

SERFF Tracking Number: CCGP-126997611 State: Arkansas
Filing Company: CIGNA Health and Life Insurance Company State Tracking Number: 47899
Company Tracking Number:
TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
Product Name: Conversions
Project Name/Number: /

Filing at a Glance

Company: CIGNA Health and Life Insurance Company

Product Name: Conversions

SERFF Tr Num: CCGP-126997611 State: Arkansas

TOI: H06 Health - Conversion

SERFF Status: Closed-

State Tr Num: 47899

Disapproved

Sub-TOI: H06.000 Health - Conversion

Co Tr Num:

State Status: Disapproved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Author: Jennifer Bonafilia

Disposition Date: 02/15/2011

Date Submitted: 02/04/2011

Disposition Status: Disapproved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type: Individual

Overall Rate Impact:

Filing Status Changed: 02/15/2011

Deemer Date:

State Status Changed: 02/15/2011

Submitted By: Jennifer Bonafilia

Created By: Jennifer Bonafilia

PPACA: Non-Grandfathered Immed Mkt Reforms

Corresponding Filing Tracking Number:

PPACA Notes: null

Filing Description:

We are submitting for your approval initial Individual Conversion premium rates for CIGNA Health and Life Insurance Company.

The plans covered in this filing are described thoroughly in the form numbers HP-POL53 et al.

Company and Contact

Filing Contact Information

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Jennifer Bonafilia, Compliance Senior jennifer.bonafilia@cigna.com
 Associate
 900 Cottage Grove Road 860-226-8054 [Phone]
 Hartford, CT 06152 860-226-3183 [FAX]

Filing Company Information

CIGNA Health and Life Insurance Company CoCode: 67369 State of Domicile: Connecticut
 900 Cottage Grove Road Group Code: 901 Company Type: LAH
 Bloomfield, CT 06002 Group Name: State ID Number:
 (860) 226-3000 ext. [Phone] FEIN Number: 59-1031071

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
CIGNA Health and Life Insurance Company	\$50.00	02/04/2011	44403947

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	02/15/2011	02/15/2011

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Disposition

Disposition Date: 02/15/2011

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed by Actuary

Comment:

This submission is being disapproved based on the reasons outlined below:

1. I could not locate our Department's approval of the Conversion Policy.
2. The rates are not in compliance with ACA 23-86-115(e)(1))A) which states that..."The initial premium for the conversion policy for the first twelve (12) months and subsequent renewal premiums shall be determined in accordance with premium rates applicable to individually underwritten standard risks for the age and class of risk of each person to be covered under the conversion policy and for the type and amount of insurance provided. Also, under (B), it is stated that the experience under conversion policies shall not be an acceptable basis for establishing rates for conversion policies.
3. Under item #2 of the actuarial memorandum, the benefits payable In-Network and Out-of-Network is not in compliance with our Bulletin 9-85 which states that there can be no more than a 25% differential in payment between a In-Network (PPO) provider and Out-of-Network (Non-PPO) provider.

Thank you for your understanding in this matter.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	RAte Exhibits	Disapproved	No

SERFF Tracking Number: *CCGP-126997611* *State:* *Arkansas*
Filing Company: *CIGNA Health and Life Insurance Company* *State Tracking Number:* *47899*
Company Tracking Number:
TOI: *H06 Health - Conversion* *Sub-TOI:* *H06.000 Health - Conversion*
Product Name: *Conversions*
Project Name/Number: */*
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