000	Note To Reviewer	Laura Quinn	11/20/2009	11/20/2009
Bulletin 7A-2009	Note To Filer	Rosalind Minor	11/19/2009	11/19/2009

SERFF Tracking Number: *GDPR-126384413* *State:* *Arkansas*
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Product Name: *Individual Health Major Medical Insurance*
Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Disposition

Disposition Date: 11/20/2009

Implementation Date:

Status: Withdrawn

Comment:

As requested in your Note to Reviewer on 11/20/09, this submission is being withdrawn.

Rate data does NOT apply to filing.

SERFF Tracking Number: *GDPR-126384413* State: *Arkansas*
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 TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
 Product Name: *Individual Health Major Medical Insurance*
 Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Withdrawn	No
Supporting Document	Application	Withdrawn	No
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Outline of Coverage	Withdrawn	No
Supporting Document	Letter of Authorization	Withdrawn	No
Form	Endorsement	Withdrawn	No
Rate	Actuarial Memorandum	Withdrawn	No

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Product Name: *Individual Health Major Medical Insurance*
Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Note To Reviewer

Created By:

Laura Quinn on 11/20/2009 01:37 PM

Last Edited By:

Laura Quinn

Submitted On:

11/20/2009 01:37 PM

Subject:

Bulletin 7A-2000

Comments:

Thank you for informing us about the Bulletin clarifying the application of Act 1179 of 2009 (mandatory offering for coverage of hearing aids) to individual health policies. We have reviewed the bulletin have noted that the mandatory offering is only applicable to major medical policies issued or sold after January 1, 2010. Since the major medical policy forms that would receive endorsement AR 09 HB 1930 MM are part of a closed block of business and are no longer sold, we have determined that they are not subject to the Act and that no endorsement is required. Therefore, we are withdrawing this submission.

Please let us know if you require any additional information. Thanks.

SERFF Tracking Number: *GDPR-126384413* State: *Arkansas*
Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44125*
Company Tracking Number: *AR 09 HB 1930 MM*
TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
Product Name: *Individual Health Major Medical Insurance*
Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Note To Filer

Created By:

Rosalind Minor on 11/19/2009 02:34 PM

Last Edited By:

Rosalind Minor

Submitted On:

11/19/2009 02:34 PM

Subject:

Bulletin 7A-2009

Comments:

Attached is a copy of our Bulletin 7A-2009 which replaces Bulletin 7-2009 on Mandatory offering for coverage of hearing aids.

Please review the bulletin and advise as to whether or not you want us to review for approval or withdraw your submission.

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

BULLETIN NO. 7A - 2009

TO: ALL LICENSED INSURERS, HEALTH MAINTENANCE ORGANIZATIONS (HMOs), FRATERNAL BENEFIT SOCIETIES, FARMERS' MUTUAL AID ASSOCIATIONS OR COMPANIES, HOSPITAL MEDICAL SERVICE CORPORATIONS, NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS, PRODUCER AND COMPANY TRADE ASSOCIATIONS, AND OTHER INTERESTED PARTIES.

FROM: ARKANSAS INSURANCE DEPARTMENT

SUBJECT: ACT 1179 OF 2009- MANDATORY OFFERING FOR COVERAGE OF HEARING AIDS

EFFECTIVE DATE: JANUARY 1, 2010

DATE: November 18, 2009

Bulletin 7A-2009 replaces Bulletin 7-2009 in its entirety.

The Department is issuing this Bulletin to advise all insurance companies and other interested parties of the requirements set forth in Act 1179 of 2009. This Act requires all individual and group policies and certificates offered, issued or renewed in Arkansas on or after January 1, 2010, to offer coverage for hearing aids.

The minimum amount of coverage that must be offered cannot be less than one thousand, four hundred dollars (\$1,400) per ear for each three-year period. The benefit for hearing aids cannot be subject to any deductibles or copayment requirements. However, the benefit may be subject to co-insurance provisions. The hearing aid must be dispensed by an individual properly licensed by the State of Arkansas.

This Act will apply to all insurance companies offering, issuing or renewing individual or group policies or certificates in Arkansas. This Act does not apply to hospital medical service corporations or health maintenance organizations. In addition, this Act is not applicable to Medicare supplement policies and certificates, individual limited benefit policies, qualified high deductible health plans, and long-term care policies and certificates. In regards to individual major medical policies, the mandatory offering will only apply to policies offered and sold after January 1, 2010.

SERFF Tracking Number: *GDPR-126384413* State: *Arkansas*
 Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44125*
 Company Tracking Number: *AR 09 HB 1930 MM*
 TOI: *H161 Individual Health - Major Medical* Sub-TOI: *H161.005C Individual - Other*
 Product Name: *Individual Health Major Medical Insurance*
 Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Form Schedule

Lead Form Number: AR 09 HB 1930 MM

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn 11/20/2009	AR 09 HB 1930 MM	Policy/Cont Endorsement ract/Fratern al Certificate	Initial		39.400	AR 09 HB 1930 MM.pdf

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

NEWARK, NEW JERSEY

ENDORSEMENT

Effective January 1, 2010 or as of the effective date of Your Policy, whichever is later, Eligible Expenses is amended to add the following provision, conditioned on the timely payment of the supplemental premium required for this optional benefit:

Coverage is provided for a hearing aid or hearing instrument sold by a professional licensed by the state of Arkansas to dispense a hearing aid or hearing instrument.

The maximum benefit for hearing aids is one thousand four hundred dollars (\$1,400) per ear for each three-year period.

For the purpose of this coverage, "hearing aid" means an instrument or device, including repair and replacement parts, that:

1. is designed and offered for the purpose of aiding persons with or compensating for impaired hearing;
2. is worn in or on the body; and
3. is generally not useful to a person in the absence of a hearing impairment.

Coverage for hearing aids is not subject to deductibles or any coinsurance, but is subject to all other terms and conditions of Your Policy.

The Prudential Insurance Company of America

By

Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Withdrawn	11/20/2009

Comments:

As permitted by Arkansas Code §23-80-207, we hereby request that you approve this endorsement notwithstanding its Flesch reading ease score of 39.4. The lower score is wholly caused by policy language that is drafted to conform to the requirements of the state mandated benefit law. As you can see, the endorsement tracks the language of the law in order to ensure that the endorsement accurately captures the intended scope and terms of coverage. In addition, the endorsement contains medical terminology. A certificate of readability is enclosed.

Attachments:

Readability Cert AR 09 HB 1930 MM.pdf
 Flesch Score AR 09 HB 1930 MM.pdf

	Item Status:	Status Date:
Bypassed - Item: Application	Withdrawn	11/20/2009
Bypass Reason: This requirement is not applicable to the form that is the subject of this filing because the form is an endorsement that will be used to bring inforce policies into compliance with a state mandated health benefit law.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Withdrawn	11/20/2009
Bypass Reason: This requirement is not applicable to the form that is the subject of this filing because the form is an endorsement that will be used to bring inforce policies into compliance with a state mandated health benefit law.		

Comments:

	Item Status:	Status Date:
Satisfied - Item: Letter of Authorization	Withdrawn	11/20/2009

SERFF Tracking Number: *GDPR-126384413* *State:* *Arkansas*
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Product Name: *Individual Health Major Medical Insurance*
Project Name/Number: *Hearing Aids/AR 09 HB 1930 MM*

Comments:

Prudential has authorized us to make this filing on its behalf, as set forth in the enclosed Letter of Authorization.

Attachment:

Jan 2009 Letter of Authorization.pdf



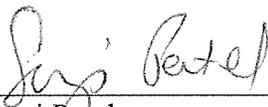
Sue U. Patel, ASA, MAAA
Vice President, Actuarial
Enterprise Discontinued Business Solutions

The Prudential Insurance Company of America
751 Broad Street, Newark NJ 07102
Tel 973 367-3011 Fax 973 367-8737
surangi.patel@prudential.com

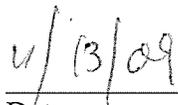
CERTIFICATION

Form Number: AR 09 HB 1930 MM

In accordance with Arkansas Statute § 23-80-206 (d), I certify that the Flesch score for this form (including all of its words) is lower than the minimum required, but that it should be approved as permitted by §23-80-207. I further certify that the lower score is caused by policy language that has been drafted to conform to the requirements of Arkansas mandated benefit law, and because the score is warranted by the nature of the policy form (a health insurance endorsement containing medical terminology).



Surangi Patel
Vice President, Actuarial



Date

AR 09 HB 1930 MM.doc - Microsoft Word

File Edit View Workshare Insert Format Tools Table Goodwin Tools Window WorkSite Help Forms Assistant Type a question for help

1 2 3 4 5 6 7 8 9 Restart Continue Modify Hdg Reset Scheme Sub-# Embed Hdg Insert TOC

Insert Flags Update Flags Hide/Show Flags Delete Flags Pleadings Times New Roman 12 B U Redefine Style

LMFAP

1. is designed and offered for the purpose of aiding persons with or compensating for impaired hearing

2. is worn in c

3. is generally

Coverage for hearing aids other terms and conditions

aring impairment.

nce, but is subject to all

merica

Readability Statistics

Counts	
Words	194
Characters	975
Paragraphs	15
Sentences	4
Averages	
Sentences per Paragraph	1.0
Words per Sentence	21.5
Characters per Word	4.7
Readability	
Passive Sentences	25%
Flesch Reading Ease	39.4
Flesch-Kincaid Grade Level	13.1

OK

start prudential... DTE 2007 2 Micros... 4 Micros... Approval G... 1:50 PM



Sue U. Patel, ASA, MAAA

Vice President, Actuarial

Enterprise Discontinued Business Solutions

The Prudential Insurance Company of America

751 Broad Street, Newark NJ 07102

Tel 973 367-3011 Fax 973 367-8737

surangi.patel@prudential.com

Letter of Authorization

TO: Department of Insurance

Prudential Insurance Company of America ("Prudential") has entered into an agreement with Goodwin Procter LLP (with which Shea & Gardner has combined) for Goodwin Procter LLP to perform individual health insurance policy endorsement filing services on Prudential's behalf. The agreement provides, in part, that Goodwin Procter LLP is authorized to prepare and file for approval with state insurance departments, endorsements, or similar documents relating to Prudential's individual health insurance policies. Goodwin Procter LLP is also authorized to receive and to make, on Prudential's behalf, written and oral communications with state insurance departments for the purpose of completing the filing process.

Please accept this letter of authorization for the purpose stated above. This letter of authorization will expire on December 31, 2009. Should you have any questions regarding this matter, please contact me at the address stated above.

A handwritten signature in blue ink, appearing to read "Sue U. Patel", written over a horizontal line.

Sue U. Patel

Vice President, Actuarial