

SERFF Tracking Number: HLAD-128061599 State: Arkansas
Filing Company: HMO Partners, Inc. d/b/a Health Advantage State Tracking Number:
Company Tracking Number: 34-141 12/11
TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002A Any Size Group - PPO
Maintenance (HMO)
Product Name: Amendment
Project Name/Number: Special Amendment/34-141 12/11

Filing at a Glance

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

Product Name: Amendment SERFF Tr Num: HLAD-128061599 State: Arkansas
TOI: HOrg02G Group Health Organizations - SERFF Status: Closed-Approved- State Tr Num:
Health Maintenance (HMO) Closed
Sub-TOI: HOrg02G.002A Any Size Group - Co Tr Num: 34-141 12/11 State Status: Approved-Closed
PPO
Filing Type: Form Reviewer(s): Rosalind Minor
Disposition Date: 02/02/2012
Authors: Christi Kittler, Yvonne
McNaughton, Frank Sewall, Rita
Thatcher, Evelyn Laney
Date Submitted: 02/02/2012 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Special Amendment Status of Filing in Domicile: Pending
Project Number: 34-141 12/11 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Arkansas is state
of domicile.
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: 02/02/2012
State Status Changed: 02/02/2012 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 34-141 12/11 for your review and approval if indicated.
This amendment modifies the effective date provisions for new Subscribers and newly acquired dependents to be

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effective 30 days from the date of the event.

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 378-2967 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
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
HMO Partners, Inc. d/b/a Health Advantage	\$50.00	02/02/2012	56024856

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 02/02/2012

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	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: 34-141 12/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 02/02/2012	34-141 12/11	Certificate	Amendment Amendmen t, Insert Page, Endorseme nt or Rider	Initial		40.300	34-141 12- 11AlbertoCul(30 days).pdf



Health Advantage

An Independent Licensee of the Blue Cross and Blue Shield Association

AMENDMENT TO THE HEALTH ADVANTAGE EVIDENCE OF COVERAGE

The Health Advantage Evidence of Coverage, is hereby amended to read as follows.

ELIGIBILITY STANDARDS, Subsection 6.2.3 “New Subscriber Effective Date,” is hereby amended to read as follows.

3. **New Subscriber Effective Date.** If Health Advantage receives a Subscriber’s enrollment application within thirty (30) days of the date the Subscriber is first eligible for coverage, the Subscriber’s coverage will become effective 12:01 a.m. on the first day the Subscriber is first eligible for coverage.

ELIGIBILITY STANDARDS, Subsection 6.2.7, a. and e. “Effective Date for Newly Acquired Dependents,” is hereby amended to read as follows.

7. **Effective Date for Newly Acquired Dependents.** In no event will a Subscriber’s Dependent’s coverage become effective prior to the Subscriber’s effective date. If a Subscriber acquires a new eligible Dependent after the date the Subscriber’s coverage begins, coverage for a new Dependent will become effective in accordance with the following provisions:
 - a. **Spouse.** When a Subscriber marries and wishes to have the Subscriber’s Spouse covered, the Subscriber shall submit an application or change form within 30 days of the date of marriage. The effective date will be 30 days from the date of marriage and the Spouse will not be a Late Enrollee. If a Subscriber submits the application or change form after the 30-day period, coverage for the Spouse will become effective in accordance with the provisions for Late Enrollees. See Subsection 6.2.4, above.
 - e. **Other Dependents.** Written application for enrollment received by Health Advantage within 30 days of the date that any other dependent first qualifies as an eligible Dependent will result in coverage for such dependent will begin 30 days from the date that application for coverage is received by Health Advantage. Such Dependent will not be a Late Enrollee. If the Subscriber submits the application or change form after the 30 day period, coverage for the Dependent will become effective in accordance with the provisions for Late Enrollees. See Subsection 6.2.4, above.

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	02/02/2012
Comments: See attached.		
Attachment: Flesch Certification Form HA, 34-141 12-11.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	02/02/2012
Bypass Reason: Not required.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	02/02/2012
Bypass Reason: Not required.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	02/02/2012
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 No. 34-141 12/11**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.3 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

February 2, 2012
Date