

SERFF Tracking Number: CVKS-128117017 State: Arkansas
 Filing Company: Coventry Health and Life Insurance Company State Tracking Number:
 Company Tracking Number: AR GMC AMENDMENT
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
 Product Name: AR Amendment to GMC
 Project Name/Number: AR GMC Amendment/

Filing at a Glance

Company: Coventry Health and Life Insurance Company

Product Name: AR Amendment to GMC SERFF Tr Num: CVKS-128117017 State: Arkansas

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved- State Tr Num:
 Closed

Sub-TOI: H16G.001A Any Size Group - PPO Co Tr Num: AR GMC State Status: Approved-Closed
 AMENDMENT

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Vanda Johnson, Paula Disposition Date: 02/28/2012

Bostock, Lisa Foos

Date Submitted: 02/24/2012

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR GMC Amendment

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: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 02/28/2012

State Status Changed: 02/28/2012

Deemer Date:

Created By: Paula Bostock

Submitted By: Paula Bostock

Corresponding Filing Tracking Number: CVKS-127187464

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

I am filing an amendment to the Group Master Contract amending the COBRA section to allow the Plan flexibility where COBRA administration is concerned. Please do not hesitate to contact me or Lisa Foos if you have any questions.

Company and Contact

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Filing Contact Information

Lisa Foos, Manager, Regulatory Compliance lfoos@phsystems.com
 8535 E. 21st St. N. 316-609-2564 [Phone]
 Wichita, KS 67206

Filing Company Information

Coventry Health and Life Insurance Company CoCode: 81973 State of Domicile: Delaware
 8320 Ward Parkway Group Code: 1137 Company Type: LAH
 Kansas City, MO 64114 Group Name: Coventry Health Care State ID Number:
 (866) 795-3995 ext. 4539[Phone] FEIN Number: 75-1296086

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Coventry Health and Life Insurance Company | \$50.00 | 02/24/2012 | 56621405 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 02/28/2012 | 02/28/2012 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|----------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Rosalind Minor | 02/27/2012 | 02/27/2012 | Paula Bostock | 02/28/2012 | 02/28/2012 |

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Disposition

Disposition Date: 02/28/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|----------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | Approved-Closed | Yes |
| Supporting Document | Application | Approved-Closed | Yes |
| Supporting Document | PPACA Uniform Compliance Summary | Approved-Closed | Yes |
| Form | GMC Amendment | Approved-Closed | Yes |

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/27/2012

Submitted Date 02/27/2012

Respond By Date

Dear Lisa Foos,

This will acknowledge receipt of the captioned filing.

Objection 1

- GMC Amendment, CHL-AR-AMD-272-02.12 (Form)

Comment:

What insurance company is at risk for this filing? Is it Coventry Health and Life Insurance Company or Coventry Health Care of Kansas, Inc.?

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,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/28/2012
Submitted Date 02/28/2012

Dear Rosalind Minor,

Comments:

Response 1

Comments: Coventry Healthy and Life Insurance Company

Related Objection 1

Applies To:

- GMC Amendment, CHL-AR-AMD-272-02.12 (Form)

Comment:

What insurance company is at risk for this filing? Is it Coventry Health and Life Insurance Company or Coventry Health Care of Kansas, Inc.?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Lisa Foos, Paula Bostock, Vanda Johnson

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Form Schedule

Lead Form Number: CHL-AR-AMD-272-02.12

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-------------------------------|----------------------|-----------|---------------|---------|----------------------|-------------|--------------------------|
| Approved-Closed 02/28/2012 | CHL-AR-AMD-272-02.12 | Other | GMC Amendment | Initial | | 40.000 | CHL-AR-AMD-272-02.12.pdf |

**AMENDMENT TO COVENTRY HEALTH CARE OF KANSAS, INC.
GROUP MASTER CONTRACT**

AMENDMENT TO FORM NUMBER CHL-AR-GMC-20-05.11, Coventry Health Care of Kansas, Inc. Group Master Contract (“GMC”). Effective [March 1, 2012] this amendment is incorporated and is fully a part of the GMC as described in Section 7.6 of the GMC.

Section 2.5 “Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA)” is amended and replaced as follows:

The Plan agrees to provide Benefits under this Contract for those individuals who are eligible to continue coverage under COBRA.

[Except as may be outlined and agreed to by the Group and Plan in a separate Agreement, the Group acknowledges and agrees that it is solely and exclusively responsible for all duties of the plan sponsor or plan administrator, including but not limited to notification of COBRA continuation rights, and billing and collection of Premium.

When the Group is performing these functions, the Group acknowledges and agrees:

1. That Group will notify the Plan within five (5) business days of the date (1) an individual elects continuation coverage; or (2) the date that continuation coverage is terminated,
2. That the Plan will provide COBRA continuation coverage only for the time periods mandated by federal law, subject to all other provisions of the Contract, and
3. That if Group fails to perform its responsibilities under federal law or this Contract, the Plan is not obligated to provide COBRA continuation coverage.]

[Upon notification from the Group that an individual meets the definition of a “qualified beneficiary” for purposes of COBRA, the Plan agrees to bill the [Group] [COBRA qualified beneficiary] [third-party administrator as contracted by the Group] directly for the COBRA coverage for the term of the coverage period, unless otherwise notified by the Group that such period should be lengthened or shortened. [The Group agrees that the Plan may bill such qualified beneficiary 102 percent (or up to 150 percent for disabled individuals) of the applicable monthly premium and further agrees that the Plan may retain the excess monthly premium as reimbursement for the costs incurred by it in billing the qualified beneficiary.] The Group is the Plan Administrator, as defined by the COBRA law. The Group acknowledges and agrees that it is solely and exclusively responsible for: all determinations regarding whether an individual meets the definition of a “qualified beneficiary” for purposes of COBRA; all determinations regarding the period of COBRA coverage to be provided to the qualified beneficiary; and for complying with all administrative requirements under COBRA [(other than billing the qualified beneficiary)], such as providing all required notices to the qualified beneficiary. The Group agrees that the Plan shall have no obligation or liability for the same.]

Except as stated herein nothing other than the specified provisions in this document shall be deemed altered.

Accepted by:

[Signature of Company Officer]
[Title of Company Officer]

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------------|----------------------|---------------------|---------------------|
| Bypassed - Item: | Flesch Certification | Approved-Closed | 02/28/2012 |
| Bypass Reason: | N/A | | |
| Comments: | | | |

| | | Item Status: | Status Date: |
|-------------------------|-------------|---------------------|---------------------|
| Bypassed - Item: | Application | Approved-Closed | 02/28/2012 |
| Bypass Reason: | N/A | | |
| Comments: | | | |

| | | Item Status: | Status Date: |
|-------------------------|----------------------------------|---------------------|---------------------|
| Bypassed - Item: | PPACA Uniform Compliance Summary | Approved-Closed | 02/28/2012 |
| Bypass Reason: | N/A | | |
| Comments: | | | |