

SERFF Tracking Number: BNLA-127300078 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 49181
Company Tracking Number: 2010 LTC CLAIMS DENIAL REPORT
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 2010 LTC Claims Denial Report
Project Name/Number: 2010 LTC Claims Denial Report/2010 LTC Claims Denial Report

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 2010 LTC Claims Denial Report SERFF Tr Num: BNLA-127300078 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 49181
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2010 LTC CLAIMS State Status: Filed-Closed
DENIAL REPORT

Filing Type: Form

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Lucy Sutton

Disposition Date: 07/15/2011

Date Submitted: 06/29/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 LTC Claims Denial Report

Status of Filing in Domicile:

Project Number: 2010 LTC Claims Denial Report

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/15/2011

State Status Changed: 07/15/2011

Deemer Date:

Created By: Lucy Sutton

Submitted By: Lucy Sutton

Corresponding Filing Tracking Number:

Filing Description:

Enclosed is the annual report for our claim experience of long-term care policies for insureds who reside in your state.

This report is intended to comply with your state's requirements for annual reporting of claims denied and/or the reporting requirements under the Health Insurance Portability and Accountability Act (HIPAA) of 1996, as it applies to long-term care insurance contracts. This report covers the period January 1, 2010 through December 31, 2010.

Should you have any question on the enclosed, please feel free to contact us.

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/15/2011	07/15/2011

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not applicable Comments:		
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not applicable Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable Comments:		
Satisfied - Item: LTC Claims Denial Report Comments: Attachment: AR-Claims Denial Report.pdf	Accepted for Informational Purposes	07/15/2011

**Claims Denial Reporting Form
Long-Term Care Insurance**

**For the State of Arkansas
For the Reporting Year of 2010**

Company Name: Bankers Life and Casualty Company Due: June 30 annually
 Company Address: 600 West Chicago Avenue, Chicago, IL 60610
 Company NAIC Number: 61623
 Contact person: Dan Murphy Phone Number: (312) 396-6134

Line of Business: Individual Group

Instructions:

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the boxes below:

- Per Claimant – counts each individual who makes one or a series of claim requests.
 Per Transaction – counts each claim payment request.

"Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. It does not include a request for payment that is in excess of the applicable contractual limits.

	State Data	Nationwide ¹ Data
1 Total Number of Long-Term Care Claims Reported	3,536	242,253
2 Total Number of Long-Term Care Claims Denied/Not Paid	309	18,521
3 Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4 Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	139	8,854
5 Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	170	9,667
6 Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	4.8%	4.0%
7 Number of Long-Term Care Claims Denied due to:		
8 • Long-Term Care Services Not Covered under the Policy ²	11	1,148
9 • Provider/Facility Not Qualified under the Policy ³	37	1,255
10 • Benefit Eligibility Criteria Not Met ⁴	83	4,817
11 • Other	39	2,447

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example - home health care claim filed under a nursing home only policy.
3. Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy
4. Examples - a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.