

SERFF Tracking Number: MGCA-126033688 State: Arkansas
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41541
Company Tracking Number: MW-26028 (10/05)-IR 200903 AR MIDWEST 13771
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider
Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider SERFF Tr Num: MGCA-126033688 State: Arkansas

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- Closed State Tr Num: 41541

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO) Co Tr Num: MW-26028 (10/05)-IR 200903 AR MIDWEST 13771 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Rosalind Minor

Authors: EDS EDSSupport, Sergei Mordovine, Yan Yuan, Eliseo

Rodriguez, David Beimesch, Tony

Huang

Date Submitted: 02/12/2009 Disposition Status: Approved-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Our state of domicile is Texas and does not require rate changes to be filed.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/17/2009

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/17/2009

Deemer Date:

Submitted By: David Beimesch

Created By: David Beimesch

Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-126033688 State: Arkansas
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 Company Tracking Number: MW-26028 (10/05)-IR 200903 AR MIDWEST 13771
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider
 Project Name/Number: /

Filing Description:

This rider provides benefits for the following medically necessary events: Physician office visits, allergy injections, outpatient diagnostic expenses, emergency room services and spinal manipulations.

Company and Contact

Filing Contact Information

Aliya Panjwani, nrhact-comp@healthmarkets.com
 Healthmarkets 817-255-3884 [Phone]
 9151 Boulevard 26 817-255-8274 [FAX]
 North Richland Hills, TX 76180

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$0.00		

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
845355	\$50.00	09/25/2008

SERFF Tracking Number: MGCA-126033688 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/17/2009	02/17/2009

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	02/13/2009	02/13/2009	David Beimesch	02/13/2009	02/13/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Objection exhibits	David Beimesch	02/13/2009	02/17/2009

SERFF Tracking Number: MGCA-126033688 State: Arkansas
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41541
Company Tracking Number: MW-26028 (10/05)-IR 200903 AR MIDWEST 13771
TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)
Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider
Project Name/Number: /

Disposition

Disposition Date: 02/17/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved your request of an 8.823444% level rate increase on this submission. 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. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a 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.

SERFF Tracking Number: MGCA-126033688 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41541
 Company Tracking Number: MW-26028 (10/05)-IR 200903 AR MIDWEST 13771
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)
 Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documents	Approved-Closed	No
Supporting Document	Objection exhibits	Approved-Closed	No
Rate	MW-26028 (1005)-IR (AR) Rate Page	Approved-Closed	Yes

SERFF Tracking Number: MGCA-126033688 State: Arkansas
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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: MW-26028 (10/05)-IR - Preventive Plus Rider
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/13/2009
Submitted Date 02/13/2009
Respond By Date

Dear Aliya Panjwani,

This will acknowledge receipt of the captioned filing.

Objection 1

- Supporting Documents (Supporting Document)

Comment: As required under Bulletin 4-79 (e), we need a description of the latest three calendar years experience (Arkansas & Nationwide Experience) on an earned premium to incurred claim basis for the policy.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/13/2009
Submitted Date 02/13/2009

Dear Rosalind Minor,

Comments:

Thank you for the review of our filing.

Response 1

Comments: We have added the Nationwide and Arkansas experience for the latest three calendar years to the supporting documents.

Related Objection 1

Applies To:

- Supporting Documents (Supporting Document)

Comment:

As required under Bulletin 4-79 (e), we need a description of the latest three calendar years experience (Arkansas & Nationwide Experience) on an earned premium to incurred claim basis for the policy.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if you have any further questions.

Sincerely,

David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Sergei Mordovine, Tony Huang, Yan Yuan

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Amendment Letter

Submitted Date: 02/17/2009

Comments:

Dear Ms. Minor,

I am sending the the exhibits in response to your previous request. Please let me know if you have trouble accessing these.

We appreciate your review of this filing.

Sincerely,

Aliya Panjwani

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Objection exhibits

Comment:

MW-26028 Arkansas Experience Full.pdf
 MW-26028 Nationwide Experience Full.pdf

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 02/17/2009	MW-26028 (1005)-IR (AR) Rate Page	MW-26028 (10/05)-IR	New		MW-26028 (1005)-IR (AR) Rate Page.pdf

Mid-West National Life Insurance Company Of Tennessee

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

[Preventive Plus] Benefit Rider

MW-26028 (10/05)-IR

Attaches to CareOne Suite

Formula
Round(Base x Inflation x Family Structure Benefit ,2)

Inflation
1.088234440

Base	Factor
Base	17.000

Benefit Options	Factor
Family Structure Individual Benefit 250	1.000000
Family Structure Individual Benefit 500	2.000000
Family Structure Individual Benefit 1000	4.000000
Family Structure Family Benefit 500	2.000000
Family Structure Family Benefit 1000	4.000000
Family Structure Family Benefit 2000	8.000000

Other values may be interpolated.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Supporting Documents Comments: Attachments: MW-26028 (1005)-IR (AR) Certificate of Compliance.pdf MW-26028 (1005)-IR (AR) Cover Letter.pdf MW-26028 (1005)-IR (AR) Rate History.pdf MW-26028 Arkansas Experience.pdf MW-26028 Nationwide Experience.pdf	Approved-Closed	02/17/2009

	Item Status:	Status Date:
Satisfied - Item: Objection exhibits Comments: Attachments: MW-26028 Arkansas Experience Full.pdf MW-26028 Nationwide Experience Full.pdf	Approved-Closed	02/17/2009

Certification of Compliance with Arkansas Rule and Regulation 19

Insurer: NAIC # 264-66087
Form Number(s): MW-26028 (10/05)-IR

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

John Ames, FSA, MAAA
Name

2/11/2009
Date



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

9151 Boulevard 26
N Richland Hills, TX 76180
www.midwestlife.com
Phone: 800.729.2302
Fax: 817.255.8274

2/10/2009

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:
Preventive Plus Rider
MW-26028 (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, CO, DE, GA, ID, KS, KY, LA, MS, NM, OR, TX, and WV. Our state of domicile is Texas and does not require rate changes to be filed.

We appreciate your review of our rate filing. If you have any questions, please contact me at the following number or email address.

Sincerely,

A handwritten signature in black ink, appearing to read 'Aliya Panjwani', with a stylized flourish at the end.

Aliya Panjwani
Actuarial Analyst
Phone: (800) 729-2302 x3884
Fax: (817) 255-8274
Email: NRHAct-Comp@HealthMarkets.com

Enclosures

ARKANSAS RATE HISTORY

Preventive Plus Benefit Rider

MW-26028 (10/05)-IR

Effective Date	Rate Increase/Decrease
No Rate History	

The MEGA Life and Health Insurance Company
Arkansas Experience
26028 - Preventive Plus Benefit Rider

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	471,321	370,375	78.6%
Projection Period**	325,859	265,775	81.6%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	471,321	370,375	78.6%
Projection Period**	318,435	265,775	83.5%

* Experience Period: July 1, 2007 through June 30, 2008

** Projection includes the effect of prior increases and a trend factor of 5%.

Projection period: March 1, 2009 through February 28, 2010

The MEGA Life and Health Insurance Company
 Nationwide Experience
 26028 - Preventive Plus Benefit Rider and State Variants

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	36,361,956	29,227,068	80.4%
Projection Period**	27,405,643	23,619,673	86.2%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	36,361,956	29,227,068	80.4%
Projection Period**	26,781,241	23,619,673	88.2%

* Experience Period: July 1, 2007 through June 30, 2008

** Projection includes the effect of prior increases and a trend factor of 5%.

Projection period: March 1, 2009 through February 28, 2010

The MEGA Life and Health Insurance Company
Arkansas Experience
26028 - Preventive Plus Benefit Rider

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2006	23,100	21,502	93.1%
2007	383,607	298,876	77.9%
2008 YTD	415,310	326,487	78.6%
Total	822,017	646,865	78.7%

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	471,321	370,375	78.6%
Projection Period**	325,659	265,775	81.6%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	471,321	370,375	78.6%
Projection Period**	318,435	265,775	83.5%

* Experience Period: July 1, 2007 through June 30, 2008
** Projection includes the effect of prior increases and a trend factor of 5%.
Projection period: March 1, 2009 through February 28, 2010

The MEGA Life and Health Insurance Company
 Nationwide Experience
 26028 - Preventive Plus Benefit Rider and State Variants

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2006	3,539,736	3,128,089	88.4%
2007	30,473,072	24,345,325	79.9%
2008 YTD	33,285,469	27,642,532	83.0%
Total	67,298,277	55,115,946	81.9%

With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	36,361,956	29,227,068	80.4%
Projection Period**	27,388,787	23,619,673	86.2%

Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	36,361,956	29,227,068	80.4%
Projection Period**	26,781,241	23,619,673	88.2%

* Experience Period: July 1, 2007 through June 30, 2008
 ** Projection includes the effect of prior increases and a trend factor of 5%.
 Projection period: March 1, 2009 through February 28, 2010