

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Filing at a Glance

Company: Heartland National Life Insurance Company
Product Name: Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 09/05/2012
SERFF Tr Num: ETPF-128670768
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: '12 MED SUP RATE INCREASE

Implementation: 01/01/2013
Date Requested:
Author(s): Mark Banks, Kathy Foster, John Neville
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 12/13/2012
Disposition Status: Approved-Closed
Implementation Date: 01/01/2013

State Filing Description:

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

General Information

Project Name: '12 Med Sup Rate Increase Status of Filing in Domicile: Pending
 Project Number: '12 Med Sup Rate Increase Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 12/13/2012
 State Status Changed: 12/13/2012
 Deemer Date: Created By: Kathy Foster
 Submitted By: Kathy Foster Corresponding Filing Tracking Number:

Filing Description:

RE: 2012 Annual Rate Revision for Heartland National Life Insurance Company Standard Individual Medicare Supplement Policies.

Medicare Supplement Standardized Policy Forms 90000-A, 90000-D, 90000-F, and 90000-G
 Medicare Supplement Modernized Policy Forms HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR,
 HNMSMI2010AR, HNMSNI2010AR

Equitable Life & Casualty Insurance Company has been authorized to file the above captioned filing on behalf of Heartland National Life Insurance Company. Enclosed is our rate submission for the above captioned forms.

This filing applies to all the Company's individual Standardized Medicare Supplement business. These forms provide benefits prescribed by state law. The plans which comprise this rating pool provide similar benefits and similar future expected loss ratio patterns are expected to develop. These plans are therefore being combined to increase statistical credibility.

The Company is requesting a 19.9% average increase across all plans. The rate increase will be implemented on January 1, 2013 or your approval, whichever is later, following required policyholder notice. In no event will it be implemented before 12 months following the date of policy issue.

We appreciate the Department's time and consideration in the review of this filing for Heartland National Life Insurance Company.

Company and Contact

Filing Contact Information

Kathy Foster, Analyst, Regulatory Compliance Kathy.Foster@EquiLife.com
 3 Triad Center 800-352-5150 [Phone] 3468 [Ext]
 Salt Lake City, UT 84180 801-579-3471 [FAX]

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Filing Company Information

(This filing was made by a third party - equitablelifecasualtytpf)

Heartland National Life Insurance Company	CoCode: 66214	State of Domicile: Indiana
P O Box 2878	Group Code:	Company Type: Life & Health
Salt Lake City, UK 84110	Group Name:	State ID Number:
(866) 916-7971 ext. [Phone]	FEIN Number: 64-0431935	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 rate filing - \$50
 Per Company: No

Company	Amount	Date Processed	Transaction #
Heartland National Life Insurance Company	\$50.00	09/05/2012	62299164

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/13/2012	12/13/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/01/2012	11/01/2012
Pending Industry Response	Stephanie Fowler	09/28/2012	09/28/2012

Response Letters

Responded By	Created On	Date Submitted
Kathy Foster	11/07/2012	11/07/2012
Kathy Foster	10/09/2012	10/09/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Actuarial Response to 9-28-12 objection letter	Kathy Foster	10/09/2012	10/09/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to your Note to Filer	Note To Reviewer	Kathy Foster	12/13/2012	12/13/2012
Clarification	Note To Filer	Stephanie Fowler	12/06/2012	12/06/2012
Status request	Note To Reviewer	Kathy Foster	11/27/2012	11/27/2012
Response to objection	Note To Filer	Stephanie Fowler	10/09/2012	10/09/2012

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Disposition

Disposition Date: 12/13/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

Comment: The negotiated rate increases of 2.5% on inforce business and 8% on new business has been approved to be implemented on or after January 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Heartland National Life Insurance Company	19.900%	19.900%	\$356,598	1,024	\$1,795,632	20.000%	10.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization	Approved-Closed	No
Supporting Document	Actuarial Exhibits	Approved-Closed	No
Supporting Document (revised)	Actuarial Response to 9-28-12 objection letter	Approved-Closed	No
Supporting Document	Actuarial Response to 9-28-12 objection letter	Disapproved	No
Supporting Document	Actuarial Response to 11-1-12 objection letter	Approved-Closed	No
Rate (revised)	Premium Rates	Approved-Closed	Yes
Rate	Premium Rates	Disapproved	No

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/01/2012
Submitted Date	11/01/2012
Respond By Date	11/30/2012

Dear Kathy Foster,

Introduction:

After further review of this request, we stand by our offer of 2.5% on all plans, but are willing to isolate this amount to in-force business only. As for any new business, we would be willing to approve an 8% increase .

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/28/2012
Submitted Date	09/28/2012
Respond By Date	10/29/2012

Dear Kathy Foster,

Introduction:

This will acknowledge receipt of the captioned filing.

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, based on the possible impact a 10% or 20% increase would have on the citizens of Arkansas, we would be willing to accept a 5% increase for Plans A and F and increase of 2.5% on Plans D, G, M, and N.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

*Sincerely,
Stephanie Fowler*

SERFF Tracking #:

ETPF-128670768

State Tracking #:

Company Tracking #:

'12 MED SUP RATE INCREASE

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/07/2012
Submitted Date	11/07/2012

Dear Stephanie Fowler,

Introduction:

Thank you for your review of this filing. We have received your objection letter dated 11/1/12 and will respond to your concerns below.

Response 1

Comments:

Please see the Actuarial Response to this objection letter that has been submitted under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Response to 11-1-12 objection letter
Comments:	
Attachment(s):	
AR_Response_110712.pdf	

No Form Schedule items changed.

State: Arkansas

Filing Company:

Heartland National Life Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: Medicare Supplement

Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Premium Rates	90000-A, 90000-D, 90000-F, 90000-G, HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR	Revised	Previous State Filing Number: 49892 Percent Rate Change Request: 19.9	AR_Rates_rev.pdf,	11/07/2012 By: Kathy Foster

Previous Version

1	Premium Rates	90000-A, 90000-D, 90000-F, 90000-G, HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR	Revised	Previous State Filing Number: 49892 Percent Rate Change Request: 19.9	AR_Rates.pdf,	09/05/2012 By: Kathy Foster
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Conclusion:

With this revision, we hope that this filing now meets with your approval. We look forward to hearing from you soon.

Sincerely,

Kathy Foster

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/09/2012
 Submitted Date 10/09/2012

Dear Stephanie Fowler,

Introduction:

Thank you for your review of this filing. We have received your objection letter dated 9/28/12 and will respond to your concerns below.

Response 1

Comments:

Please see the Actuarial Response to this objection letter that has been submitted under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Response to 9-28-12 objection letter
Comments:	
Attachment(s):	
TX_Response_100912.pdf	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

With this information, we hope that this filing now meets with your approval. We look forward to hearing from you soon.

Sincerely,

Kathy Foster

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Amendment Letter

Submitted Date: 10/09/2012

Comments:

Stephanie,

Thanks so much for your phone call. I apologize for attaching the incorrect response. The AR response has now been submitted under the Supporting Documentation tab.

Please let me know if you have any questions.

Thanks,

Kathy Foster
Compliance Analyst

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Actuarial Response to 9-28-12 objection letter
Comments:	
Attachment(s):	
AR_Response_100912.pdf	
<i>Previous Version</i>	
Satisfied - Item:	Actuarial Response to 9-28-12 objection letter
Comments:	
Attachment(s):	
TX_Response_100912.pdf	

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Note To Reviewer

Created By:

Kathy Foster on 12/13/2012 08:49 AM

Last Edited By:

Stephanie Fowler

Submitted On:

12/13/2012 01:02 PM

Subject:

Response to your Note to Filer

Comments:

Heartland National Life Insurance Company
2012 Individual Medicare Supplement Rate Increase Filing
ETPF-128670768

Arkansas Note to Filer Dated 12/12/2012

Dear Ms. Fowler:

Thank you for your response and clarification. The company will evaluate experience each year and intends to merge rates gradually in Arkansas.

Upon final approval of this filing, the company will proceed with implementation of the new business and inforce rate increases.

If you have further questions, I can be contacted at bryan@csgactuarial.com or at 855-861-8776 x1004.

Sincerely,

Bryan R. Neary FSA, MAAA
Principal & Consulting Actuary
CSG Actuarial, LLC

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Note To Filer

Created By:

Stephanie Fowler on 12/06/2012 02:45 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/13/2012 01:02 PM

Subject:

Clarification

Comments:

Since the Department initiated this offer, the Company may either merge the rates gradually or keep the different rates. As for going forward, the Company can request different rates for the inforce business versus new business.

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Note To Reviewer

Created By:

Kathy Foster on 11/27/2012 10:08 AM

Last Edited By:

Stephanie Fowler

Submitted On:

12/13/2012 01:02 PM

Subject:

Status request

Comments:

Hi, Stephanie,

We'd like to request a status on this filing. Our last objection letter agreed to your proposal for the rates, but we haven't heard anything since then.

Thanks,

Kathy Foster
Compliance Analyst

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Note To Filer

Created By:

Stephanie Fowler on 10/09/2012 01:06 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/13/2012 01:02 PM

Subject:

Response to objection

Comments:

As I stated in the voicemail that I left you earlier, the response attached is for the State of Texas.

SERFF Tracking #:

ETPF-128670768

State Tracking #:

Company Tracking #:

'12 MED SUP RATE INCREASE

State: Arkansas **Filing Company:** Heartland National Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: Electronic

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):
Heartland National Life Insurance Company	19.900%	19.900%	\$356,598	1,024	\$1,795,632	20.000%	10.000%

SERFF Tracking #: ETPF-128670768

ETPF-128670768

State Tracking #:

Company Tracking #:

'12 MED SUP RATE INCREASE

State: Arkansas

Filing Company:

Heartland National Life Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: Medicare Supplement

Project Name/Number: '12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
					Previous State Filing Number:	49892	
1	Approved-Closed 12/13/2012	Premium Rates	90000-A, 90000-D, 90000-F, 90000-G, HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR	Revised	Percent Rate Change Request:	19.900	AR_Rates_rev.pdf

Heartland National Life Insurance Company
Modernized Medicare Supplement Premium Rates

Forms: HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR

ARKANSAS

Current

Annual Rates

Age	Non-Tobacco						Tobacco					
	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	1,323.00	1,723.68	1,873.62	1,751.40	1,607.76	1,359.54	1,470.42	1,915.20	2,082.78	1,945.44	1,786.68	1,510.74

Monthly Rates

Age	Non-Tobacco						Tobacco					
	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	110.25	143.64	156.14	145.95	133.98	113.30	122.54	159.60	173.57	162.12	148.89	125.90

Zip Codes

720-722
 716-719, 723-729

Area Factors

1.00
 0.90

Heartland National Life Insurance Company
Modernized Medicare Supplement Premium Rates
 Forms: HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR
ARKANSAS
 Proposed
 Annual Rates - New Business

Age	Non-Tobacco						Tobacco					
	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	1,429.00	1,862.00	2,024.00	1,892.00	1,736.00	1,468.00	1,588.00	2,068.00	2,249.00	2,101.00	1,930.00	1,632.00

Monthly Rates

Age	Non-Tobacco						Tobacco					
	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	119.08	155.17	168.67	157.67	144.67	122.33	132.33	172.33	187.42	175.08	160.83	136.00

<u>Zip Codes</u>	<u>Area Factors</u>
720-722	1.00
716-719, 723-729	0.90

Heartland National Life Insurance Company

Modernized Medicare Supplement Premium Rates

Forms: HNMSAI2010AR, HNMSDI2010AR, HNMSFI2010AR, HNMSGI2010AR, HNMSMI2010AR, HNMSNI2010AR

ARKANSAS

Proposed

Annual Rates - Inforce

	Non-Tobacco							Tobacco					
Age	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	1,356.00	1,767.00	1,920.00	1,795.00	1,648.00	1,394.00		1,507.00	1,963.00	2,135.00	1,994.00	1,831.00	1,549.00

Monthly Rates

	Non-Tobacco							Tobacco					
Age	Plan A	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan D	Plan F	Plan G	Plan M	Plan N
All Ages	113.00	147.25	160.00	149.58	137.33	116.17		125.58	163.58	177.92	166.17	152.58	129.08

<u>Zip Codes</u>	<u>Area Factors</u>
720-722	1.00
716-719, 723-729	0.90

Heartland National Life Insurance Company
Standardized Medicare Supplement Premium Rates
 Forms: 90000-A, 90000-D, 90000-F, 90000-G
 Current
 ARKANSAS

	Preferred					Standard			
Age	Plan A	Plan D	Plan F	Plan G		Plan A	Plan D	Plan F	Plan G
All Ages	1,326.00	1,748.40	1,928.40	1,786.80		1,472.40	1,942.80	2,142.00	1,986.00

Zip Codes

Area Factors

720-722	0.95
716-719, 723-729	0.82

Heartland National Life Insurance Company
Standardized Medicare Supplement Premium Rates

Forms: 90000-A, 90000-D, 90000-F, 90000-G

Proposed - New Business

ARKANSAS

Age	Preferred					Standard			
	Plan A	Plan D	Plan F	Plan G		Plan A	Plan D	Plan F	Plan G
All Ages	1,432.00	1,888.00	2,083.00	1,930.00		1,590.00	2,098.00	2,313.00	2,145.00

Zip Codes

720-722

716-719, 723-729

Area Factors

0.95

0.82

Heartland National Life Insurance Company
Standardized Medicare Supplement Premium Rates
 Forms: 90000-A, 90000-D, 90000-F, 90000-G
 Proposed - Inforce
ARKANSAS

	Preferred					Standard			
Age	Plan A	Plan D	Plan F	Plan G		Plan A	Plan D	Plan F	Plan G
All Ages	1,359.00	1,792.00	1,977.00	1,831.00		1,509.00	1,991.00	2,196.00	2,036.00

Zip Codes

720-722

716-719, 723-729

Area Factors

0.95

0.82

SERFF Tracking #:

ETPF-128670768

State Tracking #:

Company Tracking #:

'12 MED SUP RATE INCREASE

State:

Arkansas

Filing Company:

Heartland National Life Insurance Company

TOI/Sub-TOI:

MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name:

Medicare Supplement

Project Name/Number:

'12 Med Sup Rate Increase/'12 Med Sup Rate Increase

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization	Approved-Closed	12/13/2012
Comments:			
Attachment(s):			
Authorization, November 2009.pdf			

HEARTLAND NATIONAL

P.O. Box 2878, Salt Lake City
Utah 84110-2878



Life Insurance Company

November 1, 2009

RE: Form Filing Authorization

This letter will serve as authorization from Heartland National Life Insurance Company ("Heartland") for Equitable Life & Casualty Insurance Company to file all rates, policies and related forms on Heartland's behalf, and to respond to all inquiries regarding such filings with all state insurance departments and jurisdictions.

This authorization shall be valid until revoked by Heartland.

Sincerely,

Christopher M. McDaniel
President, Chief Executive Officer & Chairman of the Board
Heartland National Life Insurance Company

cc: Robert E. Anderson, Chief Operating Officer, Equitable Life & Casualty Insurance Company
Kendall R. Surfass, Vice President, Secretary and General Counsel, Equitable Life & Casualty Insurance Company