

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)  
 Product Name: IQChoice  
 Project Name/Number: /

## Filing at a Glance

Company: QCA Health Plan, Inc.

Product Name: IQChoice

SERFF Tr Num: QUAC-127168292 State: Arkansas

TOI: HOrg02I Individual Health Organizations -  
 Health Maintenance (HMO)

SERFF Status: Closed-Approved- State Tr Num: 48768  
 Closed

Sub-TOI: HOrg02I.005B Individual - Point-of-  
 Service (POS)

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Jim Couch

Reviewer(s): Rosalind Minor

Date Submitted: 05/13/2011

Disposition Date: 05/13/2011

Disposition Status: Approved-  
 Closed

Implementation Date Requested: On Approval

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: 05/13/2011

State Status Changed: 05/13/2011

Deemer Date:

Created By: Jim Couch

Submitted By: Jim Couch

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Amendment to IQChoice individual product Form IQC (10-10) to correct typographical error to definition of "child".

## Company and Contact

### Filing Contact Information

Jim Couch, VP of Compliance

jim.couch@qualchoice.com

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)

Product Name: IQChoice

Project Name/Number: /

12615 Chenal Parkway, Suite 300 501-228-7111 [Phone] 5118 [Ext]  
 Little Rock, AR 72211 501-707-6729 [FAX]

**Filing Company Information**

QCA Health Plan, Inc. CoCode: 95448 State of Domicile: Arkansas  
 12615 Chenal Parkway, Suite 300 Group Code: Company Type: Health  
 Maintenance Organization  
 Little Rock, AR 72211 Group Name: State ID Number:  
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0794605

-----

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

| COMPANY               | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------|--------|----------------|---------------|
| QCA Health Plan, Inc. | \$0.00 | 05/13/2011     |               |

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)  
 Product Name: IQChoice  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

| Status          | Created By     | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 05/13/2011 | 05/13/2011     |

### Filing Notes

| Subject    | Note Type        | Created By | Created On | Date Submitted |
|------------|------------------|------------|------------|----------------|
| Filing Fee | Note To Reviewer | Jim Couch  | 05/13/2011 | 05/13/2011     |

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
Company Tracking Number:  
TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
Health Maintenance (HMO) (POS)  
Product Name: IQChoice  
Project Name/Number: /

## Disposition

Disposition Date: 05/13/2011

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: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)  
 Product Name: IQChoice  
 Project Name/Number: /

| <b>Schedule</b>            | <b>Schedule Item</b>  | <b>Schedule Item Status</b> | <b>Public Access</b> |
|----------------------------|---|-----------------------------|----------------------|
| <b>Supporting Document</b> | Flesch Certification  | Approved-Closed             | Yes                  |
| <b>Supporting Document</b> | Application   | Approved-Closed             | Yes                  |
| <b>Supporting Document</b> | Health - Actuarial Justification                              | Approved-Closed             | Yes                  |
| <b>Supporting Document</b> | PPACA Uniform Compliance Summary                              | Approved-Closed             | Yes                  |
| <b>Form</b>                | Amendment to QCA Health Plan, Inc.<br>Certificate of Coverage | Approved-Closed             | Yes                  |

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
Company Tracking Number:  
TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
Health Maintenance (HMO) (POS)  
Product Name: IQChoice  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Jim Couch on 05/13/2011 10:32 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

05/13/2011 12:41 PM

**Subject:**

Filing Fee

**Comments:**

I will bring you a check for \$50 for the filing fee. Thanks. Jim

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)  
 Product Name: IQChoice  
 Project Name/Number: /

## Form Schedule

### Lead Form Number:

| Schedule Item   | Form Number           | Form Type   | Form Name  | Action  | Action Specific Data | Readability | Attachment   |
|-----------------|-----------------------|-------------|--|---------|----------------------|-------------|--|
| Approved-Closed | IQC (10-10) t #1 2011 | Policy/Cont | Amendment to QCA Health Plan, Inc. Certificate of Coverage | Initial |                      |             | Amendment to Modify Definition of Child May 2011.pdf |
|                 |                       | Amendmen    | t, Insert Page, Endorseme                                  |         |                      |             |  |
|                 |                       | nt or Rider |  |         |                      |             |  |



**AMENDMENT TO QCA HEALTH PLAN, INC.  
CERTIFICATE OF COVERAGE**

The QCA Health Plan, Inc. (d/b/a QualChoice) Certificate of Coverage identified as IQC (10-10) approved by the Arkansas Department of Insurance on November 3, 2010 is hereby amended as follows:

**Section 11.6 the definition of "Child" is modified to read as follows:**

"**Child**" means your natural child, legally adopted child, child for whom you are the legal guardian, or stepchild. "Child" also includes a child for whom you are the adoptive parent during the Waiting Period prior to completing the adoption. Foster children are not included in the definition of "Child".

**This Amendment becomes a part of the QCA Health Plan, Inc. Certificate of Coverage identified as IQC (10-10) effective as of October 1, 2010. All provisions of the Certificate of Coverage that are not contrary to the provisions of this Amendment remain in full force and effect.**

A handwritten signature in black ink that reads 'Michael E. Stock'. The signature is written in a cursive style.

---

**Michael E. Stock, President and CEO  
QCA Health Plan, Inc. d/b/a QualChoice  
12615 Chenal Parkway, Suite 300  
Little Rock, AR 72211**

SERFF Tracking Number: QUAC-127168292 State: Arkansas  
 Filing Company: QCA Health Plan, Inc. State Tracking Number: 48768  
 Company Tracking Number:  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005B Individual - Point-of-Service  
 Health Maintenance (HMO) (POS)  
 Product Name: IQChoice  
 Project Name/Number: /

## Supporting Document Schedules

|                          |                                  | <b>Item Status:</b> | <b>Status<br/>Date:</b> |
|--------------------------|----------------------------------|---------------------|-------------------------|
| <b>Satisfied - Item:</b> | Flesch Certification             | Approved-Closed     | 05/13/2011              |
| <b>Comments:</b>         |                                  |                     |                         |
| <b>Attachment:</b>       |                                  |                     |                         |
|                          | Flesch Score Letter May 2011.pdf |                     |                         |

|                         |   | <b>Item Status:</b> | <b>Status<br/>Date:</b> |
|-------------------------|---|---------------------|-------------------------|
| <b>Bypassed - Item:</b> | Application   | Approved-Closed     | 05/13/2011              |
| <b>Bypass Reason:</b>   | There are no changes to the previously filed and approved IQChoice application. |                     |                         |
| <b>Comments:</b>        |   |                     |                         |

|                         |  | <b>Item Status:</b> | <b>Status<br/>Date:</b> |
|-------------------------|--|---------------------|-------------------------|
| <b>Bypassed - Item:</b> | Health - Actuarial Justification                             | Approved-Closed     | 05/13/2011              |
| <b>Bypass Reason:</b>   | There is no change or impact in rates due to this amendment. |                     |                         |
| <b>Comments:</b>        |  |                     |                         |

|                         |  | <b>Item Status:</b> | <b>Status<br/>Date:</b> |
|-------------------------|--|---------------------|-------------------------|
| <b>Bypassed - Item:</b> | PPACA Uniform Compliance Summary   | Approved-Closed     | 05/13/2011              |
| <b>Bypass Reason:</b>   | There is no change in the PPACA compliance certification previously filed in October when the original form that is being amended was filed. |                     |                         |
| <b>Comments:</b>        |  |                     |                         |

VIA SERFF

May 13, 2011

Ms. Rosalind Minor  
Arkansas Department of Insurance  
Life and Health Division  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: QCA Health Plan, Inc. IQChoice® Amendment to Certificate of Coverage;  
Form #: IQC (10-10) Amendment #1 2011

Dear Ms. Minor:

This certifies that the IQChoice® Amendment to Certificate of Coverage, Form #: IQC (10-10) Amendment #1 2011 which changes the definition of "Child" does not meet the minimum score of forty (40) on the Flesch reading ease test as specified in Ark. Stat. Ann. § 23-80-206. Although the score is lower than the minimum required, it should be approved in accordance with Ark. Stat. Ann. § 23-80-207 and warranted due to the nature of the policy form and necessary inclusion of medical terminology and language drafted to conform to state and federal law.

Please feel free to contact me at any time should you need additional information or have any questions or comments. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Couch". The signature is fluid and cursive.

James W. Couch  
Vice President of Compliance  
[jim.couch@qualchoice.com](mailto:jim.couch@qualchoice.com)  
(501) 219-5118