

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediPak Rate Increase
Project Name/Number: Closed Bloc/71-MPA

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: MediPak Rate Increase
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 05/15/2012
SERFF Tr Num: ARBB-128363348
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 71-MPA

Implementation: 01/01/2013
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 07/19/2012
Disposition Status: Approved-Closed
Implementation Date: 01/01/2013

State Filing Description:

State: Arkansas Filing Company: Arkansas Blue Cross and Blue Shield
 TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
 Product Name: MediPak Rate Increase
 Project Name/Number: Closed Bloc/71-MPA

General Information

Project Name: Closed Bloc Status of Filing in Domicile: Pending
 Project Number: 71-MPA Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Arkansas is the state of domicile.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 6.9% Filing Status Changed: 07/19/2012
 State Status Changed: 07/19/2012
 Deemer Date: Created By: Christi Kittler
 Submitted By: Christi Kittler Corresponding Filing Tracking Number: 71-MPA

Filing Description:

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

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation: \$50/Form
 Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$250.00	05/15/2012	59181159

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/19/2012	07/19/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	07/09/2012	07/09/2012
Pending Industry Response	Stephanie Fowler	05/24/2012	05/24/2012

Response Letters

Responded By	Created On	Date Submitted
Christi Kittler	07/18/2012	07/18/2012
Christi Kittler	05/31/2012	05/31/2012

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 #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Disposition

Disposition Date: 07/19/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

Comment: The negotiated rate increase of 3% 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 req'd):	Minimum % Change (where req'd):
Arkansas Blue Cross and Blue Shield	6.900%	6.900%	\$5,803,947	36,234	\$84,115,172	%	%

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

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediPak Rate Increase
Project Name/Number: Closed Bloc/71-MPA

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/09/2012
Submitted Date	07/09/2012
Respond By Date	08/08/2012

Dear Christi Kittler,

Introduction:

After further review of this request, we would be willing to approve a 3% rate increase on this block of business. Please attach the corrected rate information for this percentage.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/18/2012
Submitted Date	07/18/2012

Dear Stephanie Fowler,

Introduction:

Hi Stephanie!

Response 1

Comments:

Please see the revised rate sheets. These new rates represent our acceptance of the Department's offer of 3%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes				
Document Name	Affected Form Numbers	Rate Action*	Rate Action Information	Attachments
Rate Filing	71-MPA, 72-MPA, 71-MPB, 72-MPB, 71-MPC, 72-MPC, 71-MPG, A71-MS, A71-MP, A71-MO, EEPMA5-860, EEPMA5-870, EEPMA5-891	New	Previous State Filing Number 0	
<i>Previous Version</i>				
<i>Rate Filing</i>	<i>71-MPA, 72-MPA, 71-MPB, 72-MPB, 71-MPC, 72-MPC, 71-MPG, A71-MS, A71-MP, A71-MO, EEPMA5-860, EEPMA5-870, EEPMA5-891</i>	<i>New</i>	<i>Previous State Filing Number 0</i>	
<i>Rate Filing</i>	<i>71-MPA, 72-MPA, 71-MPB, 72-MPB, 71-MPC, 72-MPC, 71-MPG, A71-MS, A71-MP, A71-MO, EEPMA5-860, EEPMA5-870, EEPMA5-891</i>	<i>New</i>	<i>Previous State Filing Number 0</i>	

Conclusion:

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:		Arkansas Blue Cross and Blue Shield	
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Please let me know if you have further questions or need additional information.

*Thanks so much!
Sincerely,
Christi Kittler*

State: Arkansas Filing Company: Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: MediPak Rate Increase

Project Name/Number: Closed Bloc/71-MPA

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/24/2012
Submitted Date	05/24/2012
Respond By Date	06/25/2012

Dear Christi Kittler,

Introduction:

This will acknowledge receipt of the captioned filing. Please submit the rate increase history for the Pre-standard blocks of business.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/31/2012
Submitted Date	05/31/2012

Dear Stephanie Fowler,

Introduction:

Hi Stephanie-

Response 1

Comments:

I have re-attached a new actuarial memo for the pre-standardized plans which includes the percentage increases, by year for your reference.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Health - Actuarial Justification
Comment: See attached actuarial memorandums

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you need anything else.

Thanks so much!

Sincerely,

Christi Kittler

SERFF Tracking #:	ARBB-128363348	State Tracking #:	Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield	
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan			
Product Name:	MediPak Rate Increase			
Project Name/Number:	Closed Bloc/71-MPA			

Amendment Letter

Submitted Date: 05/18/2012

Comments:

Fixed!

Changed Items:

Rate/Rule Schedule Item Changes:

Document	Affected Form	Rate	Rate Action Information:	Attach
Name:	Numbers: (Comma	Action:		Document:
	Separated list)			
Rate Filing	71-MPA, 72-MPA, 71-MPB, 72-MPB, 71-MPC, 72-MPC, 71-MPG, A71-MS, A71-MP, A71-MO, EEPMA5-860, EEPMA5-870, EEPMA5-891	New		Plan A 2013 Rate Sheet.pdf Plan B 2013 Rate Sheet.pdf Plan C 2013 Rate Sheet.pdf Plan G 2013 Rate Sheet.pdf PreStd Plans 2013 Rate Sheet.pdf

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment: See attached actuarial memorandums

Plan A 2013.pdf

Plan B 2013.pdf

Plan C 2013.pdf

Plan G 2013.pdf

PreStd Plans 2013.pdf

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: MediPak Rate Increase
Project Name/Number: Closed Bloc/71-MPA

Post Submission Update Request Processed On 05/18/2012

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

General Information:

Field Name	Requested Change	Prior Value
Corresponding Filing Tracking Number	71-MPA	

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

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 req'd):	Minimum % Change (where req'd):
Arkansas Blue Cross and Blue Shield	6.900%	6.900%	\$5,803,947	36,234	\$84,115,172	%	%

SERFF Tracking #:	ARBB-128363348	State Tracking #:		Company Tracking #:	71-MPA
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	MediPak Rate Increase				
Project Name/Number:	Closed Bloc/71-MPA				

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1	Approved-Closed 07/19/2012	Rate Filing	71-MPA, 72-MPA, 71-MPB, 72-MPB, 71-MPC, 72-MPC, 71-MPG, A71-MS, A71-MP, A71-MO, EEPMA5-860, EEPMA5-870, EEPMA5-891	New		2013 Plan A Approved Rate Sheet.pdf 2013 Plan B Approved Rate Sheet.pdf 2013 Plan G Approved Rate Sheet.pdf 2013 Pre-Std Plans Approved 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 A (Standardized) with an effective date of 01/01/2013:

Plan Form	Area	Approved Rate (Effective 01/01/2013)
71-MPA	Statewide	\$129.00
72-MPA	Area 1	\$101.80
72-MPA	Area 2	\$115.10
72-MPA	Area 3	\$140.20



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2013 Medipak Rate Sheet

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

Plan Form	Area	Approved Rate (Effective 01/01/2013)
71-MPB	Statewide	\$169.60
72-MPB	Area 1	\$131.20
72-MPB	Area 2	\$148.00
72-MPB	Area 3	\$180.70



**Arkansas
BlueCross BlueShield**

601 S. Gaines St.
P.O. Box 2181
Little Rock, Arkansas 72205-2181

2013 Medipak Rate Sheet

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

Plan Form	Area	Approved Rate (Effective 01/01/2013)
71-MPG	Statewide	\$143.30



2013 Medipak Rate Sheet

This rate sheet contains the proposed rates for Arkansas Blue Cross Blue Shield Medipak Pre-standardized Plans with an effective date of 01/01/2013:

Plan Form	Option	Approved Rate
		(Effective 01/01/2013)
A71-MP	Plus	\$267.40
A71-MS	Standard	\$264.40
A71-MO	Low Option	\$121.00
EEPMA5-860	Base	\$167.10
EEPMA5-860	Base + End. #1	\$218.20
EEPMA5-860	Base + End. #1 & #2	\$191.10
EEPMA5-860	Base + End. #2	\$139.90
EEPMA5-870 and -891	Base	\$200.90
EEPMA5-870 and -891	Base + End. #1	\$261.70
EEPMA5-870 and -891	Base + End. #1 & #2	\$237.20
EEPMA5-870 and -891	Base + End. #2	\$176.00