

SERFF Tracking Number: USLH-127865567 State: Arkansas
Filing Company: United Security Life and Health Insurance State Tracking Number: 50597
Company
Company Tracking Number: RATES (2012 CLOSED BLOCK)
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Arkansas Closed Block 2012 Anniversary Rates
Project Name/Number: Arkansas Closed Block 2012 Anniversary Rates/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Arkansas Closed Block 2012 Anniversary Rates SERFF Tr Num: USLH-127865567 State: Arkansas

Anniversary Rates

TOI: H16G Group Health - Major Medical SERFF Status: Closed- State Tr Num: 50597
Disapproved

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: RATES (2012 State Status: Disapproved-Closed
CLOSED BLOCK)

Filing Type: Rate

Reviewer(s): Rosalind Minor, Bob Alexander

Author: Jaime Gettemans

Disposition Date: 02/10/2012

Date Submitted: 12/30/2011

Disposition Status: Disapproved

Implementation Date Requested: 01/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name: Arkansas Closed Block 2012 Anniversary Rates

Status of Filing in Domicile: Pending

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

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 02/10/2012

State Status Changed: 02/10/2012

Deemer Date:

Created By: Jaime Gettemans

Submitted By: Jaime Gettemans

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Please see the attached Cover Letter

Company and Contact

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	02/10/2012	02/10/2012

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	01/11/2012	01/11/2012	Jaime Gettemans	02/07/2012	02/07/2012
Pending Industry Response	Rosalind Minor	01/03/2012	01/03/2012	Jaime Gettemans	01/04/2012	01/04/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re: PPACA	Note To Reviewer	Jaime Gettemans	01/18/2012	01/18/2012
PPACA	Note To Filer	Rosalind Minor	01/12/2012	01/12/2012

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Disposition

Disposition Date: 02/10/2012

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed by Actuary

Comment:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Given the current state of the economy and the fact that this block of business has implemented rate increases since 2008 and taking into account the percentage of those rate increases, we are disapproving your request for a rate increase on this submission.

Thank you for your understanding and cooperation.

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 required):	Minimum % Change (where required):
United Security Life and Health Insurance Company	21.500%	21.500%	\$439,531	238	\$2,044,331	30.000%	12.000%

Percent Change Approved:

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Minimum: % **Maximum:** % **Weighted Average:** %

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Disapproved	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Rate Summary Worksheet	Disapproved	No
Supporting Document	Cover Letter	Disapproved	Yes
Supporting Document	Pursuant to Bulletin 6A-2011, Exhibits 1, 2 and 3	Disapproved	No

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Objection Letter

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

Respond By Date

Dear Jaime Gettemans,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

The actuarial memorandum was not attached, only the actuarial certification.

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 02/07/2012
Submitted Date 02/07/2012

Dear Rosalind Minor,

Comments:

I hope this correspondence finds you well.

Response 1

Comments: Pursuant to your above objection letter, please note that I submitted the actuarial memorandum for this filing. Also, note that I left the original attachment, as it is the actuarial certification.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

The actuarial memorandum was not attached, only the actuarial certification.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: Please find attached the executed Actuarial Memorandum for this filing. Also, please note that I left the original document too, as you stated it was the certification.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We look forward to your response.

Sincerely,
Jaime Gettemans

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Sincerely,
Jaime Gettemans

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/03/2012
Submitted Date 01/03/2012

Respond By Date

Dear Jaime Gettemans,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit the filing fee of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the fee.

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 01/04/2012
Submitted Date 01/04/2012

Dear Rosalind Minor,

Comments:

I hope this correspondence finds you well.

Response 1

Comments: Pursuant to your 1.3.12 objection letter, please note that I submitted a \$50 EFT for the filing fee.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit the filing fee of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We look forward to your response.

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Sincerely,
Jaime Gettemans

Sincerely,
Jaime Gettemans

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Note To Reviewer

Created By:

Jaime Gettemans on 01/18/2012 01:22 PM

Last Edited By:

Rosalind Minor

Submitted On:

02/10/2012 12:31 PM

Subject:

Re: PPACA

Comments:

Hello Rosalind:

In response to your 1.12.12 "Note to Filer", please note that this filing is not unique to the mandates required under PPACA; however, we are filing our rates due to the AR Bulletin 6A-2011 directive. As you are aware, our plans are filed as Discretionary Group Trusts, so prior to this time, we have never been required to file our rates. Can you please advise your suggestions on what action should be taken?

Thank you for your help!

Jaime Gettemans

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Note To Filer

Created By:

Rosalind Minor on 01/12/2012 03:51 PM

Last Edited By:

Rosalind Minor

Submitted On:

02/10/2012 12:31 PM

Subject:

PPACA

Comments:

Under the General Information tab, it is indicated that this submission is not PPACA related. The sub-TOI used is PPACA eligible. I think from your side when the sub-TOI was used it should have generated that this is PPACA related? Do you have an explanation as to why it generated non-PPACA?

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Rate Information

Rate data applies to filing.

Filing Method: Electronic
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 21.500%
 Effective Date of Last Rate Revision: 01/01/2011
 Filing Method of Last Filing: None

Company Rate Information

Company Name:	Company Rate Change:	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 required):	Minimum % Change (where required):
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United Security Life and Health Insurance Company	Increase	21.500%	21.500%	\$439,531	238	\$2,044,331	30.000%	12.000%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		130			83		25	
Policy Holders:		130			83		25	

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Rate Review Details

COMPANY:

Company Name: United Security Life and Health Insurance Company
HHS Issuer Id: 72217
Product Names: Apex, Advantage Care, Protector Plus
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms: ABC-90, ADVANTAGE-04, PROPLUS-98
Other Affected Forms:

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 3,520
Benefit Change: Increase
Percent Change Requested: Min: 30.0 Max: 12.0 Avg: 21.5

PRIOR RATE:

Total Earned Premium: 2,044,331.00
Total Incurred Claims: 1,468,827.00
Annual \$: Min: 1,257.00 Max: 54,592.00 Avg: 7,469.00

REQUESTED RATE:

Projected Earned Premium: 1,722,461.00
Projected Incurred Claims: 1,288,401.00
Annual \$: Min: 1,408.00 Max: 65,510.00 Avg: 9,075.00

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Health - Actuarial Justification	Disapproved	02/10/2012

Comments:

Please find attached the executed Actuarial Memorandum for this filing. Also, please note that I left the original document too, as you stated it was the certification.

Attachments:

Arkansas Actuarial Memorandum (Closed Block).pdf
 2.7.12 - Executed AR Act Memo (2012 Closed Block).pdf

	Item Status:	Status Date:
Satisfied - Item: Rate Summary Worksheet	Disapproved	02/10/2012

Comments:

Please find attached the Rate Summary Worksheet, as downloaded and submitted on HIOS. Note that this is the same requirement as Exhibit 1, pursuant to Bulletin 6A-2011.

Attachment:

Rate Summary Template(2012 Closed Block)(Revised).xls

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Disapproved	02/10/2012

Comments:

Please find attached the Cover Letter with a detailed filing description for these rates.

Attachment:

12.28.11 - AR Cover Letter (2012 Closed Block Rate Adjustments).pdf

	Item Status:	Status Date:
Satisfied - Item: Pursuant to Bulletin 6A-2011, Exhbits 1, 2 and 3	Disapproved	02/10/2012

Comments:

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Pursuant to Company Bulletin 6A-2011, please find attached Exhibits 1, 2 and 3. Note that Exhibit 1 is the Rate Summary Worksheet that is also listed above to fulfill the Rate Summary Worksheet requirement.

Attachments:

- Exhibit 1 (2012 Closed Block).pdf
- Exhibit 2 (2012 Closed Block).pdf
- Exhibit 3 (2012 Closed Block).pdf

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Attachment "Rate Summary Template(2012 Closed Block)(Revised).xls" is not a PDF document and cannot be reproduced here.

December 28, 2011

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY

FEIN# 36-3692140 / NAIC# 81108

2012 Rate Adjustments to Closed Block of Business

To Whom It May Concern:

The enclosed documents are being filed for Informational Purposes Only.

The rates expressed in this filing are the 2012 Anniversary adjustments for United Security Life and Health Insurance Company's ("USL&H") closed block of business. These rates will be effective on the individual renewal dates of our Certificate Holders on this closed block of business, beginning January 1, 2012.

USL&H currently has three separate Major Medical products that are considered the closed block of business; specifically, our Apex plan, our Advantage Care plan, and our Protector Plus plan. Note that the Protector Plus plan on this closed block of business only includes policies issued prior to January 1, 2010.

These three Major Medical products were filed and approved by the Arkansas Department of Insurance as Discretionary Group Trusts. Each plan contains the base Group Certificate, ABC-90, and depending on the product chosen, includes a plan specific Certificate Amendment. See below:

<u>Plan Name</u>	<u>Plan Form Numbers</u>
Apex	ABC-90 (Group Certificate)
Advantage Care	ABC-90 and ADVANTAGE-04 (Certificate Amendment)
Protector Plus	ABC-90 and PROPLUS-98 (Certificate Amendment)

Pursuant to Bulletin No. 6A-2011, also enclosed are Exhibits 1, 2 and 3 under the Supporting Documentation tab.

Please direct any questions, correspondence or approval to my attention concerning this filing. I look forward to your approval of these forms. You can contact me directly at 708-552-2417 or via email at jaimemettemans@priscorp.net.

Sincerely,



Jaime Gettemans
Compliance Department
Fax: (708) 552-2464

Quality Products from Caring Professionals

