

SERFF Tracking Number: BNLA-128523435 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: 2011 LTC CLAIMS DENIAL REPORT
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 2011 LTC Claims Denial Report
Project Name/Number: 2011 LTC Claims Denial Report/2011 LTC Claims Denial Report

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 2011 LTC Claims Denial Report SERFF Tr Num: BNLA-128523435 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: 2011 LTC CLAIMS State Status: Closed-Accepted for
DENIAL REPORT Informational Purposes

Filing Type: Form

Author: Lucy Sutton

Reviewer(s): Donna Lambert

Date Submitted: 06/28/2012

Disposition Date: 06/28/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2011 LTC Claims Denial Report

Status of Filing in Domicile:

Project Number: 2011 LTC Claims Denial Report

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/28/2012

State Status Changed: 06/28/2012

Deemer Date:

Created By: Lucy Sutton

Submitted By: Lucy Sutton

Corresponding Filing Tracking Number:

Filing Description:

Enclosed is the annual report for our claim experience of long-term care policies for insureds who reside in your state.

This report is intended to comply with your state's requirements for annual reporting of claims denied and/or the reporting requirements under the Health Insurance Portability and Accountability Act (HIPAA) of 1996, as it applies to long-term care insurance contracts. This report covers the period January 1, 2011 through December 31, 2011.

Should you have any question on the enclosed, please feel free to contact us.

State Narrative:

SERFF Tracking Number: BNLA-128523435 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: RPT-LTC 2011
 Company Tracking Number: 2011 LTC CLAIMS DENIAL REPORT
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: 2011 LTC Claims Denial Report
 Project Name/Number: 2011 LTC Claims Denial Report/2011 LTC Claims Denial Report

Company and Contact

Filing Contact Information

Lucy Sutton, Information Coordinator l.sutton@banklife.com
 111 East Wacker Drive Suite 2100 (20-F35) 312-396-6122 [Phone]
 Chicago, IL 60601-4508 312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
 111 East Wacker Drive Suite 2100 Group Code: 233 Company Type:
 Chicago, IL 60601-4508 Group Name: State ID Number:
 (800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$0.00	06/28/2012	

SERFF Tracking Number: BNLA-128523435 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: 2011 LTC CLAIMS DENIAL REPORT
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 2011 LTC Claims Denial Report
Project Name/Number: 2011 LTC Claims Denial Report/2011 LTC Claims Denial Report

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/28/2012	06/28/2012

SERFF Tracking Number: BNLA-128523435 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: RPT-LTC 2011
 Company Tracking Number: 2011 LTC CLAIMS DENIAL REPORT
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: 2011 LTC Claims Denial Report
 Project Name/Number: 2011 LTC Claims Denial Report/2011 LTC Claims Denial Report

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not applicable Comments:		
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not applicable Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable Comments:		
Satisfied - Item: LTC Claims Denial Report Comments: Attachment: AR-LTC ClaimsDenialReport-2011.pdf	Accepted for Informational Purposes	06/28/2012

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

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

Company Name: Bankers Life and Casualty Company Due: June 30 annually
 Company Address: 111 East Wacker Drive, Chicago, IL 60601
 Company NAIC Number: 61623
 Contact person: Dan Murphy Phone Number: (312) 396-6134

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 boxes below:

- Per Claimant – counts each individual who makes one or a series of claim requests.
 Per Transaction – counts each 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. It does not include a request for payment that is in excess of the applicable contractual limits.

<u>Inforce Data</u>	State Data	Nationwide ¹ Data
Total Number of Inforce Policies as of December 31st	3,260	248,393

Claims and Denial Data

1	Total Number of Long-Term Care Claims Reported	3,358	243,554
2	Total Number of Long-Term Care Claims Denied/Not Paid	461	22,530
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	167	9,660
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	294	12,870
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	8.8%	5.3%
7	Number of Long-Term Care Claims Denied due to:		
8	• Long-Term Care Services Not Covered under the Policy ²	25	1,172
9	• Provider/Facility Not Qualified under the Policy ³	70	1,218
10	• Benefit Eligibility Criteria Not Met ⁴	104	6,914
11	• Other	95	3,566

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. Example - 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.