

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
Company Tracking Number: RERATE 2012 - STD  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
Project Name/Number: RATE/RERATE 2012 - STD

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
SERFF Tr Num: UHLC-127634757 State: Arkansas

TOI: MS05G Group Medicare Supplement - Standard Plans  
SERFF Status: Closed-Approved-Closed State Tr Num: 49850

Sub-TOI: MS05G.001 Plan A  
Co Tr Num: RERATE 2012 - STD State Status: Approved-Closed  
Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,  
Bobbie Walton, Sarah Michener,  
Celina Schrier, Lauren Mulhern  
Disposition Date: 10/13/2011

Date Submitted: 09/22/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2012

Implementation Date: 01/01/2012

State Filing Description:

## General Information

Project Name: RATE

Status of Filing in Domicile: Pending

Project Number: RERATE 2012 - STD

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

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 10/13/2011

State Status Changed: 10/13/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number: RERATE 2012 - STD

Filing Description:

RE: Rate Revision Filing

Rates for Standardized Medicare Supplement Plans and Medicare Select Plan

UnitedHealthcare Insurance Company

NAIC #0707-79413

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
 185 Asylum Street Group Code: 707 Company Type: Life and Health  
 Hartford, CT 06103 Group Name: State ID Number:  
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$650.00  
 Retaliatory? No  
 Fee Explanation: REQUIRED FEE  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$650.00	09/22/2011	52029910

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/13/2011	10/13/2011
Disapproved	Stephanie Fowler	10/06/2011	10/06/2011

### 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	Stephanie Fowler	10/05/2011	10/05/2011	Michelle Ambach	10/05/2011	10/05/2011

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Disposition

Disposition Date: 10/13/2011

Implementation Date: 01/01/2012

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2012. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	2.500%	2.500%	\$393,018	8,916	\$21,573,660	4.900%	0.000%

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

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	Attachments	Approved-Closed	No
Rate (revised)	RATE SCHEDULE AND RATE ATTACHMENTS	Approved-Closed	Yes
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Disapproved	No

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Disposition

Disposition Date: 10/06/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the individuals who would be affected by your proposed rate increase live on a fixed income. Therefore, given the low historical loss ratio and the consistent rate increases already taken on this block, we are not in a position to approve your request at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	2.500%	2.500%	\$393,018	8,916	\$21,573,660	4.900%	0.000%

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

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	Attachments	Approved-Closed	No
Rate (revised)	RATE SCHEDULE AND RATE ATTACHMENTS	Approved-Closed	Yes
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Disapproved	No

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
Company Tracking Number: RERATE 2012 - STD  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
Project Name/Number: RATE/RERATE 2012 - STD

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/05/2011  
Submitted Date 10/05/2011  
Respond By Date 11/07/2011

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing. Please include all supporting information on the "Supporting Documentation" tab. Only the rates should be on the "Rate/Rule Schedule".

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
Company Tracking Number: RERATE 2012 - STD  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
Project Name/Number: RATE/RERATE 2012 - STD

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/05/2011  
Submitted Date 10/05/2011

Dear Stephanie Fowler,

### Comments:

Please see attached

### Response 1

Comments: Please see correction

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Attachments

Comment: Please see attachments

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

**Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:**

RATE SCHEDULEMS 1209A,MSA 1454 - MSJ New

*Previous State Filing Number*

AND RATE 1463,CRA 1664,MSA 1959 -

ATTACHMENTS MSJ 1968,MSK 1935,MSL

1936,MSC 1566,MSC 1969

0

### **Previous Version**

RATE SCHEDULEMS 1209A,MSA 1454 - MSJ New

*Previous State Filing Number*

AND RATE 1463,CRA 1664,MSA 1959 -

ATTACHMENTS MSJ 1968,MSK 1935,MSL

1936,MSC 1566,MSC 1969

0

*SERFF Tracking Number:* UHLC-127634757                      *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company                      *State Tracking Number:* 49850  
*Company Tracking Number:* RERATE 2012 - STD  
*TOI:* MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
*Product Name:* GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
*Project Name/Number:* RATE/RERATE 2012 - STD

Thank you

Sincerely,

Bobbie Walton, Celina Schrier, Lauren Mulhern, Michelle Ambach, Sarah Michener, Tammy Frederick, Wanda Augustus

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 2.300%  
**Effective Date of Last Rate Revision:** 01/01/2011  
**Filing Method of Last Filing:** SERFF

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	2.500%	2.500%	\$393,018	8,916	\$21,573,660	4.900%	0.000%

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 10/13/2011	RATE SCHEDULE AND RATE ATTACHMENTS	MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936, MSC 1566, MSC 1969	New		AR Rate Schedules (Std).pdf

UNITEDHEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 1 of 2)  
FOR

**ARKANSAS**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936,  
MSC 1566, MSC 1969

<u>Plan</u>	<u>Proposed 2012 Monthly Rate</u>	<u>2011 Monthly Rate</u>	<u>Diff. (%)</u>
A	\$121.25	\$118.25	2.5%
B	\$182.50	\$178.00	2.5%
C	\$214.00	\$208.75	2.5%
D	\$200.50	\$195.50	2.6%
E	\$201.00	\$196.00	2.6%
F	\$215.00	\$209.75	2.5%
G	\$201.50	\$196.50	2.5%
H (with drugs)	\$274.75	\$268.00	2.5%
H (without drugs)	\$199.75	\$194.75	2.6%
I (with drugs)	\$275.75	\$269.00	2.5%
I (without drugs)	\$200.75	\$195.75	2.6%
J (with drugs)	\$336.00	\$327.75	2.5%
J (without drugs)	\$209.50	\$204.25	2.6%
K	\$86.75	\$86.75	0.0%
L	\$124.00	\$124.00	0.0%
Select C	\$143.75	\$137.00	4.9%

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

UNITEDHEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 2 of 2)

FOR

**ARKANSAS**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ  
1968

<u>Plan</u>	<u>Proposed 2012 Under Age 65 Monthly Rate</u>
A	\$151.50
B	\$228.25
C	\$267.50
D	\$250.75
E	\$251.25
F	\$268.75
G	\$252.00
H (with drugs)	\$343.50
H (without drugs)	\$249.75
I (with drugs)	\$344.75
I (without drugs)	\$251.00
J (with drugs)	\$420.00
J (without drugs)	\$262.00

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Supporting Document Schedules

	Item Status:	Status Date:
<p><b>Satisfied - Item:</b> Health - Actuarial Justification</p> <p><b>Comments:</b> SEE ATTACHED ACTUARIAL MEMORANDUM.</p> <p><b>Attachment:</b> AR_memo_Std_.pdf</p>	Approved-Closed	10/13/2011
<p><b>Satisfied - Item:</b> COVER LETTER</p> <p><b>Comments:</b> SEE ATTACHED COVER LETTER.</p> <p><b>Attachment:</b> AR cover letter 2012 _STD_.pdf</p>	Approved-Closed	10/13/2011
<p><b>Satisfied - Item:</b> Attachments</p> <p><b>Comments:</b> Please see attachments</p> <p><b>Attachment:</b> AR Attachments (Std).pdf</p>	Approved-Closed	10/13/2011



UnitedHealth Group  
P.O. Box 130  
Montgomeryville PA 18936

September 21, 2011

Jay Bradford  
Commissioner  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Rate Revision Filing  
Rate for Standardized Medicare Supplement Plans and Medicare Select Plans  
UnitedHealthcare Insurance Company  
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2012 for Standardized Medicare Supplement Plans and Medicare Select Plan C. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 2.5%. With these increases we project an anticipated loss ratio of 81.1%.

The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The rates are proposed to be effective January 1, 2012 through December 31, 2012. For 2012, we propose to defer the implementation of the January 1, 2012 rate revision until April 1, 2012, and have the rates effective through December 31, 2012. We anticipate that the next rate revision will be effective January 1, 2013 through December 31, 2013.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2012 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8427, or via fax at (215) 902-8802. If you prefer to e-mail me, my address is [David\\_M\\_Walker@uhc.com](mailto:David_M_Walker@uhc.com).

Sincerely,

A handwritten signature in cursive script that reads 'David M. Walker'.

David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services

SERFF Tracking Number: UHLC-127634757 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49850  
 Company Tracking Number: RERATE 2012 - STD  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATE/RERATE 2012 - STD

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/19/2011	Rate and Rule	RATE SCHEDULE AND RATE ATTACHMENTS	10/05/2011	AR Rate Schedules (Std).pdf AR Attachments (Std).pdf (Superseded)