

SERFF Tracking #:

UHLC-128597099

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company: UnitedHealthcare of Arkansas, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: AR SG HMO eff 9/1/2012

Project Name/Number: /

Disposition

Disposition Date: 07/27/2012

Implementation Date: 09/01/2012

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

Company Name:	Company Rate Change:	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):
UnitedHealthcare of Arkansas, Inc.	Decrease	-1.500%	-1.500%	\$-82,438	49	\$5,514,264	-1.400%	-31.500%

Percent Change Approved:

Minimum: -31.5% Maximum: -1.4% Weighted Average: -1.5%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Rate Summary Worksheet	Approved-Closed	No
Supporting Document	Consumer Disclosure Form	Approved-Closed	No

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/25/2012
Submitted Date	07/25/2012
Respond By Date	

Dear Ben Rupert,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

It is requested that you clarify whether the rate adjustment will only effect the new counties or all licensed counties.

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,

Rosalind Minor

State: Arkansas **Filing Company:** UnitedHealthcare of Arkansas, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only
- HMO
Product Name: AR SG HMO eff 9/1/2012
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/26/2012
Submitted Date	07/26/2012

Dear Rosalind Minor,

Introduction:

Dear Ms. Minor,

Response 1

Comments:

We are requesting 3 types of rating changes: manual base rate reduction, area factor changes and pricing trend reduction. Both the manual base rate reduction and pricing trend reduction are applied to all licensed counties in AR. The area factor changes only apply to the counties listed in the rate exhibit.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

It is requested that you clarify whether the rate adjustment will only effect the new counties or all licensed counties.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you should require any additional information.

Sincerely,

Denise Picard