

SERFF Tracking Number: MHPL-126041607 State: Arkansas  
Filing Company: Mercy Health Plans State Tracking Number: 41664  
Company Tracking Number:  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO  
Product Name: ARPHIGRP/DVIOLENCE AMEND(09)  
Project Name/Number: /

## Filing at a Glance

Company: Mercy Health Plans

Product Name: ARPHIGRP/DVIOLENCE AMEND(09) SERFF Tr Num: MHPL-126041607 State: ArkansasLH

TOI: H16G Group Health - Major Medical

SERFF Status: Closed

State Tr Num: 41664

Sub-TOI: H16G.001A Any Size Group - PPO

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Authors: Karen Hosack, Suzanne McGinnis

Disposition Date: 03/02/2009

Date Submitted: 02/26/2009

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: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 03/02/2009

Explanation for Other Group Market Type:

State Status Changed: 03/02/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Ms. Rosalind Minor

Senior Certified Rate and Form Analyst

Arkansas Insurance Department

Life and Health Division

1200 West Third Street

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Little Rock, AR 72201-1904

RE: Exception for Domestic Violence Amendment - PHI AR AMEND1-09

Dear Rosalind:

I have attached the above-referenced document submitted for your review and approval. The form is new and is intended to amend the exclusion stated therein on PHI AR 2009 COC v.2 (01/09) approved on 10/16/08:

Care for an Injury or Illness resulting from participation in, or in consequence of having participated in an illegal occupation or the commission of an assault or felony, except for injuries that result from an act of domestic violence.

The bolded phrase was added in compliance with Federal rule 29 CFR 2590.702(b)(iii).

Please contact me at (314) 214-2342 or by email at khosack@mhp.mercy.net if you have any questions.

Sincerely,  
Karen Hosack, MHP, CCP  
Compliance Analyst

## Company and Contact

### Filing Contact Information

Karen Hosack, Compliance Analyst  
Mercy Health Plans  
Chesterfield, MO 63017

khosack@mhp.mercy.net  
(314) 214-2342 [Phone]  
(314) 214-8103[FAX]

### Filing Company Information

Mercy Health Plans  
14528 South Outer Forty Rd.  
Suite 300  
Chesterfield, MO 63017  
(314) 214-8100 ext. [Phone]

CoCode: 11529  
Group Code:

Group Name:  
FEIN Number: 48-1262342  
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State of Domicile: Missouri  
Company Type: LAH/PPO

State ID Number:

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000106001	\$50.00	02/23/2009

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/02/2009	03/02/2009

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## Disposition

Disposition Date: 03/02/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Form</b>	Group Amendment/Dom Violence	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	PHI AR AMEND1-09	Certificate	Group Amendmen t, Insert Page, Endorseme nt or Rider	Initial			AR AMENDMEN T-Dom Violence_02.1 8.09.pdf

**Mercy Health Plans**  
**AMENDMENT**  
**EXCEPTION FOR DOMESTIC VIOLENCE**

**This Amendment applies to the following Certificate of Coverage:**  
**PHI AR 2009COC v.2 (01/09)**

This document amends the Arkansas Certificates of Coverage (COC) listed above. Except for this amendment, the terms of your COC continues in full force and effect.

**I. CERTIFICATE OF COVERAGE, Section 13: *Exclusions – Things We Don’t Cover***

*Exclusion J., # 10 is deleted in its entirety and replaced by the following:*

10. Care for an Injury or Illness resulting from participation in, or in consequence of having participated in an illegal occupation or the commission of an assault or felony, except for injuries that result from an act of domestic violence.



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Charles S. Gilham, Vice-President  
Mercy Health Plans

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## Supporting Document Schedules

**Satisfied -Name:** Flesch Certification

**Review Status:**

Approved-Closed

03/02/2009

**Comments:**

**Attachments:**

AR FLESCH Certification Form - Under 40.PDF

AR Rule Reg 19 Certification Form.pdf

**Bypassed -Name:** Application

**Review Status:**

Approved-Closed

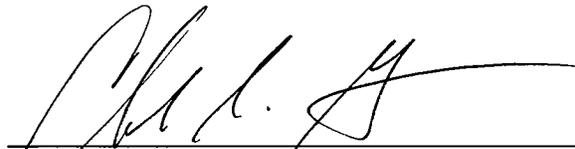
03/02/2009

**Bypass Reason:** N/A

**Comments:**

**POLICY FORM COMPLIANCE CERTIFICATION**

I, Charles S. Gilham, am a duly authorized officer of Mercy Health Plans and do hereby certify that I am knowledgeable as to the current laws and regulations applicable to the policy form that is the subject of this filing. I hereby certify that the policy form has a Flesch Reading Ease score of **37.8**, which is lower than the minimum required, but should be approved in accordance with §23-80-207.



Charles S. Gilham, Vice President General Counsel  
Mercy Health Plans  
14528 S. Outer 40, Suite 300  
Chesterfield, MO 63017  
[cgilham@mhp.mercy.net](mailto:cgilham@mhp.mercy.net)  
(314) 214-8294

2-20-09

Date

## Readability Statistics



### Counts

Words	3238
Characters	17537
Paragraphs	147
Sentences	126

### Averages

Sentences per Paragraph	2.0
Words per Sentence	20.7
Characters per Word	5.1

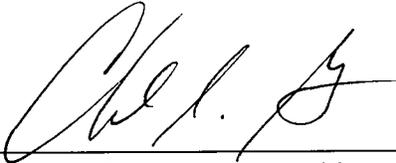
### Readability

Passive Sentences	26%
Flesch Reading Ease	37.8
Flesch-Kincaid Grade Level	13.0

OK

CERTIFICATION

I, Charles S. Gilham, am a duly authorized officer of Mercy Health Plans and do hereby certify that, per Rule and Regulation 19 and 42, Section 5 (b), there will be no unfair discrimination with respect to the medical/lifestyle application questions and underwriting standards.



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Charles S. Gilham, Vice President General Counsel  
Mercy Health Plans  
14528 S. Outer 40, Suite 300  
Chesterfield, MO 63017  
[cgilham@mhp.mercy.net](mailto:cgilham@mhp.mercy.net)  
(314) 214-8294

2-20-09

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Date