

SERFF Tracking Number: PNTX-126193529 State: Arkansas  
Filing Company: Penn Treaty Network America Insurance State Tracking Number: 42681  
Company  
Company Tracking Number: LTCAR0008710F01  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: 09 Rep- 2009 Reports  
Project Name/Number: 09 Rep- 2009 Reports/LTCAR0008710F01

## Filing at a Glance

Company: Penn Treaty Network America Insurance Company

Product Name: 09 Rep- 2009 Reports SERFF Tr Num: PNTX-126193529 State: Arkansas  
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 42681  
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LTCAR0008710F01 State Status: Closed  
Filing Type: Form Reviewer(s): Harris Shearer  
Author: SPI PennTreatyNetwork Disposition Date: 08/17/2009  
Date Submitted: 06/17/2009 Disposition Status: Filed  
Implementation Date Requested: Implementation Date:  
State Filing Description:

## General Information

Project Name: 09 Rep- 2009 Reports Status of Filing in Domicile: Pending  
Project Number: LTCAR0008710F01 Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type:  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 08/17/2009 Explanation for Other Group Market Type:  
State Status Changed: 08/17/2009  
Deemer Date: Created By: SPI PennTreatyNetwork  
Submitted By: SPI PennTreatyNetwork Corresponding Filing Tracking Number:  
Filing Description:  
Under the Health Insurance Portability & Accountability Act of 1996, issuers of qualified Long Term Care insurance contracts are required to report the number of claims denied annually to ensure the tax-qualified status of their products.

Enclosed, please find the completed 2008 Claim Denial Reporting Form for Long Term Care Insurance for Penn Treaty Network America Insurance Company.

Although not required, we are also providing claim denials for non-qualified policies in an effort to provide a complete picture of our denial records. A copy of the claim denial reporting form developed by the NAIC has been amended to reflect denials on both a tax-qualified and non tax-qualified basis for both your state and nationwide. When compiling

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these figures, we followed the "2006 Long Term Care Insurance Model Regulations' definition for "claim" and "denied".

Please note that Item 2 on the reporting form asks for Total Number of Long Term Care Claims Denied/Not Paid. Although claims "not paid" are not considered to be "denied", these are still factored into Item 6 Percentage of Long Term Care Claims Denied of those reported. We decided that it was not appropriate to include claims not paid on the report as we do not consider them to be claims. In an effort to provide full disclosure, we are including the claims "not paid" and the corresponding categories as listed below.

Loss incurred after policy lapse 0  
 Loss covered by Medicare 0  
 Did not receive requested information 1  
 Family member/primary care giver information not returned for incomplete 0  
 Loss incurred after policy cancelled 0  
 Loss incurred prior to policy becoming effective 0  
 Policy rescinded 0

If you have any additional questions, or require further information, please feel free to contact me at 800-222-3469 e. 6150.

## Company and Contact

### Filing Contact Information

Kevin Carney, Senior Analyst kcarney@penntreaty.com  
 3440 Lehigh St 610-965-2222 [Phone] 6150 [Ext]  
 Allentown, PA 18103 484-232-6638 [FAX]

### Filing Company Information

Penn Treaty Network America Insurance CoCode: 63282 State of Domicile: Pennsylvania  
 Company  
 3440 Lehigh St Group Code: 810 Company Type:  
 Allentown, PA 18103 Group Name: Penn Treaty State ID Number:  
 (610) 965-2222 ext. [Phone] FEIN Number: 23-2603386

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## Filing Fees

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Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Penn Treaty Network America Insurance Company	\$0.00	06/17/2009	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	08/17/2009	08/17/2009

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## **Disposition**

Disposition Date: 08/17/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Health - Actuarial Justification	Yes	Yes
Supporting Document	Outline of Coverage	Yes	Yes
Supporting Document	Claim Denials-Submission-PTNA	Yes	Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Claim Denials-Submission-PTNA		
<b>Comments:</b>		
<b>Attachment:</b> Claim Denials-Submission-PTNA.PDF		

**Claims Denial Reporting Form  
Long-Term Care Insurance**

For the State of Arkansas  
For the Reporting Year of 2008

Company Name: Penn Treaty Network America Insurance Company. (In Rehabilitation) Due: June 30 annually  
Company Address: 3440 Lehigh Street, Allentown, PA. 18103

Company NAIC Number: 63282  
Contact Person: Kevin Carney, Senior Compliance Analyst Phone Number: 800-222-3469 Ext. 6150

Line of Business: Individual Group

Instructions

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. "Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

		State Data TQ	State Data NTQ	State Totals	Nation -wide Data <sup>1</sup> TQ	Nation -wide Data <sup>1</sup> NTQ	Nation -wide Totals
1	Total Number of Long-Term Care Claims Reported	2	6	8	875	5178	6053
2	Total Number of Long-Term Care Claims Denied/Not Paid	0	0	0	46	82	128
3	Number of Claims Not Paid due to Preexisting Conditions Exclusion	0	0	0	0	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	0	0	1	0	1
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	0	0	45	82	127
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	0%	0%	0%	5%	2%	2%
7	Number of Long-Term Care Claim Denied Due to:						
8	• Long-Term Care Services Not Covered under the Policy <sup>2</sup>	0	0	0	2	24	26
9	• Provider/Facility Not Qualified under the Policy <sup>3</sup>	0	0	0	1	16	17
10	• Benefit Eligibility Criteria Not Met <sup>4</sup>	0	0	0	39	14	53
11	• Other	0	0	0	3	28	31

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example - home health care claim filed under a nursing home only policy.
3. Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
4. Examples - a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.