

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: MediPak Rate Increase SERFF Tr Num: ARBB-128363830 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num:
 Standard Plans 2010 Closed
 Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 73-MPF State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Stephanie Fowler
 Disposition Date: 06/25/2012
 Authors: Christi Kittler, Yvonne
 McNaughton, Frank Sewall, Rita
 Thatcher, Evelyn Laney
 Date Submitted: 05/15/2012 Disposition Status: Approved-
 Closed
 Implementation Date Requested: 01/01/2013 Implementation Date: 01/01/2013

State Filing Description:

General Information

Project Name: MediPak Rate Increase
 Project Number: 73-MPF
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 8.6%

Deemer Date:
 Submitted By: Christi Kittler

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Arkansas is our
 state of domicile.
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 06/25/2012
 State Status Changed: 06/25/2012
 Created By: Christi Kittler
 Corresponding Filing Tracking Number: 73-
 MPF

Filing Description:

In compliance with regulatory guidelines, we are submitting our 2013 rate filing for our Medicare Supplement policy form 73-MPF for the Department's review and approval. This rate filing is to be effective 1/1/2013. Attached is our Actuarial Memorandum which demonstrates that the proposed rates meet or exceed the minimum loss ratio standards required by the State of Arkansas.

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

State Narrative:

Company and Contact

Filing Contact Information

Christi Kittler, Compliance Supervisor cmkittler@arkbluecross.com
 320 West Capitol, Ste 211 501-378-2967 [Phone]
 Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas
 601 S. Gaines Street Group Code: Company Type:
 Little Rock, AR 72201 Group Name: State ID Number: N/A
 (501) 378-2967 ext. [Phone] FEIN Number: 71-0226428

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$50.00	05/15/2012	59181154

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	06/25/2012	06/25/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Filing	Christi Kittler	05/17/2012	05/18/2012
Supporting Document	Health - Actuarial Justification	Christi Kittler	05/17/2012	05/18/2012

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Disposition

Disposition Date: 06/25/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Arkansas Blue Cross and Blue Shield	8.600%	8.600%	\$1,206,188	12,917	\$14,025,446	%	%

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate (revised)	Rate Filing	Approved-Closed	Yes
Rate	Rate Filing	Disapproved	No

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Amendment Letter

Submitted Date: 05/18/2012

Comments:

Fixed

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rate Filing	73-MPF	New		Plan SF 2013 Rate Sheet.pdf
Plan SF 2013 Rate Sheet.pdf				

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment: see attached actuarial memorandum
 Plan SF 2013.pdf

SERFF Tracking Number: ARBB-128363830 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
Company Tracking Number: 73-MPF
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: MediPak Rate Increase
Project Name/Number: MediPak Rate Increase/73-MPF

Post Submission Update Request Processed On 06/25/2012

Status: Allowed
Created By: Christi Kittler
Processed By: Stephanie Fowler
Comments:

General Information:

Field Name	Requested Change	Prior Value
Corresponding Filing Tracking Number	73-MPF	

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Rate Information

Rate data applies to filing.

Filing Method: Review and Approve
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: Review and Approve

Company Rate Information

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):
Arkansas Blue Cross and Blue Shield	8.600%	8.600%	\$1,206,188	12,917	\$14,025,446	%	%

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 06/25/2012	Rate Filing	73-MPF	New		Plan SF 2013 Rate Sheet.pdf



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

601 S. Gaines St.
P.O. Box 2181
Little Rock, AR 72203-2181
arkansasbluecross.com

2013 Medipak Rate Sheet

This rate sheet contains the proposed rates for Arkansas Blue Cross Blue Shield Medipak Plan F (Modernized) with an effective date of 01/01/2013:

Plan Form	Area	Proposed Rate
		(Effective 01/01/2013)
73-MPF	Area 1	\$140.00
73-MPF	Area 2	\$157.60
73-MPF	Area 3	\$192.20

SERFF Tracking Number: ARBB-128363830 State: Arkansas
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
 Company Tracking Number: 73-MPF
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: MediPak Rate Increase
 Project Name/Number: MediPak Rate Increase/73-MPF

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/15/2012	Rate and Rule	Rate Filing	05/17/2012	Plan SF 2013.pdf (Superseded)