

SERFF Tracking Number: USLH-128088313 State: Arkansas
Filing Company: United Security Life and Health Insurance State Tracking Number:
Company
Company Tracking Number: ADC.PRP-NETPROVIDER
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Certificate Amendment - Eligible Expenses for Network Providers
Project Name/Number: Certificate Amendment - Eligible Expenses for Network Providers/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Certificate Amendment - EligibleSERFF Tr Num: USLH-128088313 State: Arkansas
Expenses for Network Providers

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved State Tr Num:
Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: ADC.PRP- State Status: Approved-Closed
NETPROVIDER

Filing Type: Form

Reviewer(s): Donna Lambert

Authors: Jaime Gettemans, Peg
Disposition Date: 03/13/2012

Lundy

Date Submitted: 03/13/2012 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date: 04/13/2012

State Filing Description:

General Information

Project Name: Certificate Amendment - Eligible Expenses for Network Providers 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: 03/13/2012

State Status Changed: 03/13/2012

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 under the Supporting Documents tab for a detailed filing description

Company and Contact

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Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue 708-552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	03/13/2012	57087421

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	03/13/2012	03/13/2012

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Disposition

Disposition Date: 03/13/2012

Implementation Date: 04/13/2012

Status: Approved

HHS Status: Not Reported

State Review: Not Reviewed

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	Yes
Supporting Document	Application	Approved	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	Certificate Amendment	Approved	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 03/13/2012	ADC.PRP- NETPROVI DERS	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Amendment	Initial			ADC.PRP- NETPROVID ERS.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part or by hereby adding and/or deleting the following language:

Deletions from the Certificate:

- I. The following is hereby deleted from the **ELIGIBLE EXPENSE FOR NETWORK PROVIDERS** section of the Certificate:

For goods and services provided by a Network Provider, facility or supplier, the Eligible Expense is the lesser of billed charges or the contracted rate. An Insured Person is not responsible for payment of amounts billed by a Network Provider in excess of the Eligible Expenses received within the Insured Person's network.

Addition to the Certificate:

- I. The following is hereby added to the **ELIGIBLE EXPENSE FOR NETWORK PROVIDERS** section of the Certificate:

For goods and services provided by a Network Provider, facility or supplier, the Eligible Expense is the lesser of billed charges or the contracted rate. Provided, however, that We follow the CMS requirement that a Provider's billed charges must both reasonably and consistently relate to its underlying costs. Should We identify a charge for a reimbursable supply item or service that does not appear to comply with this requirement, We will treat this charge as a billing error, limit our reimbursement to an amount that reasonably relates to the questioned item's deemed underlying cost, and permit the Provider to submit the additional information necessary for consideration of this billing issue on its merits. An Insured Person is not responsible for payment of amounts billed by a Network Provider in excess of the Eligible Expenses received within the Insured Person's network.

United Security Life and Health Insurance Company



Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved	03/13/2012
Comments: Please find attached the Flesch Certification for this filing.		
Attachment: 3.13.12 - Flesch Certification (ADC.PRP-NETPROVIDERS).pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved	03/13/2012
Bypass Reason: Does not apply.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved	03/13/2012
Bypass Reason: Does not apply.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Approved	03/13/2012
Comments: Please find attached the Cover Letter which contains a detailed filing description.		
Attachment: 3.13.12 - AR Cover Letter (ADC.PRP-NETPROVIDERS).pdf		



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (ADC.PRP-NETPROVIDERS) received a Flesch Reading Ease Score of 24.9. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Robert G. Dial
Vice President/Secretary

03/13/2012

Date

March 13, 2012

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

Re: **UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY**

FEIN #: 36-3692140 / **NAIC #:** 81108

ADC.PRP-NETPROVIDERS / **Certificate Amendment – Eligible Expenses
for Network Providers**

THERE IS NOT AN APPLICABLE CHECKLIST AVAILABLE FOR THIS TYPE OF FILING

To Whom It May Concern:

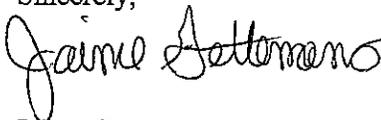
The enclosed filing is being submitted for your review and approval. After a review of our current Group Certificates, it was decided that the aforementioned amendment is necessary to clarify provisions within.

Certificate Amendment, **ADC.PRP-NETPROVIDERS**, is being filed for review and approval. This amendment will amend language under our **Eligible Expenses for Network Providers** provision in our Network Major Medical products; specifically, Group Certificates ABC-2008ADCAR and ABC-2008PRPAR. We are adding language to this provision in order to advise our Certificate Holders that we will consider charges that do not appear to reasonably and consistently relate to cost to constitute billing errors.

Once approved, this amendment will be effective on all existing and new business going forward for Group Certificates, ABC-2008ADCAR and ABC-2008PRPAR.

Please direct any questions, correspondence, or approval to my attention concerning this filing. I look forward to your approval of this form. You may reach me directly at (708) 552-2417.

Sincerely,



Jaime Gettemans
Compliance Department
jaimegettemans@prisicorp.net

Quality Products from Caring Professionals