

SERFF Tracking Number: SHPT-128511178 State: Arkansas
Filing Company: SENIOR HEALTH INSURANCE COMPANY OF State Tracking Number:
PENNSYLVANIA
Company Tracking Number: SHIP |LTC EXPERIENCE SUITABILITY/CLAIMS DENIED/ LAPSE REPLACEMENT -- YEAR ENDING 2011
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: SHIP |LTC Experience Suitability/Claims Denied/ Lapse Replacement -- Year Ending 2011
Project Name/Number: /

Filing at a Glance

Company: SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA

Product Name: SHIP |LTC Experience SERFF Tr Num: SHPT-128511178 State: Arkansas

Suitability/Claims Denied/ Lapse Replacement -
- Year Ending 2011

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num:
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: SHIP |LTC State Status: Closed-Accepted for
EXPERIENCE Informational Purposes
SUITABILITY/CLAIMS DENIED/
LAPSE REPLACEMENT -- YEAR
ENDING 2011

Filing Type: Form

Author: Kim Helsley Reviewer(s): Donna Lambert
Date Submitted: 06/25/2012 Disposition Date: 06/27/2012
Disposition Status: Accepted For
Informational Purposes
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/27/2012

State Status Changed: 06/27/2012

Deemer Date:

Created By: Kim Helsley

Submitted By: Kim Helsley

Corresponding Filing Tracking Number:

Filing Description:

2011 LTC Experience Report SHIP

State Narrative:

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Company and Contact

Filing Contact Information

Kimberly Helsley, Paralegal khelsley@shipltc.com
 1289 West City Center Dr. 317-566-7564 [Phone]
 STE. 200 317-566-7585 [FAX]
 Carmel, IN 46032

Filing Company Information

SENIOR HEALTH INSURANCE COMPANY OF CoCode: 76325 State of Domicile: Indiana
 PENNSYLVANIA
 1289 West City Center Drive Group Code: Company Type: LTC
 Ste. 200 Group Name: State ID Number:
 Carmel, IN 46032 FEIN Number: 23-0704970
 (317) 566-7564 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	\$0.00	06/25/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Donna Lambert	06/27/2012	06/27/2012

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Disposition

Disposition Date: 06/27/2012

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	SHIP LTC Experience Suitability/Claims Denied/ Lapse Replacement -- Year Ending 2011	Accepted for Informational Purposes	Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable, company is filing the required LTC Experience Reports (Suitability/Claims Denied/ Lapse Replacement) for Year Ending 2011.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not Applicable, company is filing the required LTC Experience Reports (Suitability/Claims Denied/ Lapse Replacement) for Year Ending 2011.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	Not Applicable, company is filing the required LTC Experience Reports (Suitability/Claims Denied/ Lapse Replacement) for Year Ending 2011.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	Not Applicable, company is filing the required LTC Experience Reports (Suitability/Claims Denied/ Lapse Replacement) for Year Ending 2011.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	SHIP LTC Experience	Accepted for Informational	06/27/2012

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Project Name/Number: /
Suitability/Claims Denied/ Lapse Purposes
Replacement -- Year Ending 2011

Comments:

Attachments:

SHIP 2011 Cover Letter_AR.pdf
AR SHIP 2011 Suitability Reporting Form.pdf
SHIP LapseReport_AR_6-12-2012(2).pdf
SHIP NAICClaimsReport_AR_6-12-2012.pdf

SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
1289 W. City Center Dr., Suite 200
Carmel, IN 46032



June 15, 2012

State of Arkansas
1200 West Third St.
Little Rock, Arkansas 72201

Re: Long Term Care Lapse/Replacement Report, Suitability & Claims Denial Report
Data Reporting Year: 2011

Dear Sir or Madam:

Responsive to the matter identified above, please accept this Letter and its enclosures as the Official Response of the below-identified Company:

Lapse/Replacement, Claims Denial Report, and Suitability Report:

- Senior Health Insurance Company of Pennsylvania NAIC 76325

In 2011, Senior Health Insurance Company of Pennsylvania converted their administrative system to establish a sustainable, consistent platform to administer policy benefits accurately and in compliance with all state requirements. SHIP changed the methodology from counting the inforce count at a policy level to the member/insured level. SHIP manages a closed block of long term care policies, so the annual inforce count is not expected to increase.

Should questions remain, please feel free to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly J. Helsley".

Kimberly Helsley

Paralegal

Telephone: (317) 566-7564

Fax: (317) 566-7585

Email: khelsley@shipltc.com

Enclosures

APPENDIX

Suitability Reporting Form
Long-Term Care Insurance

For the State of: ARKANSAS

For the Reporting Year of 2011

Due: June 30 annually

Company Name: SENIOR HEALTH INSURANCE COMPANY OF PENNSYLV

Company Address: 1289 West City Center Dr. Ste 200, Carmel, IN 46032

Company NAIC Number: 76325

Contact Person: KIMBERLY HELSL Phone Number: 317-566-7564

Instructions

The purpose of this form is to report all long-term care activity related to the total number of applications received from residents of this state, the number of those who declined to provide information on the personal worksheet, the number of applicants who did not meet the suitability standards, and the number of applicants who chose to confirm after receiving a suitability letter.

- | | |
|---|------------|
| 1. Total Number of Applications Received from Residents of <u>N/A</u> | <u>N/A</u> |
| 2. Number of Applicants Who Declined to Provide Information on the Personal Worksheet | <u>N/A</u> |
| 3. Number of Applicants Who did Not Meet the Suitability Standards | <u>N/A</u> |
| 4. Number of Applicants Who Chose to Confirm After Receiving a Suitability Letter | <u>N/A</u> |

Appendix G

Replacement and Lapse Reporting Form

For the State of: Arkansas

Reporting Year: 2011

Company Name: SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA

NAIC Number: 76325

Company Address: 1289 West City Center Dr. Carmel IN 46032

Contact Person: Kimberly Helsley Phone Number: 317-566-7564

Instructions

The purpose of this form is to report on statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Replaced By This Agent	Number of Replacements As % of Number Sold By This Agent
0	0	0	0

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses As % of Number Sold By This Agent
0	0	0	0

Company Totals

Percentage of Replacement Policies Sold to Total Annual Sales 0 %

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0 %

Percentage of Lapsed Policies to Total Annual Sales 0 %

Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year) 0%

Company Totals

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA is a closed block of business. There were no active sales in 2011. There were no replacements in 2011. There are no agents actively selling Long Term Care policies for SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA. The data below represents the total number of Long Term Care policies in your state, the total number in-force, total number of lapsed policies in your state, and the % of lapsed policies to in-force policies.

Long Term Care In-Force Count 616

Long Term Care Lapse Count 5

Percentage of Lapsed Policies to Policies In-Force (as of the end of the preceding calendar year) 1%

Claims Denial Reporting Form Long-term Care Insurance

For the State of: AR

For the Reporting Year of: 2011

Company Name: SHIP

Company Address: 1289 W. City Center Dr., Suite 200, Carmel, IN 46032

Company NAIC Number: 76325

Contact Person: Kimberly Helsley Phone Number: (317) 566-7564

Line Of Business: Individual

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.

Inforce Data	State Data	Nationwide Data [1]
Total Number of Inforce Policies [Certificates] as of December 31st	616	109859
Claims & Denial Data	State Data	Nationwide Data [1]
1 Total Number of Long-Term Claims Reported	30	7262
2 Total Number of Long-Term Claims Denied/Not Paid	8	857
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	0
5 Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 4)	8	857
6 Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	26.7%	11.8%
7 Number of Long-Term Care Claims Denied due to:	0	0
8 LTC Services Not Covered [2]	1	119
9 Provider Not Eligible [3]	2	228
10 Benefit Eligibility Not Met [4]	2	422
11 Other [5]	3	88

[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] Example -- a benefit trigger not met, certification by a licensed health care practitioner.

[5] Other: Includes Benefit Period Maxed, Lifetime Maximum Benefit Period met.