

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: Conversion Amendment
Project Name/Number: Amendment/23-2667 9/12

Filing at a Glance

Company: HMO Partners, Inc. d/b/a Health Advantage
Product Name: Conversion Amendment
State: Arkansas
TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02G.002A Any Size Group - PPO
Filing Type: Form
Date Submitted: 09/28/2012
SERFF Tr Num: HLAD-128707789
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 34-157 9/12
Implementation: 01/01/2013
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 10/01/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

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General Information

Project Name: Amendment	Status of Filing in Domicile: Pending
Project Number: 23-2667 9/12	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Arkansas is state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact:	Filing Status Changed: 10/01/2012
	State Status Changed: 10/01/2012
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 34-157 9/12 for your review and approval if indicated. This is an early termination notice that will be used with the Conversion Policy that will be placed on all newly issued policies to alert the member that this policy may terminate on 12/31/2013, if appropriate. 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 to which this amendment is attached. 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

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Per Company: No

Company	Amount	Date Processed	Transaction #
HMO Partners, Inc. d/b/a Health Advantage	\$50.00	09/28/2012	63204181

SERFF Tracking #:

HLAD-128707789

State Tracking #:

Company Tracking #:

34-157 9/12

State:

Arkansas

Filing Company:

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

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO

Product Name:

Conversion Amendment

Project Name/Number:

Amendment/23-2667 9/12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/01/2012	10/01/2012

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Disposition

Disposition Date: 10/01/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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	Amendment	Approved-Closed	Yes

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Form Schedule

Lead Form Number: 34-157 9/12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 10/01/2012	34-157 9/12	CERA	Amendment	Initial:	40.400	34-157 9-12LB.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



AMENDMENT TO THE HEALTH ADVANTAGE EVIDENCE OF COVERAGE

The Health Advantage Evidence of Coverage, Form 31-08 is hereby amended to read as follows.

ELIGIBILITY STANDARDS, Termination of Coverage, Subsection 6.3 is hereby amended to add the following new subsection.

Early Termination Notice: Health Advantage will terminate this policy and other policies of the same form at midnight Central Time on the day before the provisions of Title I Subtitles C and D of the Patient Protection and Affordable Care Act, Public Law No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152 ("PPACA") become effective; the effective date is January 1, 2014. If and when this policy is terminated in accordance with this provision, you will be offered the opportunity to select a replacement policy among policies being offered by Health Advantage that comply with the provisions of PPACA at a premium for such policy determined without regard to your claims experience or health status.

However, Health Advantage will not terminate this policy and other policies of the same form if (1) the appropriate regulatory authorities certify that the benefits provided by such policies, the underwriting methodology applied to such policies, the premium rating methodology for such policies and all other aspects of such policies comply with PPACA, (2) the appropriate regulatory authorities certify that such policies are exempted from PPACA, or (3) PPACA or other federal or state statutes that would require changing the benefits provided by the policies, the underwriting methodology applied to the policies, the rating methodology applicable to the policies or any other aspect of the policies do not become effective.

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	Approved-Closed	10/01/2012
Comments:	Please see attached.		
Attachment(s):	Flesch Certification Form HA, 34-157 9-12.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	10/01/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	10/01/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	10/01/2012
Bypass Reason:	Not PPACA related.		
Comments:			

Health Advantage



An Independent Licensee of the Blue Cross and Blue Shield Association

**Re: HMO Partners, Inc. d/b/a Health Advantage
Form Nos. 34-157 9/12**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.4 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

September 28, 2012

Date