

SERFF Tracking Number: TFFL-128388918 State: Arkansas  
Filing Company: Thrivent Financial for Lutherans 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: LTC reports  
Project Name/Number: /

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: LTC reports

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Form

SERFF Tr Num: TFFL-128388918

SERFF Status: Closed-Accepted

For Informational Purposes

Co Tr Num:

Author: Barb Dishno

Date Submitted: 06/14/2012

State: Arkansas

State Tr Num: RPT-LTC 2011

State Status: Closed-Accepted for Informational Purposes

Reviewer(s): Donna Lambert

Disposition Date: 06/14/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 06/14/2012

State Status Changed: 06/14/2012

Created By: Barb Dishno

Corresponding Filing Tracking Number:

Filing Description:

LTC Rescission and Denied Claims Report

State Narrative:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Barb Dishno

## Company and Contact

### Filing Contact Information

Barb Dishno,

4321 N Ballard Road

Appleton, WI 54919

barb.dishno@thrivent.com

620-628-4317 [Phone]

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### Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
625 Fourth Ave South	Group Code: 2938	Company Type: Fraternal
Minneapolis, MN 55415	Group Name:	State ID Number:
(612) 844-8233 ext. [Phone]	FEIN Number: 39-0123480	

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### Filing Fees

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

SERFF Tracking Number: *TFFL-128388918* State: *Arkansas*  
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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: TFFL-128388918 State: Arkansas  
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## 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	LTC Denied Claim Report	Accepted for Informational Purposes	Yes
Supporting Document	LTC Rescission Report	Accepted for Informational Purposes	Yes

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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Health - Actuarial Justification		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Outline of Coverage		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Satisfied - Item:</b>	LTC Denied Claim Report	Accepted for Informational Purposes	06/14/2012
<b>Comments:</b>			
<b>Attachment:</b>	AR 2011.pdf		

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	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> LTC Rescission Report	Accepted for Informational Purposes	<b>Date:</b> 06/14/2012

**Comments:**

**Attachment:**

AR.pdf

# HIPAA Denied LTC Claims Report

## Long-Term Care Insurance

For the state of <b>Arkansas</b>		For the reporting year of <b>2011</b>	
Company name <b>Thrivent Financial for Lutherans</b>		Company NAIC number <b>56014</b>	
Company address <b>4321 N. Ballard Road</b>	City <b>Appleton</b>	State <b>WI</b>	ZIP code <b>54919-0001</b>
Contact person <b>Barb Dishno</b>		Phone <b>920-628-4317</b>	

 Line of business:  Individual  Group

 Due: **June 30 annually**

This is a report of all long-term care claims denied under inforce 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.

<b>Inforce Data</b>	<b>State Data</b>	<b>Nationwide Data<sup>1</sup></b>
Total number of inforce policies (certificates) as of December 31st	547	111,284

<b>Claims and Denial Data</b>		<b>State Data</b>	<b>Nationwide Data<sup>1</sup></b>
1	Total number of long-term care claims reported	368	63,061
2	Total number of long-term care claims denied/not paid	1	304
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	5
5	Net number of long-term care claims denied for reporting purposes (Line 2 minus Line 3 minus Line 4)	1	299
6	Percentage of long-term care claims denied of those reported (Line 5 divided by Line 1)	.3%	.5%
7	Number of long-term care claims denied due to:		
8	• Long-term care services not covered under the policy <sup>2</sup>	0	0
9	• Provider/Facility not qualified under the policy <sup>3</sup>	0	3
10	• Benefit eligibility criteria not met <sup>4</sup>	1	72
11	• Other - <b>Recovery, maximum benefits paid</b>	0	224

<sup>1</sup> 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.

<sup>2</sup> Example - home health care claim filed under a nursing home only policy.

<sup>3</sup> Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

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



4321 N. Ballard Road, Appleton, WI 54919-0001  
Thrivent.com • 800-THRIVENT (800-847-4836)

Securities offered through  
Thrivent Investment Management Inc.,  
625 Fourth Ave. S., Minneapolis, MN 55415-1665,  
a wholly owned subsidiary of Thrivent Financial for Lutherans.  
Member FINRA and SIPC.

Filed via SERFF

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

Good day:

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires insurers that the market qualified long-term care insurance plans to submit rescission reports on an annual basis. Those rescissions voluntarily effectuated by an insured are not required to be in this report.

Enclosed is a report that contains the number of contracts that were rescinded in your state during the calendar year 2011.

Contract Form #	Contract and Contracts #	Name of Insured	Date of Contract Insurance	Date/s Claim/s Submitted	Date of Rescission
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NO LONG-TERM CARE CONTRACT RESCISSIONS FOR THIS REPORTING YEAR IN THE STATE OF ARKANSAS AND NATIONWIDE.

Detailed reason for each rescission:

If you have any questions regarding this report, please contact me at 800-847-4836, extension 84317.

Sincerely,

Barbara J. Dishno  
Health Claims Specialist  
Claims Operations, Member Interactions  
800-847-4836, ext. 84317

May 4, 2012