

SERFF Tracking Number: USLH-127851505 State: Arkansas
Filing Company: United Security Life and Health Insurance State Tracking Number: 50372
Company
Company Tracking Number: STMM-RANDC (11.2011)
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.004 Short Term
Product Name: AR-STMM - Reasonable and Customary Language Certificate Amendment
Project Name/Number: AR-STMM - Reasonable and Customary Language/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: AR-STMM - Reasonable and Customary Language Certificate Amendment SERFF Tr Num: USLH-127851505 State: Arkansas

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved State Tr Num: 50372
Sub-TOI: H16G.004 Short Term Co Tr Num: STMM-RANDC State Status: Approved-Closed
(11.2011)

Filing Type: Form

Reviewer(s): Donna Lambert

Authors: Jaime Gettemans, Peg Lundy
Disposition Date: 12/05/2011

Date Submitted: 11/30/2011 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date: 01/05/2012

State Filing Description:

General Information

Project Name: AR-STMM - Reasonable and Customary Language

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: New Submission

Group Market Size: Small

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 12/05/2011

State Status Changed: 12/05/2011

Deemer Date:

Created By: Peg Lundy

Submitted By: Peg Lundy

Corresponding Filing Tracking Number:

Filing Description:

Forms for review and approval (Change to Reasonable and Customary Language) - these are new forms and do not replace any forms previously filed and approved by your Department. Thank you!

Company and Contact

Filing Contact Information

Peg Lundy,

plundy@unitedsecuritylandh.com

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6640 S. Cicero Avenue 708-475-6025 [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	11/30/2011	54150331

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	12/05/2011	12/05/2011

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Disposition

Disposition Date: 12/05/2011

Implementation Date: 01/05/2012

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: STMM-07IL-RANDC

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 12/05/2011	STMM-07AR-RANDC	Certificate	Certificate Amendment t, Insert Page, Endorsement or Rider	Initial			STMM-07AR-RANDC.pdf

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 AMOUNT: Reasonable and Customary charges means charges for services or supplies which are no higher than the 70th percentile of our prevailing health care charges data for the geographical area in which the services were performed. This data is updated on a semi-annual basis.

To determine the Reasonable and Customary Drug Charges We use the latest average wholesale price of the drug and increase it by 10%.

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%.

Addition to the Certificate:

I. The following is hereby added to the **OTHER PROVISIONS** 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 **“Other Provisions”** section.

II. The following is hereby added to the **OTHER 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

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification</p> <p>Comments: Please see attached Flesch Certification. Thank you!</p> <p>Attachment: 11.22.11 - Flesch Certification (STMM-07AR-RANDC).pdf</p>	Approved	12/05/2011
<p>Bypassed - Item: Application</p> <p>Bypass Reason: NA</p> <p>Comments:</p>	Approved	12/05/2011
<p>Bypassed - Item: PPACA Uniform Compliance Summary</p> <p>Bypass Reason: NA</p> <p>Comments:</p>	Approved	12/05/2011
<p>Satisfied - Item: Cover Letter for Certificate Amendment</p> <p>Comments: Please see attached Cover Letter. Thank you!</p> <p>Attachment: 11.29.11- AR Cover Letter (STMM-07AR-RANDC).pdf</p>	Approved	12/05/2011



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 (STMM-07AR-RANDC) received a Flesch Reading Ease Score of 23.0. 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

11/22/11
Date

November 29, 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
STMM-07AR-RANDC - Certificate Amendment

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

To Whom It May Concern:

I hope this correspondence finds you well. Please find enclosed the form referenced above for your review and approval. This is a new form and does not replace any form(s) previously filed and approved by your Department.

STMM-07AR-RANDC is being filed to amend the Reasonable and Customary charges language regarding payments to Providers and Suppliers within the Short Term Major Medical Group Certificate, **STMM-07AR**. We are also adding Reasonable and Customary charges language for Dental services and supplies.

Once approved, this amendment will be effective on all new and existing business for Short Term Major Medical Group Certificate, **STMM-07AR**.

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 jaimegettemans@priscorp.net.

Sincerely,



Jaime Gettemans
United Security Life and Health Insurance Company
Compliance Department

Quality Products from Caring Professionals