

SERFF Tracking Number: HLAD-127207536 State: Arkansas
Filing Company: HMO Partners, Inc. d/b/a Health Advantage State Tracking Number: 49024
Company Tracking Number: 34-117 1/11
TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO
Maintenance (HMO)
Product Name: Special Amendment
Project Name/Number: Little Rock Wastewater Utility Amendment/34-117 1/11

Filing at a Glance

Company: HMO Partners, Inc. d/b/a Health Advantage

Product Name: Special Amendment

SERFF Tr Num: HLAD-127207536 State: Arkansas

TOI: HOrg02G Group Health Organizations -
Health Maintenance (HMO)

SERFF Status: Closed-Approved-
Closed State Tr Num: 49024

Sub-TOI: HOrg02G.002C Any Size Group -
HMO

Co Tr Num: 34-117 1/11 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Christi Kittler, Yvonne

Disposition Date: 06/13/2011

McNaughton, Rita Thatcher, Evelyn

Laney

Date Submitted: 06/09/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Little Rock Wastewater Utility Amendment

Status of Filing in Domicile: Authorized

Project Number: 34-117 1/11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state
of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 06/13/2011

State Status Changed: 06/13/2011

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find form 34-117 1/11 for your review and approval if indicated.

This amendment provides special continuation privileges for early retirees of the Little Rock Wastewater Utility group.

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However it may be used with any health group with the same requirements.

Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the Evidences of Coverage

Please feel free to contact me at 378-2165 with any questions you may have.

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
 320 West Capitol, Ste 211 501-378-2165 [Phone]
 Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

HMO Partners, Inc. d/b/a Health Advantage CoCode: 95442 State of Domicile: Arkansas
 320 West Capitol Group Code: Company Type:
 Little Rock, AR 72203-8069 Group Name: State ID Number: N/A
 (501) 378-2967 ext. [Phone] FEIN Number: 71-0747497

Filing Fees

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

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| HMO Partners, Inc. d/b/a Health Advantage | \$50.00 | 06/09/2011 | 48518058 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 06/13/2011 | 06/13/2011 |
| Approved-Closed | Rosalind Minor | 06/10/2011 | 06/10/2011 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|----------|--------------------|-----------------|------------|----------------|
| Form | Amendment | Christi Kittler | 06/13/2011 | 06/13/2011 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---------------------|------------------|-----------------|------------|----------------|
| 34-117 | Note To Reviewer | Christi Kittler | 06/13/2011 | 06/13/2011 |
| Request for re-open | Reviewer Note | Rosalind Minor | 06/13/2011 | |

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Disposition

Disposition Date: 06/13/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|----------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | Approved-Closed | Yes |
| Supporting Document | Application | Approved-Closed | Yes |
| Supporting Document | Health - Actuarial Justification | Approved-Closed | Yes |
| Supporting Document | PPACA Uniform Compliance Summary | Approved-Closed | Yes |
| Form (revised) | Amendment | Approved-Closed | Yes |
| Form | Amendment | Replaced | Yes |

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Disposition

Disposition Date: 06/10/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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| Supporting Document | Application | Approved-Closed | Yes |
| Supporting Document | Health - Actuarial Justification | Approved-Closed | Yes |
| Supporting Document | PPACA Uniform Compliance Summary | Approved-Closed | Yes |
| Form (revised) | Amendment | Approved-Closed | Yes |
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Amendment Letter

Submitted Date: 06/13/2011

Comments:

see new form

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

| Form Number | Form Type | Form Name | Action | Form Action Other | Previous Filing # | Replaced Form # | Readability Score | Attachments |
|-------------|------------------------|-----------|---------|-------------------|-------------------|-----------------|-------------------|--|
| 34-117 1/11 | Certificate Amendment, | Amendment | Initial | | | | 40.800 | 34-117 1-11LRWatWas Util Retiree Amend.pdf |

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Note To Reviewer

Created By:

Christi Kittler on 06/13/2011 12:44 PM

Last Edited By:

Christi Kittler

Submitted On:

06/13/2011 12:44 PM

Subject:

34-117

Comments:

We submitted the incorrect form. Please review corrected attachment.

Thanks!

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Reviewer Note

Created By:

Rosalind Minor on 06/13/2011 11:04 AM

Subject:

Request for re-open

Comments:

The filing is being re-opened at the request of the company in a phone call on 6/13/11.

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Post Submission Update Request Processed On 06/13/2011

Status: Allowed
Created By: Christi Kittler
Processed By: Rosalind Minor
Comments:

General Information:

| Field Name | Requested Change | Prior Value |
|------------------------------|-------------------------|--------------------|
| Status of Filing in Domicile | Authorized | Pending |

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Form Schedule

Lead Form Number: 34-117 1/11

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-------------------------------|----------------|---|-----------|---------|----------------------|-------------|--|
| Approved-Closed 06/13/2011 | 34-117 1/11 | Certificate Amendmen t, Insert Page, Endorseme nt or Rider | Amendment | Initial | | 40.800 | 34-117 1- 11LRWatWas Util Retiree Amend.pdf |



The Health Advantage Evidence of Coverage is hereby amended for Little Rock Wastewater Utility, effective January 1, 2011.

ELIGIBILITY STANDARDS, Subsection 6.4 is hereby amended to add the following new subsection.

4. **Special Continuation Privilege for Early Retirees:** Subject to all other terms, conditions, exclusions and limitations of the Plan as set forth in this Evidence of Coverage, Subscribers who retire early from the Group may be eligible to continue coverage in the Plan if they meet all of the criteria as outlined below.
 - a. A "retiree" is defined as:
 1. A Subscriber who meets the retirement guidelines set forth by Arkansas Public Employees Retirement System (APERS), or
 2. A member of the Little Rock Sanitary Sewer Committee who has completed eight (8) full years on the committee and can no longer serve on the committee (i.e. "term limited") as determined by the Little Rock City Board of Directors.
 - b. Eligibility for a Retiree ceases when he or she reaches age sixty-five (65) or becomes eligible for Medicare, whichever occurs first.
 - c. The Retiree's Spouse is also eligible to continue coverage until they reach age sixty-five (65) or become eligible for Medicare, whichever occurs first.
 - d. The Retiree's Dependent Children are eligible to continue coverage as long as the Retiree or Spouse of the Retiree remains eligible on the Plan. In no event will Dependent Children remain on the Plan after the Retiree and the Retiree's Spouse have attained age sixty-five (65).
 - e. The Retiree will be responsible for the applicable premium contribution.

This amendment becomes a part of the Health Advantage Evidence of Coverage. All provisions of the Evidence of Coverage which are not contrary to the provisions of this amendment remain in full force and effect.

David F. Bridges, President
HMO PARTNERS, INC, d/b/a/ HEALTH ADVANTAGE
P.O. Office Box 8069, Little Rock, Arkansas 72203-8069

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|-----------------|--------------|
| Satisfied - Item: Flesch Certification Comments: See attached. Attachment: 34-117 1-11Flesch Certification Form HA.pdf | Approved-Closed | 06/10/2011 |
| Bypassed - Item: Application Bypass Reason: Not needed. Comments: | Approved-Closed | 06/10/2011 |
| Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not needed. Comments: | Approved-Closed | 06/10/2011 |
| Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Not PPACA related. Comments: | Approved-Closed | 06/10/2011 |

Health Advantage



An Independent Licensee of the Blue Cross and Blue Shield Association

**Re: HMO Partners, Inc. d/b/a Health Advantage
Form Nos. 34-117 1/11**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.8 and complies with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Dail Brulje

Name

President
Title

June 9, 2011
Date

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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) |
|----------------|----------|--------------------|------------------------------|--|
| 06/09/2011 | Form | Amendment | 06/13/2011 | 34-117 1-11LRWatWasUtil Retiree Amend.pdf (Superseded) |



The Health Advantage Evidence of Coverage is hereby amended for Little Rock Wastewater Utility, effective January 1, 2011.

ELIGIBILITY STANDARDS, Subsection 6.4 is hereby amended to add the following new subsection.

4. **Special Continuation Privilege for Early Retirees:** Subject to all other terms, conditions, exclusions and limitations of the Plan as set forth in this Evidence of Coverage, Subscribers who retire early from the Group may be eligible to continue coverage in the Plan if they meet all of the criteria as outlined below.
 - a. The retiree must be a Subscriber who has attained a minimum age of fifty-five (55) with a minimum of five (5) years of service on or after July 1, 1997. Eligibility for a retired Subscriber ceases when he or she reaches age sixty-five (65) or becomes eligible for Medicare, whichever occurs first.
 - b. The Subscriber's Spouse is also eligible to continue coverage until they reach age sixty-five (65) or become eligible for Medicare, whichever occurs first.
 - c. The Subscriber's Dependent children are eligible to continue coverage as long as the early retiree or Spouse of the early retiree remains eligible on the Plan. In no event will Dependent children remain on the Plan after the early retiree and the retiree's spouse have attained age sixty-five (65).
 - d. The Subscriber will be responsible for the applicable premium contribution.

This amendment becomes a part of the Health Advantage Evidence of Coverage. All provisions of the Evidence of Coverage which are not contrary to the provisions of this amendment remain in full force and effect.

David F. Bridges, President
HMO PARTNERS, INC, d/b/a/ HEALTH ADVANTAGE
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