

SERFF Tracking Number: GDPR-126384434 State: Arkansas
Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44094
Company Tracking Number: AR 09 HB 1031 MM
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Individual Health Major Medical Insurance
Project Name/Number: Prostate Cancer Screening/AR 09 HB 1031 MM

Filing at a Glance

Company: The Prudential Insurance Co. of America

Product Name: Individual Health Major Medical Insurance SERFF Tr Num: GDPR-126384434 State: Arkansas

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved-Closed State Tr Num: 44094

Sub-TOI: H16I.005C Individual - Other Co Tr Num: AR 09 HB 1031 MM State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Author: Laura Quinn Disposition Date: 11/17/2009

Date Submitted: 11/16/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Prostate Cancer Screening
Project Number: AR 09 HB 1031 MM
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/17/2009

Deemer Date:
Submitted By: Laura Quinn

Filing Description:
The Prudential Insurance Company of America
Individual Health Major Medical Expense Insurance
Endorsement Form: AR 09 HB 1031 MM (Prostate Cancer Screening)

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: 11/17/2009
Created By: Laura Quinn
Corresponding Filing Tracking Number: AR 09 HB 1031 MM

Dear Madame or Sir:

SERFF Tracking Number: GDPR-126384434 State: Arkansas
Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44094
Company Tracking Number: AR 09 HB 1031 MM
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Individual Health Major Medical Insurance
Project Name/Number: Prostate Cancer Screening/AR 09 HB 1031 MM

On behalf of The Prudential Insurance Company of America (Prudential), we are submitting endorsement form AR 09 HB 1031 MM for approval. Prudential will use the endorsement form with Individual Health Major Medical policy forms SA MM-65 and SA XH-65 in order to bring them into compliance with Arkansas House Bill 1031 (Mandatory Benefits for Prostate Cancer Screening). Pursuant to the new law, the endorsement will provide coverage for prostate screening according to the National Comprehensive Cancer Network Guidelines. The endorsement will become effective on January 1, 2010.

Policy forms SA MM-65 and SA XH-65 are in force in Arkansas, but represent a closed block of business. Nationally, Prudential ceased marketing health insurance in 1994.

As permitted by Arkansas Code §23-80-207, we hereby request that you approve this endorsement notwithstanding its Flesch reading ease score of 26.1. 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. Also, the endorsement contains medical terminology. A certificate of readability is enclosed.

There will be no premium changes effective with this endorsement. Prudential, however, will continue to monitor the experience for possible future adjustments in rates.

Prudential's domicile, New Jersey, does not require payment of fee for endorsement filings. Therefore, the total Arkansas fee for this filing is \$20.00.

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,

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

SERFF Tracking Number: GDPR-126384434 State: Arkansas
 Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44094
 Company Tracking Number: AR 09 HB 1031 MM
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: Individual Health Major Medical Insurance
 Project Name/Number: Prostate Cancer Screening/AR 09 HB 1031 MM

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: \$20.00
 Retaliatory? No
 Fee Explanation: Arkansas Fee for endorsement filed separately from basic form (\$20.00) + New Jersey Fee (\$0.00) = \$20.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Co. of America	\$20.00	11/16/2009	32072420

SERFF Tracking Number: *GDPR-126384434* State: *Arkansas*
Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44094*
Company Tracking Number: *AR 09 HB 1031 MM*
TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
Product Name: *Individual Health Major Medial Insurance*
Project Name/Number: *Prostate Cancer Screening/AR 09 HB 1031 MM*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/17/2009	11/17/2009

SERFF Tracking Number: *GDPR-126384434* *State:* *Arkansas*
Filing Company: *The Prudential Insurance Co. of America* *State Tracking Number:* *44094*
Company Tracking Number: *AR 09 HB 1031 MM*
TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *Individual Health Major Medial Insurance*
Project Name/Number: *Prostate Cancer Screening/AR 09 HB 1031 MM*

Disposition

Disposition Date: 11/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GDPR-126384434* State: *Arkansas*
 Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44094*
 Company Tracking Number: *AR 09 HB 1031 MM*
 TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
 Product Name: *Individual Health Major Medial Insurance*
 Project Name/Number: *Prostate Cancer Screening/AR 09 HB 1031 MM*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Letter of Authorization	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes

SERFF Tracking Number: *GDPR-126384434* State: *Arkansas*
 Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44094*
 Company Tracking Number: *AR 09 HB 1031 MM*
 TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
 Product Name: *Individual Health Major Medial Insurance*
 Project Name/Number: *Prostate Cancer Screening/AR 09 HB 1031 MM*

Form Schedule

Lead Form Number: AR 09 HB 1031 MM

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 11/17/2009	AR 09 HB 1031 MM	Policy/Cont Endorsement ract/Fratern al Certificate	Initial		26.100	AR 09 HB 1031 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:

Coverage is provided for (1) screening per year for the early detection of prostate cancer in covered men forty (40) years of age and older according to the National Comprehensive Cancer Network guidelines, as in effect on January 1, 2009.

In order to receive this coverage the prostate cancer screening must be performed by a qualified medical professional.

If a medical practitioner recommends that a covered man undergo a prostate specific antigen blood test, coverage will not be denied on the ground that the man has already had a digital rectal examination and the examination result was negative.

“National Comprehensive Cancer Network” means a not-for-profit alliance of twenty-one (21) of the world’s leading cancer centers.

This coverage will not exceed the actual cost of the prostate cancer screening up to the maximum limits of Your Policy.

This coverage is not subject to the deductible, but is subject to coinsurance, if applicable, and all other terms, conditions, and limitations of Your Policy.

The Prudential Insurance Company of America

By

Secretary

SERFF Tracking Number: GDPR-126384434 State: Arkansas
 Filing Company: The Prudential Insurance Co. of America State Tracking Number: 44094
 Company Tracking Number: AR 09 HB 1031 MM
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: Individual Health Major Medical Insurance
 Project Name/Number: Prostate Cancer Screening/AR 09 HB 1031 MM

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	11/17/2009
Comments: Attached is a Certificate of Readability.		
Attachments: Readability Cert AR 09 HB 1031 MM.pdf Flesch Score AR 09 HB 1031 MM.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	11/17/2009
Bypass Reason: This requirement is not applicable to the attached form because it is an endorsement that will be used for the sole purpose of bringing a closed block of individual health major medical expense plans into compliance with Arkansas House Bill 1031, which mandates coverage for prostate cancer screening.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	11/17/2009
Bypass Reason: This requirement is not applicable. There will be no rate increase effective with this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	11/17/2009
Bypass Reason: This requirement is not applicable to the attached form because it is an endorsement that will be used for the sole purpose of bringing a closed block of individual health major medical expense plans into compliance with Arkansas House Bill 1031, which mandates coverage for prostate cancer screening.		
Comments:		

SERFF Tracking Number: *GDPR-126384434* State: *Arkansas*
Filing Company: *The Prudential Insurance Co. of America* State Tracking Number: *44094*
Company Tracking Number: *AR 09 HB 1031 MM*
TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*
Product Name: *Individual Health Major Medial Insurance*
Project Name/Number: *Prostate Cancer Screening/AR 09 HB 1031 MM*

Item Status:	Status
Approved-Closed	11/17/2009

Satisfied - Item: Letter of Authorization

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



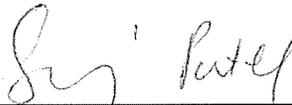
Sue U. Patel, ASA, MAAA
Vice President, Actuarial
Enterprise Discontinued Business Solutions

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

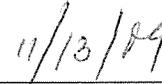
CERTIFICATION

Form Number: AR 09 HB 1031 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 1031 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

Readability Statistics

Counts	
Words	210
Characters	1105
Paragraphs	15
Sentences	6
Averages	
Sentences per Paragraph	1.0
Words per Sentence	26.8
Characters per Word	5.1
Readability	
Passive Sentences	50%
Flesch Reading Ease	26.1
Flesch-Kincaid Grade Level	16.2

THE PRUDEN OF AMERICA

Effective January 1, 2010, whichever is later, Eligible Expenses is amended to add the following provision:

Coverage is provided for (1) screening per year for the early detection of prostate cancer in covered men forty (40) years of age and older according to the National Comprehensive Cancer Network guidelines, as in effect on January 1, 2009.

In order to receive this coverage the prostate cancer screening must be performed by a qualified medical professional.

If a medical practitioner recommends that a covered man undergo a prostate specific antigen

Page 1 Sec 1 1/1 At 1" Ln 1 Col 1 REC TRK EXT OVR

start Inbox... AR 0... 2 In... Desk... #171... DTE ... Adob... 3:54 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