

SERFF Tracking Number: AEGJ-128480167 State: Arkansas
Filing Company: Monumental Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: Claims Denied Report/

Filing at a Glance

Company: Monumental Life Insurance Company

Product Name: Long Term Care SERFF Tr Num: AEGJ-128480167 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: RPT-LTC 2011
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: State Status: Closed-Accepted for
Informational Purposes

Filing Type: Form
Author: Jera Dawson Reviewer(s): Donna Lambert
Date Submitted: 06/14/2012 Disposition Date: 06/14/2012
Disposition Status: Accepted For
Informational Purposes
Implementation Date:
Implementation Date Requested:

State Filing Description:

General Information

Project Name: Claims Denied Report
Project Number:
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/14/2012
State Status Changed: 06/14/2012
Created By: Jera Dawson
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Jera Dawson
Filing Description:
Monumental Life Insurance Company - Claims Denied Report
State Narrative:

Company and Contact

Filing Contact Information

Jera Dawson, Jera.Dawson@transamerica.com
1900 L Don Dodson 817-285-3470 [Phone]
Bedford, TX 76021

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Filing Company Information

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
P.O. Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-9305	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 52-0419790	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company	\$0.00	06/14/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/14/2012	06/14/2012

SERFF Tracking Number: *AEGJ-128480167* *State:* *Arkansas*
Filing Company: *Monumental Life Insurance Company* *State Tracking Number:* *RPT-LTC 2011*
Company Tracking Number:
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Long Term Care*
Project Name/Number: *Claims Denied Report/*

Disposition

Disposition Date: 06/14/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Claims Denied Report	Accepted for Informational Purposes	Yes

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State: Arkansas

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State Tracking Number: RPT-LTC 2011

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	N/A		
Comments:			
Satisfied - Item:	Claims Denied Report	Accepted for Informational Purposes	06/14/2012
Comments:			
Attachments:			
	state_letter.04.AR.2011.pdf		
	naic_form.4.AR.2011.pdf		



MONUMENTAL LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa

Long Term Care Division

P O Box 93019, Hurst, TX 76053-3019

Telephone: 1-866-745-3543 Fax: (866) 630-7502

May 15, 2012

Jay Bradford
Commissioner of Insurance -- State of Arkansas
1200 W. Third Street
Little Rock, AR 72201-1904

Re: Claims Denied Report

Dear Mr. Bradford:

In compliance with the requirements to report denied claims under HIPAA, the number of LTC claims denied in 2011 is 0, which is 0.00% of 9 claims paid in your state.

Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads 'Carolyn J. Eickenberg'.

Carolyn Eickenberg
Vice President, Claims
Long Term Care Division

**Claims Denial Reporting Form
Long-Term Care Insurance**

**For the State of Arkansas
For the Reporting Year of 2011**

Company Name: Monumental Life Insurance Company Due: June 30 annually
Company Address: P.O. Box 93019, Hurst TX 76053-3019
Company NAIC Number: 468 66281
Contact Person: Carolyn Eickenberg Phone Number: 1-866-745-3543

Line of Business: Individual ___ Group

Instructions: The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the options below:

___ Per Claimant -- counts each individual who makes one or a series of claim requests

 X Per Transaction -- counts each individual claim payment request.

"Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. "Denied" does not include a request for payment that is in excess of the applicable contractual limit.

In - Force Data:

	State Data	Nationwide Data 1
Total Number of In-force Policies (Certificates) as of	53	32,662

		State Data	Nationwide Data 1
1	Total Number of Long-Term Care Claims Reported	9	6,636
2	Total Number of Long-Term Care Claims Denied / Not Paid	0	509
3	Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	424
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	85
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	0.00%	1.28%
7	Number of Long-Term Care Claim Denied due to:		
8	Long-Term Care Services Not Covered under the Policy 2	0	8
9	Provider / Facility Not Qualified under the Policy 3	0	8
10	Benefit Eligibility Criteria Not Met 4	0	2
11	Other	0	67

1 The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

2 Example--home health care claim filed under a nursing home only policy.

3 Examples--a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

4 Examples--a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.