

State: Arkansas Filing Company: QualChoice Life and Health Insurance Company, Inc.
 TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
 Product Name: MediQ65
 Project Name/Number: /

Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.
 Product Name: MediQ65
 State: Arkansas
 TOI: MS05I Individual Medicare Supplement - Standard Plans
 Sub-TOI: MS05I.015 Multi-Plan
 Filing Type: Advertisement
 Date Submitted: 10/24/2012
 SERFF Tr Num: QUAC-128741045
 SERFF Status: Closed-Disapproved
 State Tr Num:
 State Status: Disapproved-Closed
 Co Tr Num:
 Implementation: On Approval
 Date Requested:
 Author(s): Jim Couch, Liz Hubbard
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 12/12/2012
 Disposition Status: Disapproved
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** QualChoice Life and Health Insurance Company, Inc.
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediQ65
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: 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: 12/12/2012
 State Status Changed: 12/12/2012
 Deemer Date: Created By: Liz Hubbard
 Submitted By: Liz Hubbard Corresponding Filing Tracking Number:
 Filing Description:
 advertisement for MediQ65

Company and Contact

Filing Contact Information

Jim Couch, VP of Compliance jim.couch@qualchoice.com
 12615 Chenal Parkway, Suite 300 501-228-7111 [Phone] 5118 [Ext]
 Little Rock, AR 72211 501-707-6729 [FAX]

Filing Company Information

QualChoice Life and Health Insurance Company, Inc. CoCode: 70998 State of Domicile: Arkansas
 12615 Chenal Parkway, Suite 300 Group Code: Company Type: Life & Health
 Little Rock, AR 72211 Group Name: State ID Number:
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0386640

Filing Fees

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

Company	Amount	Date Processed	Transaction #
QualChoice Life and Health Insurance Company, Inc.	\$50.00	10/24/2012	64212188

SERFF Tracking #:

QUAC-128741045

State Tracking #:**Company Tracking #:****State:** Arkansas**Filing Company:**

QualChoice Life and Health Insurance Company, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan**Product Name:** MediQ65**Project Name/Number:** /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	12/12/2012	12/12/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/30/2012	10/30/2012

Response Letters

Responded By	Created On	Date Submitted

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection time limit exceeded	Note To Filer	Stephanie Fowler	12/05/2012	12/05/2012

SERFF Tracking #:

QUAC-128741045

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

QualChoice Life and Health Insurance Company, Inc.

TOI/Sub-TOI:

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

Product Name:

MediQ65

Project Name/Number:

/

Disposition

Disposition Date: 12/12/2012

Implementation Date:

Status: Disapproved

Comment: This filing is disapproved for lack of response.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	MediQ65 Advertisement	Disapproved	Yes

State: Arkansas **Filing Company:** QualChoice Life and Health Insurance Company, Inc.
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediQ65
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/30/2012
Submitted Date	10/30/2012
Respond By Date	11/30/2012

Dear Jim Couch,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- MediQ65 Advertisement, (Form)

Comments: Please explain how this piece is intended to be used.

Objection 2

- MediQ65 Advertisement, (Form)

Comments: Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states No advertisement shall be used that fails to include a disclaimer to the effect of Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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:** QualChoice Life and Health Insurance Company, Inc.
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediQ65
Project Name/Number: /

Note To Filer

Created By:

Stephanie Fowler on 12/05/2012 01:04 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/12/2012 03:56 PM

Subject:

Objection time limit exceeded

Comments:

The time allowed for a response on this filing has pasted. This filing will be disapproved if there is no response by December 12th.

SERFF Tracking #:

QUAC-128741045

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

QualChoice Life and Health Insurance Company, Inc.

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

Product Name: MediQ65

Project Name/Number: /

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Disapproved 12/12/2012	MediQ65 Advertisement		ADV	Initial			12-253-059_MediQ_Ad.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

Medigap made **EASY** so you can do what's important.



Retirement is about doing what you want to do – like spending time with the grandkids – not worrying about Medigap insurance. That's why we make it easy for you. MediQ65 will help you cover co-pays, deductibles and prescription costs. Plus, you'll enjoy QualChoice's excellent customer service reputation. If you're approaching 65, contact us today to get started. Visit us online or give us a call today.

QualChoice[®]
HEALTH INSURANCE

QUALCHOICE.COM | 501.228.7111