

SERFF Tracking Number: PNTX-G127279729 State: Arkansas
Filing Company: Penn Treaty Network America Insurance State Tracking Number: 49130
Company
Company Tracking Number: AR003411000004
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Claim Denial Reports - 2010
Project Name/Number: Claim Denial Reports - 2010/AR003411000004

Filing at a Glance

Company: Penn Treaty Network America Insurance Company

Product Name: Claim Denial Reports - 2010 SERFF Tr Num: PNTX-G127279729 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 49130
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AR003411000004 State Status: Filed-Closed
Filing Type: Form Reviewer(s): Harris Shearer, Stephanie Fowler

Author: SPI PennTreatyNetwork Disposition Date: 07/14/2011
Date Submitted: 06/24/2011 Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested:
State Filing Description:

General Information

Project Name: Claim Denial Reports - 2010

Project Number: AR003411000004

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 07/14/2011

State Status Changed: 07/14/2011

Created By: SPI PennTreatyNetwork

Corresponding Filing Tracking Number:

Filing Description:

RE: NAIC NUMBER: 63282/Penn Treaty Network America Insurance Company
Arkansas-2010 Long-Term Care Claim Denial Report

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: SPI PennTreatyNetwork

To whom it may concern:

Under the Health Insurance Portability & Accountability Act of 1996, issuers of qualified Long Term Care insurance contracts are required to report the number of claims denied annually to ensure the tax-qualified status of their products.

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Enclosed, please find the completed 2010 Claim Denial Reporting form for Long Term Care Insurance.

Although not required, we are also providing claim denials for non-qualified policies in an effort to provide a complete picture of our denial records. A copy of the claim denial reporting form developed by the NAIC has been amended to reflect denials on both a tax-qualified and non tax-qualified basis for both your state and nationwide. When compiling these figures, we followed the 2006 Long Term Care Insurance Model Regulations' definition for "claim" and "denied".

If you have any additional questions, or require further information, please feel free to contact me at the number below.

Sincerely,

Krista A. Roberts, State Filing Manager
Product and Regulatory Compliance Department
Phone: (800) 222-3469, Ext. 6064
Fax: (484) 232-6638
E-Mail: kroberts@penntreaty.com

Company and Contact

Filing Contact Information

Krista Roberts, State Filing Supervisor kroberts@penntreaty.com
3440 Lehigh St 610-965-2222 [Phone] 6064 [Ext]
Allentown, PA 18103 484-232-6638 [FAX]

Filing Company Information

Penn Treaty Network America Insurance CoCode: 63282 State of Domicile: Pennsylvania
Company
3440 Lehigh St Group Code: 810 Company Type:
Allentown, PA 18103 Group Name: Penn Treaty State ID Number:
(610) 965-2222 ext. [Phone] FEIN Number: 23-2603386

Filing Fees

Fee Required? No
Retaliatory? No

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Penn Treaty Network America Insurance Company	\$0.00	06/24/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/14/2011	07/14/2011

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Disposition

Disposition Date: 07/14/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	AR PTNA Report	Accepted for Informational Purposes	No

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	AR PTNA Report	Accepted for Informational Purposes	07/14/2011
Comments:	Claim Denial Report		
Attachment:			

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AR NAIC Form-PTNA.PDF

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

For the State of Arkansas
For the Reporting Year of 2010

Company Name: Penn Treaty Network America Insurance Company. (In Rehabilitation) Due: June 30 annually
 Company Address: 3440 Lehigh Street, Allentown, PA. 18103
 Company NAIC Number: 63282
 Contact Person: Krista A. Roberts, State Filing Manager Phone Number: 800-222-3469 Ext. 6064

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.

Inforce Data:

	State Data	Nation-wide Data
Total Number of Inforce Policies (Certificates) as of December 31 st	323	106194

Claims and Denial Data:

		State Data TQ	State Data NTQ	State Totals	Nation-wide Data ¹ TQ	Nation-wide Data ¹ NTQ	Nation-wide Totals
1	Total Number of Long-Term Care Claims Reported	4	6	10	887	4654	5541
2	Total Number of Long-Term Care Claims Denied/Not Paid	1	0	1	64	76	140
3	Number of Claims Not Paid due to Preexisting Conditions Exclusion	0	0	0	0	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	0	0	0	0	0
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	1	0	1	64	76	140
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	25%	0%	10%	7%	2%	3%
7	Number of Long-Term Care Claim Denied Due to:						
8	? Long-Term Care Services Not Covered under the Policy ²	0	0	0	1	15	16
9	? Provider/Facility Not Qualified under the Policy ³	0	0	0	3	12	15
10	? Benefit Eligibility Criteria Not Met ⁴	1	0	1	55	20	75
11	? Other	0	0	0	5	29	34

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.