

State: Arkansas **Filing Company:** Medico Insurance Company
TOI/Sub-TOI: MS04I Individual Medicare Supplement - Medicare Select/MS04I.016 Multi-Plan
Product Name: 994rates11142012
Project Name/Number: 994rates11142012/994rates11142012

Filing at a Glance

Company: Medico Insurance Company
Product Name: 994rates11142012
State: Arkansas
TOI: MS04I Individual Medicare Supplement - Medicare Select
Sub-TOI: MS04I.016 Multi-Plan
Filing Type: Rate
Date Submitted: 11/14/2012
SERFF Tr Num: MDIC-128771262
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 994RATES11142012

Implementation: 04/01/2013
Date Requested:
Author(s): Karl Hug
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/20/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Medico Insurance Company
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Product Name: 994rates11142012
Project Name/Number: 994rates11142012/994rates11142012

General Information

Project Name: 994rates11142012 Status of Filing in Domicile: Not Filed
 Project Number: 994rates11142012 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: We did not market the Medicare Select Plans in our domicile state of Nebraska.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/20/2012
 State Status Changed: 11/20/2012
 Deemer Date: Created By: Karl Hug
 Submitted By: Karl Hug Corresponding Filing Tracking Number:

Filing Description:
 MEDICO INSURANCE COMPANY
 NAIC #31119

RE: Annual Filing of Medicare Experience & Rates
 Rate Schedules for Medicare Select Policy Forms MP-MS994A, MP-MS994B, MP-MS994C,
 MP-MS994D and MP-MS994F

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are attached.

Our submission does not include a request for a rate increase. (0%).

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]
 Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code: 3527	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: one rate filing on closed block Medicare supplement Select.

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Per Company: No

Company	Amount	Date Processed	Transaction #
Medico Insurance Company	\$50.00	11/14/2012	64901761

State: Arkansas Filing Company: Medico Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/20/2012	11/20/2012

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

994RATES11142012

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Disposition

Disposition Date: 11/20/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medico Insurance Company	0.000%	0.000%		2	\$7,248	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Rate Sheets	Approved-Closed	Yes

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Product Name: 994rates11142012
Project Name/Number: 994rates11142012/994rates11142012

Rate Information

Rate data applies to filing.

Filing Method: Serff
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 6.000%
Effective Date of Last Rate Revision: 04/01/2012
Filing Method of Last Filing: Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medico Insurance Company	0.000%	0.000%		2	\$7,248	0.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 11/20/2012	Rate Sheets	MP-MS994A, MP-MS994B, MP-MS994C, MP-MS994D, MP-MS994F	Other	Previous State Filing Number:	50327	AR 994 MIC 2013 Rates as filed.pdf
					Rate Action Other Explanation:	neutral	

AR Rate Schedules as filed

Current Rates	Proposed Rates																																								
<p style="text-align: center;">Medico® Insurance Company Omaha, Nebraska MP-MS994A</p> <p style="text-align: center;">Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A</p> <p style="text-align: center;">RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Issue Age</th> <th style="text-align: left; padding: 2px;">Plan A Premium</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">65 & OV</td> <td style="text-align: right; padding: 2px;">3,140.00</td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">AREA FACTORS</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tbody> <tr><td style="padding: 2px;">A</td><td style="padding: 2px;">0.85</td></tr> <tr><td style="padding: 2px;">B</td><td style="padding: 2px;">0.92</td></tr> <tr><td style="padding: 2px;">C</td><td style="padding: 2px;">1.00</td></tr> <tr><td style="padding: 2px;">D</td><td style="padding: 2px;">1.08</td></tr> <tr><td style="padding: 2px;">E</td><td style="padding: 2px;">1.17</td></tr> <tr><td style="padding: 2px;">F</td><td style="padding: 2px;">1.26</td></tr> <tr><td style="padding: 2px;">G</td><td style="padding: 2px;">1.36</td></tr> <tr><td style="padding: 2px;">H</td><td style="padding: 2px;">1.70</td></tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">OTHER PREMIUM MODES</p> <p style="text-align: center;">Semi-Annual = 6/11 x Annual Quarterly = 3/11 x Annual P.A.C. Monthly = 1/12 x Annual</p> <p style="text-align: center;">Rates certify to a 67.5% anticipated loss ratio.</p> <p style="text-align: center; margin-top: 10px;">MPRS994A(AR) 12/11</p>	Issue Age	Plan A Premium	65 & OV	3,140.00	A	0.85	B	0.92	C	1.00	D	1.08	E	1.17	F	1.26	G	1.36	H	1.70	<p style="text-align: center;">Medico® Insurance Company Omaha, Nebraska MP-MS994A</p> <p style="text-align: center;">Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A</p> <p style="text-align: center;">RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Issue Age</th> <th style="text-align: left; padding: 2px;">Plan A Premium</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">65 & OV</td> <td style="text-align: right; padding: 2px;">3,140.00</td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">AREA FACTORS</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tbody> <tr><td style="padding: 2px;">A</td><td style="padding: 2px;">0.85</td></tr> <tr><td style="padding: 2px;">B</td><td style="padding: 2px;">0.92</td></tr> <tr><td style="padding: 2px;">C</td><td style="padding: 2px;">1.00</td></tr> <tr><td style="padding: 2px;">D</td><td style="padding: 2px;">1.08</td></tr> <tr><td style="padding: 2px;">E</td><td style="padding: 2px;">1.17</td></tr> <tr><td style="padding: 2px;">F</td><td style="padding: 2px;">1.26</td></tr> <tr><td style="padding: 2px;">G</td><td style="padding: 2px;">1.36</td></tr> <tr><td style="padding: 2px;">H</td><td style="padding: 2px;">1.70</td></tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">OTHER PREMIUM MODES</p> <p style="text-align: center;">Semi-Annual = 6/11 x Annual Quarterly = 3/11 x Annual P.A.C. Monthly = 1/12 x Annual</p> <p style="text-align: center;">Rates certify to a 67.5% anticipated loss ratio.</p> <p style="text-align: center; margin-top: 10px;">MPRS994A(AR) 12/11</p>	Issue Age	Plan A Premium	65 & OV	3,140.00	A	0.85	B	0.92	C	1.00	D	1.08	E	1.17	F	1.26	G	1.36	H	1.70
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AR Rate Schedules as filed

Current Rates	
Medico® Insurance Company Omaha, Nebraska MP-MS994B Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B	
RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000	
Issue Age	Plan B Premium
65 & OV	3,428.00
AREA FACTORS	
A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
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MPRS994B(AR) 12/11	

Proposed Rates	
Medico® Insurance Company Omaha, Nebraska MP-MS994B Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B	
RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000	
Issue Age	Plan B Premium
65 & OV	3,428.00
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A	0.85
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AR Rate Schedules as filed

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Rates certify to a 67.5% anticipated loss ratio.	Rates certify to a 67.5% anticipated loss ratio.								
MPRS994F(AR) 12/11	MPRS994F(AR) 12/11								