

SERFF Tracking Number: AETN-126731186 State: Arkansas
 Filing Company: Aetna Life Insurance Company State Tracking Number: 46261
 Company Tracking Number:
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: AR 10/1/2010 Medical New Business HCR
 Project Name/Number: AR 10/1/2010 Medical New Business HCR/

Company and Contact

Filing Contact Information

Tabitha Stein, SteinT@aetna.com
 151 Farmington Ave 860-273-0721 [Phone]
 Hartford, CT 06156

Filing Company Information

Aetna Life Insurance Company CoCode: 60054 State of Domicile: Connecticut
 151 Farmington Avenue Group Code: 1 Company Type:
 Hartford, CT 06156 Group Name: State ID Number:
 (860) 273-7546 ext. [Phone] FEIN Number: 06-6033492

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$50.00	07/20/2010	38164825

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/02/2010	08/02/2010

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Disposition

Disposition Date: 08/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Exhibits	Approved-Closed	No

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover Letter	Approved-Closed	08/02/2010
Comments: Cover Letter Attached		
Attachment: AR Cover Letter 10_1_2010.pdf		



Tabitha Stein
ISM Individual Actuarial, RT52
Aetna Inc.
151 Farmington Avenue
Hartford, CT 06156
SteinT@Aetna.com
(860) 273-0721
(860) 902-8517 (fax)

July 20, 2010

Ms. Rosalind Minor
Sr. Certified Rate & Form Analyst
Life, A&H Division
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: Aetna Life Insurance Company, NAIC No. 00160054
Individual Health Insurance Medical Policy Form GR-11741-HCRng 01

Dear Ms. Minor:

The purpose of this filing submission is to bring Aetna's Individual health plans into compliance with the Health Care Insurance Reform (HCR) requirements that will become effective on September 23, 2010, as the result of the Federal Patient Protection and Access to Care Act, signed into law on March 23, 2010, and the Health Care and Education Reconciliation Act approved by Congress. The HCR laws include the following changes:

- Removal of Lifetime Dollar Maximum;
- Removal of member cost-sharing for Preventive Care services;
- Removal of annual dollar benefit maximum for Preventive Care services;
- Removal of annual dollar benefit maximum for Lab/X-Ray/Complex Imaging services;
- Removal of per-visit dollar maximum and/or annual dollar benefit maximum limits for Physical Therapy/Occupational Therapy/Speech Therapy services;
- Removal of per-day dollar maximum and/or annual dollar benefit maximum limits for Hospice Care services;
- Removal of per-trip dollar maximum and/or annual dollar benefit maximum limits for Ambulance services;
- Removal of per-visit dollar maximum and/or annual dollar benefit maximum for Attention Deficit/Hyperactivity Disorder services; and
- Removal of annual dollar benefit maximum limit for Pharmacy benefits.

Enclosed, for your Department's review is a rate filing for the above referenced forms which provide Comprehensive and Limited Medical Expense insurance coverage. This rate filing is intended for new business only and will become effective October 1, 2010.

This submission includes the following:

- Actuarial Memorandum
- Exhibit A – Proposed Age/Gender Factors
- Exhibit B – Area Factors
- Exhibit C – Proposed Monthly Premium Rates Effective 10/1/2010

We trust that you will find everything in order, and we look forward to your response. If you have any questions regarding this filing, please do not hesitate to contact me at the address or telephone number shown above.

Very truly yours,

A handwritten signature in black ink that reads "Tabitha Stein". The signature is written in a cursive, slightly slanted style.

Tabitha Stein
Actuarial Consultant
Individual Markets Actuarial

Encl: a/s