

SERFF Tracking Number: USLH-127699230 State: Arkansas
 Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
 Company
 Company Tracking Number: RANDC (2011)
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
 Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Revised Certificate Amendment SERFF Tr Num: USLH-127699230 State: Arkansas

- Reasonable and Customary Charges

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 50057
 Closed

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: RANDC (2011) State Status: Approved-Closed

Filing Type: Form Reviewer(s): Rosalind Minor

Author: Jaime Gettemans Disposition Date: 10/19/2011

Date Submitted: 10/18/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Revised Certificate Amendment - Reasonable and Customary Charges

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: Resubmission

Previous Filing Number: Unknown

Group Market Size: Small

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 10/19/2011

State Status Changed: 10/19/2011

Deemer Date:

Created By: Jaime Gettemans

Submitted By: Jaime Gettemans

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Please see the cover letter under the "Supporting Documents" tab for a detailed filing description.

Company and Contact

SERFF Tracking Number: USLH-127699230 State: Arkansas
 Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
 Company
 Company Tracking Number: RANDC (2011)
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
 Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue 708-552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	10/18/2011	52950742

SERFF Tracking Number: USLH-127699230 State: Arkansas
Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
Company
Company Tracking Number: RANDC (2011)
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/19/2011	10/19/2011

SERFF Tracking Number: USLH-127699230 *State:* Arkansas
Filing Company: United Security Life and Health Insurance *State Tracking Number:* 50057
Company
Company Tracking Number: RANDC (2011)
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.001C Any Size Group - Other
Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Disposition

Disposition Date: 10/19/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: USLH-127699230 State: Arkansas
 Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
 Company
 Company Tracking Number: RANDC (2011)
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
 Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document	Application	Approved-Closed	No
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	No
Form	Certificate Amendment	Approved-Closed	No

SERFF Tracking Number: USLH-127699230 State: Arkansas
 Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
 Company
 Company Tracking Number: RANDC (2011)
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
 Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/19/2011	GP-ABC-90-RANDC-ART	Certificate Amendmen	Certificate Amendment t, Insert	Revised	Replaced Form #: GP-ABC-90-RANDC Previous Filing #: Unknown		GP-ABC-90-RANDC-AR (rev. 10.2011).pdf
			Page, Endorseme nt or Rider				

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part or by hereby adding and/or deleting the following language:

Deletions from the Certificate:

I. The following is hereby deleted from the **DEFINITIONS** section of the Certificate:

“Reasonable and Customary Charges” means charges for services or supplies which are no higher than the percentile of Our prevailing health care charges data as agreed upon between Us and the Certificate Holder. This data reflects a statistical sampling of charges for services and supplies made in the same or comparable area. In determining a Reasonable and Customary Charge, We will consider unusual circumstances and the complexity of the service. The data base used for determining charges may be updated when agreed upon between Us and the Certificate Holder.

Addition to the Certificate:

I. The following is hereby added to the **DEFINITIONS** section of the Certificate:

“Reasonable and Customary Charges” means charges for services, supplies or drugs from a Health Care Practitioner, facility or supplier as listed under the **“Reasonable and Customary Charges”** provision under the **“Major Medical Expense Insurance Provisions”** section.

II. The following is hereby added to the **MAJOR MEDICAL EXPENSE INSURANCE PROVISIONS** section of the Certificate:

“Reasonable and Customary Charges” are charges for services, supplies or drugs which are no higher than 125% of the Medicare allowable amount for the geographical area in which the services were performed.

“Reasonable and Customary Charges” for dental services or supplies are charges which are no higher than the 75th percentile of the prevailing dental care charges data for the geographical area in which the services were performed. This data is updated on a periodic basis.

If Diagnostic Related Group (DRG) methodology is used to determine the Reasonable and Customary Charges, We will pay the amount that Medicare would reimburse the facility plus 100%.

United Security Life and Health Insurance Company



Secretary

SERFF Tracking Number: USLH-127699230 State: Arkansas
 Filing Company: United Security Life and Health Insurance State Tracking Number: 50057
 Company
 Company Tracking Number: RANDC (2011)
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Revised Certificate Amendment - Reasonable and Customary Charges
 Project Name/Number: Revised Certificate Amendment - Reasonable and Customary Charges/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	10/19/2011
Comments:	Please find attached the Flesch Certification for filing.		
Attachment:	10.18.11 - Flesch Certification (GP-ABC-90-RANDC-AR).pdf		
Bypassed - Item:	Application	Approved-Closed	10/19/2011
Bypass Reason:	Does not apply.		
Comments:			
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	10/19/2011
Bypass Reason:	Does not apply.		
Comments:			
Satisfied - Item:	Cover Letter	Approved-Closed	10/19/2011
Comments:	Please find attached the cover letter that contains a detailed filing description.		
Attachment:	10.18.11 - AR Cover Letter (GP-ABC-90-RANDC-AR (rev. 10.2011)).pdf		



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (GP-ABC-90-RANDC-AR) received a Flesch Reading Ease Score of 24.3. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Robert G. Dial
Vice President/Secretary

10/18/11

Date

October 18, 2011

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: **UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY**

FEIN# 36-3692140 / NAIC# 81108

GP-ABC-90-RANDC-AR - Certificate Amendment

THERE IS NOT AN APPLICABLE CHECKLIST AVAILABLE FOR THIS TYPE OF FILING

To Whom It May Concern:

The enclosed is being filed as a resubmission to the original Certificate Amendment **GP-ABC-90-RANDC**, which was approved by your department on July 8, 2008.

Just like the original, the enclosed filing is intended to modify Group Certificate ABC-90, which was approved by your Department on **June 20, 1990**.

We are revising **Certificate Amendment - GP-ABC-90-RANDC-AR** by amending the Reasonable and Customary charges language regarding payments to Providers and Suppliers within the Certificate. We are also adding Reasonable and Customary charges language for Dental services and supplies.

We look forward to your approval. If you should have any questions, feel free to contact me directly at (708) 552-2417 or via email at jaimemans@priscorp.net.

Sincerely,



Jaime Gettemans
Compliance Department

Quality Products from Caring Professionals