

SERFF Tracking Number: TFFL-127210621 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 49043
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Claims Denial
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: LTC Claims Denial

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Form

SERFF Tr Num: TFFL-127210621

SERFF Status: Closed-Accepted

For Informational Purposes

Co Tr Num:

Author: Barb Dishno

Date Submitted: 06/13/2011

State: Arkansas

State Tr Num: 49043

State Status: Filed-Closed

Reviewer(s): Harris Shearer,
Stephanie Fowler

Disposition Date: 07/12/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Created By: Barb Dishno

Corresponding Filing Tracking Number:

Filing Description:

LTC Claims Denial Report

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Barb Dishno

Company and Contact

Filing Contact Information

Barb Dishno,

4321 N Ballard Road

Appleton, WI 54919

barb.dishno@thrivent.com

620-628-4317 [Phone]

Filing Company Information

SERFF Tracking Number: TFFL-127210621 State: Arkansas
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Product Name: LTC Claims Denial
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Thrivent Financial for Lutherans CoCode: 56014 State of Domicile: Wisconsin
625 Fourth Ave South Group Code: 2938 Company Type: Fraternal
Minneapolis, MN 55415 Group Name: State ID Number:
(612) 844-8233 ext. [Phone] FEIN Number: 39-0123480

Filing Fees

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

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/12/2011	07/12/2011

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Disposition

Disposition Date: 07/12/2011

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	LTC Claims Denial 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:	LTC Claims Denial Report	Accepted for Informational Purposes	07/12/2011
Comments:			
Attachment:	AR 2010.pdf		

HIPAA Denied LTC Claims Report

Long-Term Care Insurance

For the state of Arkansas		For the reporting year of 2010	
Company name Thrivent Financial for Lutherans		Company NAIC number 56014	
Company address 4321 N. Ballard Road	City Appleton	State WI	ZIP code 54919-0001
Contact person Barb Dishno		Phone 920-628-4317	

 Line of business: Individual Group

 Due: **June 30 annually**

This is a report of all long-term care claims denied under inforce 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	Nationwide Data¹
Total number of inforce policies (certificates) as of December 31st	559	112,957

Claims and Denial Data		State Data	Nationwide Data¹
1	Total number of long-term care claims reported	303	58,982
2	Total number of long-term care claims denied/not paid	1	340
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	0	8
5	Net number of long-term care claims denied for reporting purposes (Line 2 minus Line 3 minus Line 4)	1	332
6	Percentage of long-term care claims denied of those reported (Line 5 divided by Line 1)	0.3%	0.6%%
7	Number of long-term care claims denied due to:		
8	• Long-term care services not covered under the policy ²	0	0
9	• Provider/Facility not qualified under the policy ³	0	2
10	• Benefit eligibility criteria not met ⁴	0	117
11	• Other - Recovery, maximum benefits paid	1	213

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.