

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: MediPak Rate Increase/71-MPD

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-128363692
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 71-MPD

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:

SERFF Tracking #:	ARBB-128363692	State Tracking #:		Company Tracking #:	71-MPD
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:	MediPak Rate Increase/71-MPD				

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

Response Letters

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

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-128363692	State Tracking #:		Company Tracking #:	71-MPD
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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%	\$7,960,928	54,537	\$115,375,761	%	%

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
Rate	Rate Filing	Disapproved	No

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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 submit the revised rates reflecting 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-128363692	State Tracking #:		Company Tracking #:	71-MPD
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
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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-MPD, 72-MPD, 71-MPF, 71-MPI, 71-MPINRX, 72-MJP	New	Previous State Filing Number 0	
<i>Previous Version</i>				
Rate Filing	71-MPD, 72-MPD, 71-MPF, 71-MPI, 71-MPINRX, 72-MJP	New	Previous State Filing Number 0	
Rate Filing	71-MPD, 72-MPD, 71-MPF, 71-MPI, 71-MPINRX, 72-MJP	New	Previous State Filing Number 0	

Conclusion:

Please let me know if you need anything further.

Thanks so much!

Sincerely,

Christi Kittler

SERFF Tracking #:	ARBB-128363692	State Tracking #:		Company Tracking #:	71-MPD
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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-MPD, 72-MPD, 71-MPF, 71-MPI, 71-MPINRX, 72-MJP	New		Plan D 2013 Rate Sheet.pdf Plan F 2013 Rate Sheet.pdf Plan I 2013 Rate Sheet.pdf Plan J 2013 Rate Sheet.pdf

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment: see attached actuarial memorandums

Plan D 2013.pdf

Plan F 2013.pdf

Plan I 2013.pdf

Plan J 2013.pdf

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

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Post Submission Update Request Submitted On 05/17/2012

Status: Submitted
Created By: Christi Kittler

General Information:

Field Name	Requested Change	Prior Value
Explanation for Combination/Other		
Corresponding Filing Tracking Number	71-MPD	

SERFF Tracking #:	ARBB-128363692	State Tracking #:		Company Tracking #:	71-MPD
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
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Rate Information

Rate data applies to filing.

Filing Method:	Review and Approve
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.000%
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%	\$7,960,928	54,537	\$115,375,761	%	%

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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-MPD, 72-MPD, 71-MPF, 71-MPI, 71-MPINRX, 72-MJP	New		2013 Plan D Approved Rate Sheet.pdf 2013 Plan F Approved Rate Sheet.pdf 2013 Plan I Approved Rate Sheet.pdf 2013 Plan J Approved Rate Sheet.pdf



**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 D (Standardized) with an effective date of 01/01/2013:

Plan Form	Area	Approved Rate
		(Effective 01/01/2013)
71-MPD	Statewide	\$204.70
72-MPD	Area 1	\$143.90
72-MPD	Area 2	\$162.70
72-MPD	Area 3	\$198.40



**Arkansas
BlueCross BlueShield**

601 S. Gaines St.
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Little Rock, Arkansas 72203-2181

2013 Medipak Rate Sheet

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

Plan Form	Area	Approved Rate (Effective 01/01/2013)
71-MPF	Statewide	\$194.90



**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 I (Standardized) with an effective date of 01/01/2013:

Plan Form	Option	Approved Rate (Effective 01/01/2013)
71-MPI	Statewide, with drug	\$307.70
71-MPINRX	Statewide, no drug	\$262.90



**Arkansas
BlueCross BlueShield**

601 S. Gaines St.
P.O. Box 2181
Little Rock, Arkansas 72203-2181

2013 Medipak Rate Sheet

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

Plan Form	Area	Approved Rate
		(Effective 01/01/2013)
72-MPJ	Area 1	\$141.50
72-MPJ	Area 2	\$160.10
72-MPJ	Area 3	\$195.00