

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
 Product Name: Individual Limited Benefits Closed Bloc Rate Increase
 State: Arkansas
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005C Individual - Other
 Filing Type: Rate
 Date Submitted: 06/01/2012
 SERFF Tr Num: ARBB-128442286
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: 17-108
 Implementation: 01/01/2013
 Date Requested:
 Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
 Reviewer(s): Rosalind Minor (primary), Donna Lambert
 Disposition Date: 08/02/2012
 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: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

General Information

Project Name: Individual Limited Benefits Closed Bloc Rate Increase
Status of Filing in Domicile: Pending
Project Number: 17-108 et al **Date Approved in Domicile:**
Requested Filing Mode: Review & Approval **Domicile Status Comments:** Arkansas is our state of domicile.
Explanation for Combination/Other: **Market Type:** Individual
Submission Type: New Submission **Individual Market Type:** Individual
Overall Rate Impact: 11.1% **Filing Status Changed:** 08/02/2012
State Status Changed: 08/02/2012
Deemer Date: **Created By:** Christi Kittler
Submitted By: Christi Kittler **Corresponding Filing Tracking Number:**
PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:
 Individual Limited Benefits Closed Bloc Rate Increase

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

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: \$50.00/form x 4 forms
Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$200.00	06/01/2012	59638647

State: Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name: Individual Limited Benefits Closed Bloc Rate Increase

Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/02/2012	08/02/2012
Approved-Closed	Rosalind Minor	06/25/2012	06/25/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	06/05/2012	06/05/2012
Pending Industry Response	Rosalind Minor	06/04/2012	06/04/2012

Response Letters

Responded By	Created On	Date Submitted
Christi Kittler	06/05/2012	06/05/2012
Christi Kittler	06/04/2012	06/04/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Increase	Christi Kittler	08/01/2012	08/01/2012

State: Arkansas

Filing Company: Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name: Individual Limited Benefits Closed Bloc Rate Increase

Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Disposition

Disposition Date: 08/02/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

This filing was reopened in order to replace the rates with the correct rates which represent the rate increase.

If we could be of further assistance, please let us know.

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):
Arkansas Blue Cross and Blue Shield	Increase	11.100%	11.100%	\$229,242	819	\$1,446,609	11.100%	11.100%

Percent Change Approved:

Minimum: 11.1% **Maximum:** 11.1% **Weighted Average:** 11.1%

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
Rate (revised)	Rate Increase	Approved-Closed	Yes
Rate	Rate Increase	Replaced	Yes

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Disposition

Disposition Date: 06/25/2012
 Implementation Date: 01/01/2013
 Status: Approved-Closed
 HHS Status: Not Reported
 State Review: Reviewed by Actuary
 Comment:

We have approved a 11.100% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

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):
Arkansas Blue Cross and Blue Shield	Increase	11.100%	11.100%	\$229,242	819	\$1,446,609	11.100%	11.100%

Percent Change Approved:

Minimum: 11.1% **Maximum:** 11.1% **Weighted Average:** 11.1%

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
Rate (revised)	Rate Increase	Approved-Closed	Yes
Rate	Rate Increase	Replaced	Yes

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/05/2012
Submitted Date	06/05/2012
Respond By Date	07/05/2012

Dear Christi Kittler,

Introduction:

The Rate/Rule Schedule tab indicates an 11% rate increase is requested. Exhibit 2 requests an 11.1% increase. Please clarify the amount for us. Thank you.

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,

Donna Lambert

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/05/2012
Submitted Date	06/05/2012

Dear Rosalind Minor,

Introduction:

Response 1

Comments:

It is 11.1% as we discussed. Please let me know if you need anything further.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Christi Kittler

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/04/2012
Submitted Date	06/04/2012
Respond By Date	07/04/2012

Dear Christi Kittler,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

On Exhibit 3, item 1. k., the status is listed as Open/Closed. Please indicate if these forms are an open or closed block of business.

Thank you for your cooperation.

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:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/04/2012
Submitted Date 06/04/2012

Dear Rosalind Minor,

Introduction:

Response 1

Comments:

Yes, this filing should be listed as "Closed Bloc".

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

On Exhibit 3, item 1. k., the status is listed as Open/Closed. Please indicate if these forms are an open or closed block of business.

Thank you for your cooperation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thanks so much for your help!

Sincerely,

Christi Kittler

SERFF Tracking #:

ARBB-128442286

State Tracking #:

Company Tracking #:

17-108

State:

Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Individual Limited Benefits Closed Bloc Rate Increase

Project Name/Number:

Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Amendment Letter

Submitted Date: 08/01/2012

Comments:

Donna - Per our conversation, I have attached the new rate sheet. It is entitled RateFiling_Limited_AID_RateSheetsNEw.pdf.

Thank you so much for your help!

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rate Increase	17-108, 17-213, 17-148, 17-258	New		RateFiling_Limited_Exh1_AID.pdf RateFiling_Limited_Exh2_AID.pdf RateFiling_Limited_AID_RateSheetsNEw.pdf

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Rate Information

Rate data applies to filing.

Filing Method: Review and Approve
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.100%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: Review and Approve

Company Rate Information

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):
Arkansas Blue Cross and Blue Shield	Increase	11.100%	11.100%	\$229,242	819	\$1,446,609	11.100%	11.100%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		527						741
Policy Holders:		328						491

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Rate Review Detail

COMPANY:

Company Name: Arkansas Blue Cross and Blue Shield
HHS Issuer Id: 75293
Product Names: Minimum Basic Benefit Policy, Basic Blue, Unique Care Blue II and Access Blue
Trend Factors: see attached

FORMS:

New Policy Forms:
Affected Forms: 17-108, 17-213, 17-148 and 17-258
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 13,273
Benefit Change: None
Percent Change Requested: Min: 11.1 Max: 11.1 Avg: 11.1

PRIOR RATE:

Total Earned Premium: 1,446,609.00
Total Incurred Claims: 1,618,355.00
Annual \$: Min: 1,307.87 Max: 1,307.87 Avg: 1,307.87

REQUESTED RATE:

Projected Earned Premium: 1,675,851.00
Projected Incurred Claims: 1,793,150.00
Annual \$: Min: 1,517.98 Max: 1,517.98 Avg: 1,517.98

State: Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name: Individual Limited Benefits Closed Bloc Rate Increase

Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

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 08/02/2012	Rate Increase	17-108, 17-213, 17-148, 17-258	New		RateFiling_Limited_Exh1_AID.pdf RateFiling_Limited_Exh2_AID.pdf RateFiling_Limited_AID_RateSheetsNEw.pdf

ARKANSAS BLUE CROSS BLUE SHIELD

5/29/2012

**Exhibit 1
as prescribed by Bulletin 6A-2011**

Per the Instructions, health insurance issuers proposing rate increases above the threshold fill in only those cells that are highlighted in GREY. The other cells are auto-populated.

A. Base Period Data

Start Period: 01/31/2011 End Period: 12/31/2011

Service Categories	Member Months	Total Allowed	Net Claims	Member's Cost Sharing	Member's Cost Sharing PMPM	Net PMPM	Allowed PMPM
Inpatient	14,947	\$ 763,693.30	\$ 512,696.07	\$ 250,997.24	\$ 16.79	\$ 34.30	\$ 51.09
Outpatient	14,947	\$ 658,815.23	\$ 485,709.10	\$ 173,106.14	\$ 11.58	\$ 32.50	\$ 44.08
Professional	14,947	\$ 736,367.44	\$ 509,216.84	\$ 227,150.60	\$ 15.20	\$ 34.07	\$ 49.27
Prescription Drugs	14,947	\$ 201,210.47	\$ 55,264.21	\$ 145,946.26	\$ 9.76	\$ 3.70	\$ 13.46
Other	14,947	\$ 41,218.29	\$ 29,035.63	\$ 12,182.66	\$ 0.82	\$ 1.94	\$ 2.76
Capitation	14,947	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total	14,947	\$ 2,401,304.74	\$ 1,591,921.84	\$ 809,382.89	\$ 54.15	\$ 106.50	\$ 160.65

B. Claim Projections

B1. Adjustment to the Current Rate

Start Period: 01/31/2012 End Period: 12/31/2012

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Member's Cost Sharing
Inpatient	1.0641	\$ 54.37	\$ 39.25	0.278
Outpatient	1.0641	\$ 46.90	\$ 37.18	0.207
Professional	1.0641	\$ 52.42	\$ 38.98	0.256
Prescription Drugs	1.0652	\$ 14.34	\$ 4.29	0.701
Other	1.0641	\$ 2.93	\$ 2.22	0.242
Capitation		\$ 0.00	\$ 0.00	
Total		\$ 170.97	\$ 121.93	0.287

B2. Claims Projection for Future Rate

Start Period: 01/31/2013 End Period: 12/31/2013

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Member's Cost Sharing
Inpatient	1.0914	\$ 59.34	\$ 43.55	0.266
Outpatient	1.0914	\$ 51.19	\$ 41.26	0.194
Professional	1.0914	\$ 57.22	\$ 43.26	0.244
Prescription Drugs	1.0947	\$ 15.70	\$ 4.81	0.693
Other	1.0914	\$ 3.20	\$ 2.47	0.230
Capitation		\$ 0.00	\$ 0.00	
Total		\$ 186.65	\$ 135.35	0.275

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$ 135.35	78.00%	\$ 84.97	76.00%	\$ 50.38	81.61%
2. Administrative Costs	\$ 38.18	22.00%	\$ 26.83	24.00%	\$ 11.35	18.39%
3. Underwriting Gain/Loss	\$ 0.00	0.00%	\$ 0.00	0.00%	\$ 0.00	0.00%
4. Total Rate	\$ 173.53	100.00%	\$ 111.80	100.00%	\$ 61.73	100.00%
5. Overall Rate Increase		55.21%				

D. Components of Rate Increase

	Impact on Rate	Percent
Claims Components		
1. Inpatient	\$ 3.59	7.83%
2. Outpatient	\$ 3.40	7.41%
3. Professional	\$ 3.56	7.77%
4. Prescription Drugs	\$ 0.41	0.89%
5. Other	\$ 0.20	0.44%
6. Capitation	\$ 0.00	0.00%
7. Cost Share	\$ (2.26)	-4.94%
8. Correction of Prior Net Claims Estimate	\$ 36.96	80.59%
9. Total	\$ 45.85	100.00%
Claims Restatement for Current Rate Period (1/1/2011-12/31/2011)		
8.a. Prior Net Claims Estimate for Current Rate Period	\$ 84.97	
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period	\$ 121.93	

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	Requested	Implemented
2012	N/A	N/A
2011	11.30%	11.30%
2010	N/A	N/A

F. Range and Scope of Proposed Increase

Number of Covered Individuals	1,104	Number of Covered Policyholders	724
-------------------------------	-------	---------------------------------	-----

	Current Premium (Individual)	Proposed Premium (Individual)	% Change
Minimum % Increase	\$113.86	\$126.50	11.10%
Maximum % Increase	\$113.86	\$126.50	11.10%

ARKANSAS BLUE CROSS BLUE SHIELD

Exhibit 2

as prescribed by Bulletin 6A-2011

Reason for Requesting Rate Increase

Arkansas BlueCross BlueShield (ABCBS) is proposing a rate increase of 11.1 % for our Limited Benefits block of Individual products as of January 1, 2013. Most of the policy forms listed below have received a rate increase of 11.3% as of January 1, 2011. Access Blue, one of the four policy forms included in this filing, has not had a rate increase since its inception.

The cost of hospital services, physician services, and prescription drug coverage for our individual members continues to rise. Those increases are driven both by higher payment rates to healthcare providers as well as increased utilization of services. The higher payments to healthcare providers happen in two ways - 1) higher charges and 2) leveraging. Leveraging occurs when the overall costs go up, but a fixed element does not change.

Leverage example:

An individual has \$1,000 of allowed charges, and the individual has a \$200 deductible. As a result, the insurance company would pay \$800 and the individual pays \$200. If the charges increase 10%, then the \$1,000 becomes \$1,100. In this instance, the individual would still only pay \$200, but the insurance company would pay \$900. This means that the insurance company's cost actually went up by 12.5% ($900/800$).

This example is one reason why health insurance trends are higher than healthcare trends.

Not enough volume exists for these Limited plans to give an effective picture of trends; therefore, we have combined it with our closed block of comprehensive major medical plans. Although the data shows that for the last 24 months trends are between 15-16%, we do not believe that this will be true going forward. Many times trends go in cycles, and we believe the trends have peaked and should start to come down. Therefore, in spite of the data, we have assumed a lower trend of 11.9%.

Administrative costs consist of many items, including, but not limited to, broker commissions, claims administration, customer service, marketing, and fixed overheads. In cases where overall membership is declining and overhead costs remain fixed, this can result in an increase in per member administrative costs.

At ABCBS we do not raise rates to increase overall company profit. In fact, although Bulletin 12-81 has allowed for target loss ratios down to 50%, our historical loss ratio and the target loss ratio for the 2013 policy year is well above

ARKANSAS BLUE CROSS BLUE SHIELD

Exhibit 2

as prescribed by Bulletin 6A-2011

the 50%. Due to our commitment to making healthcare coverage affordable for all Arkansans, ABCBS has historically strived to keep its profit margins below the industry. This filing has no profit built into the rates, but actually it is being filed with a projected loss since we are not passing on the rate increase of 52.4% that the experience shows we need. We are taking a longer term approach to the rating of this block due to its size.

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

Minimum Basic

Policy Forms: 108 6/92, 23-204 6/92, and 23-205 6/92

Individual		
	00-29	\$43.50
	30-39	\$59.64
	40-44	\$77.25
	45-49	\$84.75
	50-54	\$99.69
	55+	\$137.90

Individual and Spouse		
	00-29	\$86.99
	30-39	\$119.28
	40-44	\$154.50
	45-49	\$166.11
	50-54	\$193.39
	55+	\$262.01

Individual and Child(ren)		
	00-29	\$78.29
	30-39	\$104.37
	40-44	\$130.54
	45-49	\$131.36
	50-54	\$134.58
	55+	\$165.47

Individual, Spouse, and Child(ren)		
	00-29	\$126.58
	30-39	\$168.17
	40-44	\$208.57
	45-49	\$216.11
	50-54	\$229.28
	55+	\$282.68

Maternity Rider

\$154.65

Children's Preventive Health Care Rider

\$35.79

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$500 Deductible

Stop Loss Amount: Co-Pay:	\$2500 50% / 50%		\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female	Male	Female
Individual						
00-24	\$88.26	\$136.59	\$75.75	\$117.22	\$60.18	\$93.15
25-29	\$107.07	\$175.90	\$91.86	\$150.93	\$73.00	\$119.94
30-34	\$120.18	\$205.42	\$103.11	\$176.25	\$81.94	\$140.07
35-39	\$144.85	\$246.34	\$124.30	\$211.37	\$98.77	\$167.96
40-44	\$173.66	\$282.28	\$149.00	\$242.20	\$118.41	\$192.47
45-49	\$230.94	\$325.22	\$198.10	\$279.02	\$157.48	\$221.76
50-54	\$309.31	\$371.05	\$265.36	\$318.32	\$210.91	\$253.00
55-59	\$446.83	\$462.02	\$383.34	\$396.37	\$304.67	\$315.04
60-64	\$623.08	\$564.58	\$534.55	\$484.38	\$424.87	\$384.96
65-69	\$778.86	\$705.74	\$668.19	\$605.47	\$531.07	\$481.20
Individual and Spouse						
00-24	\$211.62	\$211.62	\$181.57	\$181.57	\$144.27	\$144.27
25-29	\$266.34	\$266.34	\$228.51	\$228.51	\$181.62	\$181.62
30-34	\$306.47	\$306.47	\$262.93	\$262.93	\$208.98	\$208.98
35-39	\$368.21	\$368.21	\$315.92	\$315.92	\$251.09	\$251.09
40-44	\$429.11	\$429.11	\$368.17	\$368.17	\$292.59	\$292.59
45-49	\$505.88	\$505.88	\$434.05	\$434.05	\$344.92	\$344.92
50-54	\$631.14	\$631.14	\$541.48	\$541.48	\$430.35	\$430.35
55-59	\$842.86	\$842.86	\$723.12	\$723.12	\$574.71	\$574.71
60-64	\$1,101.21	\$1,101.21	\$944.77	\$944.77	\$750.87	\$750.87
65-69	\$1,376.52	\$1,376.52	\$1,180.96	\$1,180.96	\$938.57	\$938.57
Individual and Chi						
00-24	\$233.62	\$293.42	\$200.42	\$251.75	\$159.28	\$200.05
25-29	\$256.89	\$342.08	\$220.39	\$293.48	\$175.16	\$233.23
30-34	\$273.11	\$378.61	\$234.30	\$324.82	\$186.20	\$258.15
35-39	\$303.64	\$429.22	\$260.51	\$368.25	\$207.05	\$292.67
40-44	\$339.28	\$473.70	\$291.08	\$406.41	\$231.33	\$323.00
45-49	\$379.95	\$486.98	\$325.99	\$417.80	\$259.05	\$332.04
50-54	\$428.46	\$492.50	\$367.59	\$422.50	\$292.13	\$335.78
55-59	\$571.08	\$586.82	\$489.94	\$503.46	\$389.38	\$400.12
60-64	\$753.92	\$693.21	\$646.78	\$594.73	\$514.03	\$472.65
65-69	\$942.39	\$866.52	\$808.50	\$743.41	\$642.54	\$590.82
Individual, Spouse, and Child						
00-24	\$368.41	\$368.41	\$316.08	\$316.08	\$251.20	\$251.20
25-29	\$434.21	\$434.21	\$372.55	\$372.55	\$296.08	\$296.08
30-34	\$482.49	\$482.49	\$413.95	\$413.95	\$329.00	\$329.00
35-39	\$556.74	\$556.74	\$477.70	\$477.70	\$379.62	\$379.62
40-44	\$630.05	\$630.05	\$540.59	\$540.59	\$429.61	\$429.61
45-49	\$711.93	\$711.93	\$610.78	\$610.78	\$485.41	\$485.41
50-54	\$832.96	\$832.96	\$714.61	\$714.61	\$567.93	\$567.93
55-59	\$1,075.68	\$1,075.68	\$922.86	\$922.86	\$733.45	\$733.45
60-64	\$1,371.89	\$1,371.89	\$1,176.96	\$1,176.96	\$935.41	\$935.41
65-69	\$1,714.84	\$1,714.84	\$1,471.21	\$1,471.21	\$1,169.27	\$1,169.27

Exhibit A

5/29/2012

**Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013**

**UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896**

\$1,000 Deductible

Stop Loss Amount: Co-Pay:	\$2,500 50% / 50%		\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female	Male	Female
Individual						
00-24	\$74.75	\$115.67	\$64.23	\$99.40	\$49.98	\$77.37
25-29	\$90.69	\$148.97	\$77.90	\$128.01	\$60.64	\$99.66
30-34	\$101.77	\$173.96	\$87.44	\$149.47	\$68.06	\$116.36
35-39	\$122.68	\$208.61	\$105.40	\$179.24	\$82.05	\$139.54
40-44	\$147.06	\$239.03	\$126.35	\$205.41	\$98.37	\$159.90
45-49	\$195.54	\$275.41	\$168.04	\$236.63	\$130.82	\$184.23
50-54	\$261.95	\$314.21	\$225.07	\$269.98	\$175.22	\$210.17
55-59	\$378.40	\$391.27	\$325.11	\$336.19	\$253.10	\$261.70
60-64	\$527.67	\$478.12	\$453.39	\$410.80	\$352.92	\$319.78
65-69	\$659.59	\$597.65	\$566.73	\$513.50	\$441.14	\$399.74
Individual and Spouse						
00-24	\$179.18	\$179.18	\$154.00	\$154.00	\$119.88	\$119.88
25-29	\$225.53	\$225.53	\$193.80	\$193.80	\$150.87	\$150.87
30-34	\$259.51	\$259.51	\$222.99	\$222.99	\$173.58	\$173.58
35-39	\$311.81	\$311.81	\$267.94	\$267.94	\$208.56	\$208.56
40-44	\$363.39	\$363.39	\$312.25	\$312.25	\$243.06	\$243.06
45-49	\$428.41	\$428.41	\$368.09	\$368.09	\$286.56	\$286.56
50-54	\$534.45	\$534.45	\$459.22	\$459.22	\$357.50	\$357.50
55-59	\$713.77	\$713.77	\$613.27	\$613.27	\$477.44	\$477.44
60-64	\$932.54	\$932.54	\$801.25	\$801.25	\$623.76	\$623.76
65-69	\$1,165.68	\$1,165.68	\$1,001.57	\$1,001.57	\$779.72	\$779.72
Individual and Chi						
00-24	\$197.85	\$248.48	\$169.96	\$213.49	\$132.32	\$166.22
25-29	\$217.53	\$289.68	\$186.91	\$248.90	\$145.52	\$193.76
30-34	\$231.28	\$320.61	\$198.70	\$275.46	\$154.70	\$214.45
35-39	\$257.15	\$363.51	\$220.94	\$312.32	\$171.99	\$243.14
40-44	\$287.34	\$401.14	\$246.86	\$344.69	\$192.19	\$268.32
45-49	\$321.76	\$412.41	\$276.45	\$354.34	\$215.22	\$275.83
50-54	\$362.81	\$417.02	\$311.71	\$358.31	\$242.69	\$278.95
55-59	\$483.60	\$496.94	\$415.49	\$426.98	\$323.48	\$332.40
60-64	\$638.43	\$587.02	\$548.55	\$504.38	\$427.02	\$392.67
65-69	\$798.01	\$733.77	\$685.65	\$630.47	\$533.77	\$490.83
Individual, Spouse, and Child						
00-24	\$311.98	\$311.98	\$268.05	\$268.05	\$208.67	\$208.67
25-29	\$367.72	\$367.72	\$315.97	\$315.97	\$245.96	\$245.96
30-34	\$408.57	\$408.57	\$351.05	\$351.05	\$273.28	\$273.28
35-39	\$471.50	\$471.50	\$405.13	\$405.13	\$315.37	\$315.37
40-44	\$533.57	\$533.57	\$458.44	\$458.44	\$356.91	\$356.91
45-49	\$602.90	\$602.90	\$518.03	\$518.03	\$403.26	\$403.26
50-54	\$705.39	\$705.39	\$606.05	\$606.05	\$471.81	\$471.81
55-59	\$910.92	\$910.92	\$782.67	\$782.67	\$609.31	\$609.31
60-64	\$1,161.75	\$1,161.75	\$998.19	\$998.19	\$777.10	\$777.10
65-69	\$1,452.19	\$1,452.19	\$1,247.74	\$1,247.74	\$971.36	\$971.36

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$2,500 Deductible

Stop Loss Amount: Co-Pay:	\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female
Individual				
00-24	\$47.72	\$73.84	\$36.32	\$56.21
25-29	\$57.85	\$95.08	\$44.06	\$72.36
30-34	\$64.95	\$111.03	\$49.44	\$84.51
35-39	\$78.29	\$133.15	\$59.61	\$101.37
40-44	\$93.87	\$152.58	\$71.44	\$116.13
45-49	\$124.81	\$175.78	\$94.98	\$133.79
50-54	\$167.17	\$200.54	\$127.24	\$152.65
55-59	\$241.48	\$249.70	\$183.81	\$190.06
60-64	\$336.73	\$305.14	\$256.32	\$232.25
65-69	\$420.90	\$381.41	\$320.40	\$290.32
Individual and Spouse				
00-24	\$114.36	\$114.36	\$87.04	\$87.04
25-29	\$143.94	\$143.94	\$109.56	\$109.56
30-34	\$165.62	\$165.62	\$126.08	\$126.08
35-39	\$199.00	\$199.00	\$151.45	\$151.45
40-44	\$231.94	\$231.94	\$176.53	\$176.53
45-49	\$273.41	\$273.41	\$208.09	\$208.09
50-54	\$341.11	\$341.11	\$259.62	\$259.62
55-59	\$455.52	\$455.52	\$346.69	\$346.69
60-64	\$595.16	\$595.16	\$452.97	\$452.97
65-69	\$743.96	\$743.96	\$566.23	\$566.23
Individual and Chi				
00-24	\$126.24	\$158.60	\$96.09	\$120.68
25-29	\$138.84	\$184.86	\$105.66	\$140.71
30-34	\$147.59	\$204.60	\$112.33	\$155.73
35-39	\$164.11	\$231.97	\$124.90	\$176.56
40-44	\$183.35	\$256.00	\$139.57	\$194.86
45-49	\$205.34	\$263.16	\$156.31	\$200.32
50-54	\$231.54	\$266.16	\$176.25	\$202.60
55-59	\$308.64	\$317.15	\$234.94	\$241.41
60-64	\$407.43	\$374.65	\$310.14	\$285.18
65-69	\$509.29	\$468.31	\$387.67	\$356.48
Individual, Spouse, and Child				
00-24	\$199.11	\$199.11	\$151.55	\$151.55
25-29	\$234.69	\$234.69	\$178.62	\$178.62
30-34	\$260.76	\$260.76	\$198.48	\$198.48
35-39	\$300.91	\$300.91	\$229.04	\$229.04
40-44	\$340.52	\$340.52	\$259.20	\$259.20
45-49	\$384.76	\$384.76	\$292.85	\$292.85
50-54	\$450.19	\$450.19	\$342.62	\$342.62
55-59	\$581.35	\$581.35	\$442.49	\$442.49
60-64	\$741.43	\$741.43	\$564.30	\$564.30
65-69	\$926.80	\$926.80	\$705.39	\$705.39

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$5000 Deductible

Stop Loss Amount: Co-Pay:	\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female
Individual				
00-24	\$37.66	\$58.31	\$29.09	\$45.03
25-29	\$45.70	\$75.08	\$35.29	\$57.99
30-34	\$51.27	\$87.68	\$39.61	\$67.73
35-39	\$61.80	\$105.15	\$47.74	\$81.21
40-44	\$74.13	\$120.50	\$57.25	\$93.05
45-49	\$98.58	\$138.81	\$76.13	\$107.21
50-54	\$132.03	\$158.37	\$101.96	\$122.30
55-59	\$190.73	\$197.20	\$147.30	\$152.31
60-64	\$265.96	\$240.99	\$205.39	\$186.10
65-69	\$332.46	\$301.25	\$256.75	\$232.63
Individual and Spouse				
00-24	\$92.26	\$92.26	\$71.23	\$71.23
25-29	\$116.10	\$116.10	\$89.67	\$89.67
30-34	\$133.60	\$133.60	\$103.16	\$103.16
35-39	\$160.51	\$160.51	\$123.94	\$123.94
40-44	\$187.05	\$187.05	\$144.46	\$144.46
45-49	\$220.52	\$220.52	\$170.31	\$170.31
50-54	\$275.13	\$275.13	\$212.46	\$212.46
55-59	\$367.41	\$367.41	\$283.74	\$283.74
60-64	\$480.05	\$480.05	\$370.73	\$370.73
65-69	\$600.05	\$600.05	\$463.39	\$463.39
Individual and Chi				
00-24	\$100.71	\$126.50	\$77.79	\$97.69
25-29	\$110.76	\$147.50	\$85.55	\$113.90
30-34	\$117.74	\$163.24	\$90.95	\$126.09
35-39	\$130.92	\$185.07	\$101.11	\$142.93
40-44	\$146.29	\$204.24	\$112.99	\$157.74
45-49	\$163.82	\$209.98	\$126.54	\$162.15
50-54	\$184.75	\$212.36	\$142.67	\$164.01
55-59	\$246.23	\$253.02	\$190.16	\$195.41
60-64	\$325.06	\$298.90	\$251.05	\$230.85
65-69	\$406.33	\$373.63	\$313.81	\$288.57
Individual, Spouse, and Child				
00-24	\$160.58	\$160.58	\$124.03	\$124.03
25-29	\$189.27	\$189.27	\$146.16	\$146.16
30-34	\$210.32	\$210.32	\$162.42	\$162.42
35-39	\$242.70	\$242.70	\$187.41	\$187.41
40-44	\$274.64	\$274.64	\$212.11	\$212.11
45-49	\$310.32	\$310.32	\$239.68	\$239.68
50-54	\$363.09	\$363.09	\$280.41	\$280.41
55-59	\$468.89	\$468.89	\$362.11	\$362.11
60-64	\$598.01	\$598.01	\$461.82	\$461.82
65-69	\$747.50	\$747.50	\$577.28	\$577.28

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$10,000 Deductible

Stop Loss Amount:	\$50,000	
Co-Pay:	50% / 50%	
	Male	Female
Individual		
00-24	\$21.89	\$33.90
25-29	\$26.58	\$43.64
30-34	\$29.81	\$50.96
35-39	\$35.94	\$61.11
40-44	\$43.08	\$70.03
45-49	\$57.29	\$80.69
50-54	\$76.73	\$92.06
55-59	\$110.87	\$114.61
60-64	\$154.58	\$140.05
65-69	\$193.25	\$175.09
Individual and Spouse		
00-24	\$54.17	\$54.17
25-29	\$68.18	\$68.18
30-34	\$78.45	\$78.45
35-39	\$94.26	\$94.26
40-44	\$109.84	\$109.84
45-49	\$129.49	\$129.49
50-54	\$161.56	\$161.56
55-59	\$215.77	\$215.77
60-64	\$281.89	\$281.89
65-69	\$352.36	\$352.36
Individual and Chi		
00-24	\$58.84	\$73.89
25-29	\$64.70	\$86.17
30-34	\$68.79	\$95.36
35-39	\$76.47	\$108.11
40-44	\$85.45	\$119.31
45-49	\$95.71	\$122.65
50-54	\$107.91	\$124.03
55-59	\$143.83	\$147.80
60-64	\$189.89	\$174.59
65-69	\$237.35	\$218.26
Individual, Spouse, and Child		
00-24	\$94.30	\$94.30
25-29	\$111.14	\$111.14
30-34	\$123.52	\$123.52
35-39	\$142.53	\$142.53
40-44	\$161.29	\$161.29
45-49	\$182.25	\$182.25
50-54	\$213.23	\$213.23
55-59	\$275.38	\$275.38
60-64	\$351.21	\$351.21
65-69	\$439.01	\$439.01

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$25,000 Deductible

Stop Loss Amount:	\$50,000	
Co-Pay:	50% / 50%	
	Male	Female
Individual		
00-24	\$13.28	\$20.54
25-29	\$16.11	\$26.46
30-34	\$18.09	\$30.91
35-39	\$21.79	\$37.06
40-44	\$26.12	\$42.46
45-49	\$34.75	\$48.93
50-54	\$46.53	\$55.84
55-59	\$67.25	\$69.52
60-64	\$93.77	\$84.96
65-69	\$117.19	\$106.19
Individual and Spouse		
00-24	\$32.84	\$32.84
25-29	\$41.36	\$41.36
30-34	\$47.57	\$47.57
35-39	\$57.17	\$57.17
40-44	\$66.63	\$66.63
45-49	\$78.51	\$78.51
50-54	\$97.99	\$97.99
55-59	\$130.86	\$130.86
60-64	\$170.96	\$170.96
65-69	\$213.71	\$213.71
Individual and Chi		
00-24	\$35.67	\$44.82
25-29	\$39.24	\$52.24
30-34	\$41.70	\$57.83
35-39	\$46.37	\$65.55
40-44	\$51.83	\$72.35
45-49	\$58.05	\$74.39
50-54	\$65.45	\$75.23
55-59	\$87.25	\$89.62
60-64	\$115.18	\$105.88
65-69	\$143.96	\$132.38
Individual, Spouse, and Child		
00-24	\$57.37	\$57.37
25-29	\$67.59	\$67.59
30-34	\$75.11	\$75.11
35-39	\$86.68	\$86.68
40-44	\$98.10	\$98.10
45-49	\$110.54	\$110.54
50-54	\$129.31	\$129.31
55-59	\$166.97	\$166.97
60-64	\$212.98	\$212.98
65-69	\$266.23	\$266.23

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

Optional Riders

Maternity Rider

Maximum Benefit	Rate
\$2,000	\$124.24
\$3,000	\$186.37
\$5,000	\$299.09

Supplemental Accident Endorsement (\$500, \$1,000, and \$2,500 deductibles only)

	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible
Individual	\$8.79	\$13.17	\$20.88
Individual & Spouse	\$17.58	\$26.31	\$41.78
Individual & Child(ren)	\$22.40	\$33.49	\$53.17
Individual, Spouse,&Child(ren)	\$35.16	\$52.57	\$83.52

Exhibit A

5/29/2012

**Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013**

BasicBlue®

Policy Forms: 17-213, 17-214 and 17-215

	Base Plan		Physician Office Visit Rider		Prescription Drug Rider	
	Male	Female	Male	Female	Male	Female
Individual						
00-29	\$32.65	\$49.17	\$7.65	\$11.53	\$6.08	\$9.17
30-39	\$45.58	\$83.26	\$10.70	\$19.52	\$8.50	\$15.52
40-49	\$71.68	\$108.54	\$16.82	\$25.46	\$13.37	\$20.24
50-54	\$106.89	\$124.52	\$25.09	\$29.20	\$19.93	\$23.22
55-59	\$153.96	\$153.12	\$36.12	\$35.92	\$28.71	\$28.55
60-64	\$211.32	\$184.60	\$49.57	\$43.31	\$39.40	\$34.42
65-69	\$264.16	\$230.71	\$61.96	\$54.12	\$49.23	\$43.01
Individual and Spouse						
00-29	\$80.95	\$80.95	\$18.98	\$18.98	\$15.09	\$15.09
30-39	\$108.68	\$108.68	\$25.48	\$25.48	\$20.25	\$20.25
40-49	\$155.82	\$155.82	\$36.54	\$36.54	\$29.04	\$29.04
50-54	\$196.82	\$196.82	\$46.16	\$46.16	\$36.69	\$36.69
55-59	\$260.91	\$260.91	\$61.20	\$61.20	\$48.65	\$48.65
60-64	\$335.66	\$335.66	\$78.73	\$78.73	\$62.56	\$62.56
65-69	\$419.58	\$419.58	\$98.42	\$98.42	\$78.23	\$78.23
Individual and Chi						
00-29	\$77.47	\$98.31	\$18.18	\$23.08	\$14.44	\$18.32
30-39	\$98.08	\$128.36	\$23.00	\$30.12	\$18.29	\$23.92
40-49	\$125.83	\$151.56	\$29.52	\$35.54	\$23.45	\$28.25
50-54	\$147.50	\$162.94	\$34.60	\$38.23	\$27.49	\$30.37
55-59	\$181.88	\$162.94	\$42.65	\$38.23	\$33.92	\$30.37
60-64	\$226.64	\$201.52	\$53.16	\$47.28	\$42.25	\$37.55
65-69	\$283.31	\$251.90	\$66.45	\$59.09	\$52.81	\$46.95
Individual, Spouse, and Child(ren)						
00-29	\$135.23	\$135.23	\$31.73	\$31.73	\$25.20	\$25.20
30-39	\$178.04	\$178.04	\$41.75	\$41.75	\$33.20	\$33.20
40-49	\$219.96	\$219.96	\$51.59	\$51.59	\$41.01	\$41.01
50-54	\$255.20	\$255.20	\$59.86	\$59.86	\$47.57	\$47.57
55-59	\$319.55	\$319.55	\$74.97	\$74.97	\$59.56	\$59.56
60-64	\$392.75	\$392.75	\$92.14	\$92.14	\$73.20	\$73.20
65-69	\$490.94	\$490.94	\$115.16	\$115.16	\$91.51	\$91.51
TMJ Rider						
Individual		\$3.48				
Individual and Spouse		\$6.95				
Individual and Child		\$8.34				
Individual, Spouse, Children		\$13.92				

Exhibit A

5/29/2012

**Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013**

**Access Blue PPO
17-258**

	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
Ded In-Network	\$500		\$1,000		\$2,500		\$5,000	
Stop Loss Amount:	\$10,000		\$10,000		\$10,000		\$10,000	
Coinsurance	80%/20%		80%/20%		80%/20%		80%/20%	
	Male	Female	Male	Female	Male	Female	Male	Female
Individual								
0-1	\$110.27	\$110.27	\$105.56	\$105.56	\$97.97	\$97.97	\$77.14	\$77.14
2-12	\$39.56	\$39.56	\$37.87	\$37.87	\$35.15	\$35.15	\$27.67	\$27.67
13-17	\$42.04	\$53.85	\$40.24	\$51.55	\$37.35	\$47.84	\$29.41	\$37.67
18-24	\$44.94	\$57.21	\$43.02	\$54.77	\$39.93	\$50.83	\$31.44	\$40.02
25-29	\$54.26	\$75.04	\$51.94	\$71.84	\$48.21	\$66.67	\$37.96	\$52.49
30-34	\$60.22	\$91.67	\$57.65	\$87.76	\$53.51	\$81.45	\$42.13	\$64.13
35-39	\$72.18	\$113.76	\$69.09	\$108.91	\$64.13	\$101.08	\$50.49	\$79.58
40-44	\$87.58	\$131.84	\$83.84	\$126.22	\$77.81	\$117.14	\$61.26	\$92.23
45-49	\$119.06	\$149.96	\$113.97	\$143.56	\$105.78	\$133.23	\$83.28	\$104.90
50-54	\$158.48	\$166.29	\$151.71	\$159.19	\$140.80	\$147.74	\$110.86	\$116.32
55-59	\$236.01	\$212.18	\$225.93	\$203.13	\$209.69	\$188.52	\$165.09	\$148.43
60-64	\$338.74	\$275.26	\$324.28	\$263.51	\$300.96	\$244.57	\$236.96	\$192.56
65-69	\$430.39	\$366.19	\$412.02	\$350.56	\$382.39	\$325.36	\$301.07	\$256.16
Individual and Spouse								
00-24	\$96.15	\$96.15	\$92.05	\$92.05	\$85.43	\$85.43	\$67.26	\$67.26
25-29	\$121.71	\$121.71	\$116.52	\$116.52	\$108.14	\$108.14	\$85.14	\$85.14
30-34	\$142.97	\$142.97	\$136.87	\$136.87	\$127.03	\$127.03	\$100.01	\$100.01
35-39	\$175.02	\$175.02	\$167.55	\$167.55	\$155.50	\$155.50	\$122.43	\$122.43
40-44	\$206.52	\$206.52	\$197.71	\$197.71	\$183.49	\$183.49	\$144.47	\$144.47
45-49	\$244.72	\$244.72	\$234.27	\$234.27	\$217.43	\$217.43	\$171.19	\$171.19
50-54	\$301.26	\$301.26	\$288.40	\$288.40	\$267.67	\$267.67	\$210.74	\$210.74
55-59	\$415.67	\$415.67	\$397.93	\$397.93	\$369.32	\$369.32	\$290.78	\$290.78
60-64	\$569.34	\$569.34	\$545.04	\$545.04	\$505.85	\$505.85	\$398.27	\$398.27
65-69	\$738.59	\$738.59	\$707.06	\$707.06	\$656.22	\$656.22	\$516.67	\$516.67
Individual and Child								
00-24	\$118.95	\$122.90	\$113.88	\$117.66	\$105.69	\$109.20	\$83.21	\$85.98
25-29	\$130.17	\$145.94	\$124.61	\$139.71	\$115.65	\$129.66	\$91.06	\$102.09
30-34	\$136.87	\$168.93	\$131.02	\$161.72	\$121.60	\$150.09	\$95.74	\$118.17
35-39	\$151.30	\$198.22	\$144.84	\$189.76	\$134.42	\$176.12	\$105.84	\$138.66
40-44	\$171.10	\$221.24	\$163.80	\$211.80	\$152.02	\$196.57	\$119.69	\$154.77
45-49	\$195.91	\$224.53	\$187.55	\$214.95	\$174.06	\$199.49	\$137.04	\$157.07
50-54	\$219.50	\$220.71	\$210.13	\$211.29	\$195.02	\$196.09	\$153.55	\$154.39
55-59	\$301.63	\$269.50	\$288.75	\$257.99	\$267.99	\$239.44	\$211.00	\$188.52
60-64	\$409.86	\$337.98	\$392.37	\$323.55	\$364.16	\$300.29	\$286.71	\$236.43
65-69	\$520.74	\$449.60	\$498.51	\$430.41	\$462.67	\$399.47	\$364.27	\$314.51
Individual, Spouse, and Child								
00-24	\$170.17	\$170.17	\$162.91	\$162.91	\$151.19	\$151.19	\$119.04	\$119.04
25-29	\$197.62	\$197.62	\$189.18	\$189.18	\$175.58	\$175.58	\$138.24	\$138.24
30-34	\$219.62	\$219.62	\$210.24	\$210.24	\$195.12	\$195.12	\$153.63	\$153.63
35-39	\$254.14	\$254.14	\$243.29	\$243.29	\$225.80	\$225.80	\$177.78	\$177.78
40-44	\$290.05	\$290.05	\$277.67	\$277.67	\$257.70	\$257.70	\$202.90	\$202.90
45-49	\$321.57	\$321.57	\$307.84	\$307.84	\$285.71	\$285.71	\$224.95	\$224.95
50-54	\$362.28	\$362.28	\$346.82	\$346.82	\$321.88	\$321.88	\$253.43	\$253.43
55-59	\$481.30	\$481.30	\$460.75	\$460.75	\$427.62	\$427.62	\$336.68	\$336.68
60-64	\$640.46	\$640.46	\$613.13	\$613.13	\$569.04	\$569.04	\$448.03	\$448.03
65-69	\$828.94	\$828.94	\$793.56	\$793.56	\$736.50	\$736.50	\$579.87	\$579.87

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Individual Limited Benefits Closed Bloc Rate Increase
Project Name/Number: Individual Limited Benefits Closed Bloc Rate Increase/17-108 et al

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/01/2012	Rate	Rate Increase	08/01/2012	RateFiling_Limited_AID.PDF (Superseded) RateFiling_Limited_Exh1_AID.pdf RateFiling_Limited_Exh2_AID.pdf



**Arkansas
BlueCross BlueShield**

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

The Honorable Commissioner
Mr. Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

5/29/2012

Dear Commissioner Bradford:

In compliance with regulatory guidelines, we are submitting two copies of our 2013 rate filing for Limited Benefit blocs of individual medical policies for the Department's review and approval. The rates and benefits for the policy forms that make up the limited benefit bloc of individual medical policies are projected for the twelve months beginning January 01, 2013. The most recent increase for this bloc of policy forms was effective January 01, 2012. The approximate number of persons in Arkansas affected by the proposed rate increase is estimated to be 1,104. We have added Access Blue PPO to our Limited Benefit Bloc. Listed below are all of the policy forms that are included in our Limited Benefit Bloc.

<u>Plan Name</u>	<u>Policy Form</u>
Minimum Basic	108 6/92, 23-204 6/92, and 23-205 6/92
BasicBlue®	17-213, 17-214 and 17-215
UniqueCare Blue II	17-148896, 23-561896, 149SAE896
Access Blue PPO	17-258

All of the above policy forms are Grandfathered status in accordance with 45 CFR Part 147.

We have combined these policy forms for rating filing purposes only as these forms have very little enrollment individually and are requesting a rate increase of 11.10% as opposed to the experience warranted rate increase of 52.4%. We are proposing the lower rate increase in hopes that this block will turn around soon. This filing has been prepared for the sole purpose of demonstrating compliance with regulatory guidelines and may not be appropriate for other purposes. If you have any questions or concerns, please contact through correspondence or telephone me at (501) 396-4163.

Sincerely,

Paul Ricard, A.S.A, M.A.A.A., F.L.M.I.
Actuary
Arkansas Blue Cross Blue Shield

Arkansas Blue Cross and Blue Shield

Table of Contents

Page	Exhibit	Benefit Name	Description
1		All	Actuarial Certification
2 - 2	A	Min. Basic	Proposed Rates
3 - 9	A	UniqueCareBlueell	Proposed Rates
10 - 10	A	Basic Blue	Proposed Rates
11 - 11	A	Access Blue PPO	Proposed Rates
12	B	Experience Data	Experience Data for Rating
13	C	Projected Data	Projected Experience
14	D	Historical Data	Historical Data
	1	Exhibit 1	Required per Ark Ins Dep Bulletin 6A-2011
	2	Exhibit 2	Required per Ark Ins Dep Bulletin 6A-2011
	3	Exhibit 3	Required per Ark Ins Dep Bulletin 6A-2011

ARKANSAS BLUE CROSS BLUE SHIELD

ACTUARIAL CERTIFICATION FOR

POLICY FORM(S)

I, Paul Ricard, hold the position of Actuary for Arkansas Blue Cross Blue Shield. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I have reviewed the filing of the rates contained in this document. To the best of my knowledge and judgment, I certify that the:

- (1) Filing is in compliance with applicable laws and regulations of the State of Arkansas.
- (2) Rates do not discriminate unfairly between policyholders.
- (3) Assumptions used are the best judgments as to the expected values.
- (4) Submission is in accordance with the current Standard of Procedure promulgated by the Actuarial Standards Board.



Paul Ricard, A.S.A, M.A.A.A., F.L.M.I.
Actuary
Arkansas Blue Cross Blue Shield
320 Capitol Street, Suite 840
Little Rock, AR 72203
(501) 396-4163
prricard@arkbluecross.com

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

Minimum Basic

Policy Forms: 108 6/92, 23-204 6/92, and 23-205 6/92

Individual

00-29	\$65.84
30-39	\$90.27
40-44	\$116.93
45-49	\$128.28
50-54	\$150.90
55+	\$208.72

Individual and Spouse

00-29	\$131.68
30-39	\$180.55
40-44	\$233.85
45-49	\$251.43
50-54	\$292.74
55+	\$396.59

Individual and Child(ren)

00-29	\$118.51
30-39	\$157.98
40-44	\$197.60
45-49	\$198.85
50-54	\$203.71
55+	\$250.47

Individual, Spouse, and Child(ren)

00-29	\$191.59
30-39	\$254.55
40-44	\$315.70
45-49	\$327.12
50-54	\$347.04
55+	\$427.89

Maternity Rider

\$210.32

Children's Preventive Health Care Rider

\$54.17

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$500 Deductible

Stop Loss Amount: Co-Pay:	\$2500 50% / 50%		\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female	Male	Female
Individual						
00-24	\$98.23	\$152.02	\$84.30	\$130.46	\$66.98	\$103.67
25-29	\$119.17	\$195.78	\$102.23	\$167.98	\$81.26	\$133.50
30-34	\$133.75	\$228.63	\$114.77	\$196.17	\$91.19	\$155.91
35-39	\$161.22	\$274.18	\$138.34	\$235.25	\$109.93	\$186.94
40-44	\$193.28	\$314.18	\$165.83	\$269.56	\$131.79	\$214.22
45-49	\$257.04	\$361.97	\$220.49	\$310.55	\$175.28	\$246.81
50-54	\$344.27	\$412.98	\$295.35	\$354.30	\$234.74	\$281.58
55-59	\$497.33	\$514.23	\$426.66	\$441.17	\$339.10	\$350.63
60-64	\$693.49	\$628.37	\$594.95	\$539.12	\$472.87	\$428.46
65-69	\$866.87	\$785.49	\$743.69	\$673.89	\$591.09	\$535.57
Individual and Spouse						
00-24	\$235.53	\$235.53	\$202.09	\$202.09	\$160.57	\$160.57
25-29	\$296.44	\$296.44	\$254.33	\$254.33	\$202.14	\$202.14
30-34	\$341.10	\$341.10	\$292.64	\$292.64	\$232.60	\$232.60
35-39	\$409.81	\$409.81	\$351.62	\$351.62	\$279.46	\$279.46
40-44	\$477.61	\$477.61	\$409.78	\$409.78	\$325.66	\$325.66
45-49	\$563.04	\$563.04	\$483.10	\$483.10	\$383.89	\$383.89
50-54	\$702.45	\$702.45	\$602.66	\$602.66	\$478.97	\$478.97
55-59	\$938.11	\$938.11	\$804.83	\$804.83	\$639.65	\$639.65
60-64	\$1,225.64	\$1,225.64	\$1,051.53	\$1,051.53	\$835.72	\$835.72
65-69	\$1,532.07	\$1,532.07	\$1,314.41	\$1,314.41	\$1,044.63	\$1,044.63
Individual and Chi						
00-24	\$260.02	\$326.57	\$223.08	\$280.21	\$177.28	\$222.66
25-29	\$285.92	\$380.73	\$245.30	\$326.65	\$194.96	\$259.59
30-34	\$303.97	\$421.39	\$260.77	\$361.53	\$207.25	\$287.33
35-39	\$337.94	\$477.73	\$289.95	\$409.86	\$230.44	\$325.75
40-44	\$377.62	\$527.23	\$323.98	\$452.34	\$257.47	\$359.50
45-49	\$422.88	\$542.01	\$362.83	\$465.01	\$288.33	\$369.56
50-54	\$476.87	\$548.15	\$409.13	\$470.24	\$325.13	\$373.72
55-59	\$635.60	\$653.13	\$545.30	\$560.36	\$433.38	\$445.33
60-64	\$839.12	\$771.55	\$719.86	\$661.93	\$572.11	\$526.06
65-69	\$1,048.88	\$964.44	\$899.85	\$827.42	\$715.14	\$657.58
Individual, Spouse, and Child						
00-24	\$410.04	\$410.04	\$351.80	\$351.80	\$279.58	\$279.58
25-29	\$483.27	\$483.27	\$414.65	\$414.65	\$329.53	\$329.53
30-34	\$537.00	\$537.00	\$460.72	\$460.72	\$366.17	\$366.17
35-39	\$619.66	\$619.66	\$531.68	\$531.68	\$422.51	\$422.51
40-44	\$701.24	\$701.24	\$601.67	\$601.67	\$478.16	\$478.16
45-49	\$792.38	\$792.38	\$679.80	\$679.80	\$540.26	\$540.26
50-54	\$927.09	\$927.09	\$795.35	\$795.35	\$632.10	\$632.10
55-59	\$1,197.24	\$1,197.24	\$1,027.14	\$1,027.14	\$816.33	\$816.33
60-64	\$1,526.90	\$1,526.90	\$1,309.96	\$1,309.96	\$1,041.11	\$1,041.11
65-69	\$1,908.62	\$1,908.62	\$1,637.46	\$1,637.46	\$1,301.40	\$1,301.40

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$1,000 Deductible

	\$2,500		\$10,000		\$50,000	
	50% / 50%		50% / 50%		50% / 50%	
Stop Loss Amount: Co-Pay:	Male	Female	Male	Female	Male	Female
Individual						
00-24	\$83.19	\$128.73	\$71.48	\$110.63	\$55.63	\$86.11
25-29	\$100.93	\$165.81	\$86.70	\$142.47	\$67.49	\$110.92
30-34	\$113.27	\$193.61	\$97.31	\$166.36	\$75.75	\$129.50
35-39	\$136.54	\$232.19	\$117.31	\$199.49	\$91.32	\$155.31
40-44	\$163.68	\$266.04	\$140.63	\$228.62	\$109.49	\$177.96
45-49	\$217.63	\$306.52	\$187.03	\$263.37	\$145.61	\$205.05
50-54	\$291.55	\$349.72	\$250.50	\$300.49	\$195.01	\$233.92
55-59	\$421.16	\$435.49	\$361.85	\$374.17	\$281.69	\$291.27
60-64	\$587.30	\$532.15	\$504.62	\$457.22	\$392.81	\$355.91
65-69	\$734.13	\$665.19	\$630.77	\$571.53	\$491.00	\$444.91
Individual and Spouse						
00-24	\$199.42	\$199.42	\$171.39	\$171.39	\$133.42	\$133.42
25-29	\$251.02	\$251.02	\$215.70	\$215.70	\$167.93	\$167.93
30-34	\$288.83	\$288.83	\$248.19	\$248.19	\$193.20	\$193.20
35-39	\$347.04	\$347.04	\$298.21	\$298.21	\$232.12	\$232.12
40-44	\$404.45	\$404.45	\$347.53	\$347.53	\$270.53	\$270.53
45-49	\$476.82	\$476.82	\$409.68	\$409.68	\$318.95	\$318.95
50-54	\$594.84	\$594.84	\$511.12	\$511.12	\$397.89	\$397.89
55-59	\$794.43	\$794.43	\$682.58	\$682.58	\$531.39	\$531.39
60-64	\$1,037.92	\$1,037.92	\$891.80	\$891.80	\$694.24	\$694.24
65-69	\$1,297.40	\$1,297.40	\$1,114.74	\$1,114.74	\$867.84	\$867.84
Individual and Chi						
00-24	\$220.20	\$276.55	\$189.17	\$237.61	\$147.27	\$185.00
25-29	\$242.12	\$322.41	\$208.03	\$277.03	\$161.96	\$215.66
30-34	\$257.41	\$356.84	\$221.16	\$306.59	\$172.17	\$238.68
35-39	\$286.20	\$404.58	\$245.91	\$347.62	\$191.43	\$270.62
40-44	\$319.81	\$446.47	\$274.76	\$383.64	\$213.91	\$298.64
45-49	\$358.12	\$459.02	\$307.69	\$394.38	\$239.54	\$306.99
50-54	\$403.80	\$464.15	\$346.93	\$398.79	\$270.11	\$310.47
55-59	\$538.25	\$553.09	\$462.44	\$475.23	\$360.03	\$369.96
60-64	\$710.56	\$653.36	\$610.53	\$561.38	\$475.27	\$437.05
65-69	\$888.19	\$816.68	\$763.13	\$701.72	\$594.09	\$546.29
Individual, Spouse, and Child						
00-24	\$347.23	\$347.23	\$298.34	\$298.34	\$232.24	\$232.24
25-29	\$409.27	\$409.27	\$351.68	\$351.68	\$273.76	\$273.76
30-34	\$454.74	\$454.74	\$390.73	\$390.73	\$304.17	\$304.17
35-39	\$524.78	\$524.78	\$450.91	\$450.91	\$351.01	\$351.01
40-44	\$593.86	\$593.86	\$510.25	\$510.25	\$397.24	\$397.24
45-49	\$671.02	\$671.02	\$576.56	\$576.56	\$448.83	\$448.83
50-54	\$785.09	\$785.09	\$674.53	\$674.53	\$525.13	\$525.13
55-59	\$1,013.85	\$1,013.85	\$871.11	\$871.11	\$678.15	\$678.15
60-64	\$1,293.03	\$1,293.03	\$1,110.99	\$1,110.99	\$864.91	\$864.91
65-69	\$1,616.28	\$1,616.28	\$1,388.74	\$1,388.74	\$1,081.13	\$1,081.13

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$2,500 Deductible

Stop Loss Amount: Co-Pay:	\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female
Individual				
00-24	\$53.11	\$82.18	\$40.42	\$62.56
25-29	\$64.38	\$105.82	\$49.04	\$80.54
30-34	\$72.29	\$123.58	\$55.03	\$94.07
35-39	\$87.14	\$148.20	\$66.34	\$112.82
40-44	\$104.48	\$169.83	\$79.51	\$129.25
45-49	\$138.91	\$195.65	\$105.71	\$148.91
50-54	\$186.06	\$223.20	\$141.62	\$169.91
55-59	\$268.76	\$277.92	\$204.59	\$211.53
60-64	\$374.78	\$339.62	\$285.28	\$258.50
65-69	\$468.46	\$424.50	\$356.61	\$323.12
Individual and Spouse				
00-24	\$127.28	\$127.28	\$96.87	\$96.87
25-29	\$160.21	\$160.21	\$121.93	\$121.93
30-34	\$184.33	\$184.33	\$140.32	\$140.32
35-39	\$221.49	\$221.49	\$168.56	\$168.56
40-44	\$258.15	\$258.15	\$196.47	\$196.47
45-49	\$304.30	\$304.30	\$231.60	\$231.60
50-54	\$379.65	\$379.65	\$288.96	\$288.96
55-59	\$506.99	\$506.99	\$385.86	\$385.86
60-64	\$662.41	\$662.41	\$504.15	\$504.15
65-69	\$828.03	\$828.03	\$630.21	\$630.21
Individual and Chi				
00-24	\$140.51	\$176.52	\$106.94	\$134.31
25-29	\$154.53	\$205.75	\$117.60	\$156.61
30-34	\$164.26	\$227.72	\$125.03	\$173.33
35-39	\$182.65	\$258.17	\$139.01	\$196.51
40-44	\$204.07	\$284.93	\$155.35	\$216.88
45-49	\$228.53	\$292.90	\$173.97	\$222.97
50-54	\$257.71	\$296.24	\$196.17	\$225.50
55-59	\$343.51	\$352.99	\$261.50	\$268.68
60-64	\$453.47	\$416.99	\$345.18	\$317.41
65-69	\$566.84	\$521.23	\$431.48	\$396.76
Individual, Spouse, and Child				
00-24	\$221.61	\$221.61	\$168.67	\$168.67
25-29	\$261.21	\$261.21	\$198.80	\$198.80
30-34	\$290.23	\$290.23	\$220.91	\$220.91
35-39	\$334.92	\$334.92	\$254.93	\$254.93
40-44	\$379.00	\$379.00	\$288.48	\$288.48
45-49	\$428.23	\$428.23	\$325.95	\$325.95
50-54	\$501.06	\$501.06	\$381.34	\$381.34
55-59	\$647.05	\$647.05	\$492.50	\$492.50
60-64	\$825.21	\$825.21	\$628.06	\$628.06
65-69	\$1,031.52	\$1,031.52	\$785.09	\$785.09

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$5000 Deductible

Stop Loss Amount: Co-Pay:	\$10,000 50% / 50%		\$50,000 50% / 50%	
	Male	Female	Male	Female
Individual				
00-24	\$41.92	\$64.89	\$32.37	\$50.12
25-29	\$50.86	\$83.57	\$39.27	\$64.55
30-34	\$57.06	\$97.59	\$44.08	\$75.38
35-39	\$68.79	\$117.02	\$53.14	\$90.39
40-44	\$82.50	\$134.12	\$63.72	\$103.56
45-49	\$109.72	\$154.50	\$84.72	\$119.32
50-54	\$146.95	\$176.27	\$113.48	\$136.12
55-59	\$212.28	\$219.49	\$163.94	\$169.52
60-64	\$296.01	\$268.22	\$228.60	\$207.13
65-69	\$370.02	\$335.29	\$285.76	\$258.92
Individual and Spouse				
00-24	\$102.68	\$102.68	\$79.27	\$79.27
25-29	\$129.22	\$129.22	\$99.80	\$99.80
30-34	\$148.70	\$148.70	\$114.81	\$114.81
35-39	\$178.65	\$178.65	\$137.95	\$137.95
40-44	\$208.18	\$208.18	\$160.78	\$160.78
45-49	\$245.44	\$245.44	\$189.55	\$189.55
50-54	\$306.21	\$306.21	\$236.47	\$236.47
55-59	\$408.93	\$408.93	\$315.80	\$315.80
60-64	\$534.30	\$534.30	\$412.63	\$412.63
65-69	\$667.86	\$667.86	\$515.75	\$515.75
Individual and Chi				
00-24	\$112.09	\$140.80	\$86.58	\$108.73
25-29	\$123.27	\$164.16	\$95.21	\$126.77
30-34	\$131.05	\$181.68	\$101.22	\$140.33
35-39	\$145.72	\$205.98	\$112.53	\$159.08
40-44	\$162.82	\$227.31	\$125.75	\$175.56
45-49	\$182.33	\$233.71	\$140.84	\$180.47
50-54	\$205.62	\$236.35	\$158.80	\$182.54
55-59	\$274.05	\$281.61	\$211.65	\$217.50
60-64	\$361.79	\$332.68	\$279.42	\$256.94
65-69	\$452.24	\$415.85	\$349.28	\$321.18
Individual, Spouse, and Child				
00-24	\$178.73	\$178.73	\$138.05	\$138.05
25-29	\$210.66	\$210.66	\$162.68	\$162.68
30-34	\$234.09	\$234.09	\$180.77	\$180.77
35-39	\$270.12	\$270.12	\$208.59	\$208.59
40-44	\$305.67	\$305.67	\$236.08	\$236.08
45-49	\$345.39	\$345.39	\$266.76	\$266.76
50-54	\$404.12	\$404.12	\$312.09	\$312.09
55-59	\$521.87	\$521.87	\$403.03	\$403.03
60-64	\$665.58	\$665.58	\$514.00	\$514.00
65-69	\$831.97	\$831.97	\$642.50	\$642.50

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$10,000 Deductible

Stop Loss Amount:	\$50,000	
Co-Pay:	50% / 50%	
	Male	Female
Individual		
00-24	\$24.36	\$37.73
25-29	\$29.57	\$48.57
30-34	\$33.17	\$56.72
35-39	\$40.01	\$68.02
40-44	\$47.95	\$77.94
45-49	\$63.77	\$89.81
50-54	\$85.39	\$102.46
55-59	\$123.40	\$127.57
60-64	\$172.05	\$155.87
65-69	\$215.09	\$194.88
Individual and Spouse		
00-24	\$60.29	\$60.29
25-29	\$75.88	\$75.88
30-34	\$87.31	\$87.31
35-39	\$104.91	\$104.91
40-44	\$122.25	\$122.25
45-49	\$144.12	\$144.12
50-54	\$179.82	\$179.82
55-59	\$240.15	\$240.15
60-64	\$313.75	\$313.75
65-69	\$392.18	\$392.18
Individual and Chi		
00-24	\$65.48	\$82.25
25-29	\$72.02	\$95.90
30-34	\$76.57	\$106.13
35-39	\$85.11	\$120.33
40-44	\$95.10	\$132.80
45-49	\$106.52	\$136.52
50-54	\$120.11	\$138.05
55-59	\$160.08	\$164.49
60-64	\$211.35	\$194.33
65-69	\$264.17	\$242.92
Individual, Spouse, and Child		
00-24	\$104.96	\$104.96
25-29	\$123.70	\$123.70
30-34	\$137.48	\$137.48
35-39	\$158.64	\$158.64
40-44	\$179.53	\$179.53
45-49	\$202.85	\$202.85
50-54	\$237.33	\$237.33
55-59	\$306.50	\$306.50
60-64	\$390.89	\$390.89
65-69	\$488.62	\$488.62

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

\$25,000 Deductible

Stop Loss Amount:	\$50,000	
Co-Pay:	50% / 50%	
	Male	Female
Individual		
00-24	\$14.78	\$22.86
25-29	\$17.93	\$29.45
30-34	\$20.13	\$34.40
35-39	\$24.25	\$41.25
40-44	\$29.07	\$47.26
45-49	\$38.67	\$54.46
50-54	\$51.78	\$62.15
55-59	\$74.85	\$77.37
60-64	\$104.37	\$94.56
65-69	\$130.43	\$118.19
Individual and Spouse		
00-24	\$36.55	\$36.55
25-29	\$46.04	\$46.04
30-34	\$52.95	\$52.95
35-39	\$63.63	\$63.63
40-44	\$74.16	\$74.16
45-49	\$87.39	\$87.39
50-54	\$109.07	\$109.07
55-59	\$145.65	\$145.65
60-64	\$190.28	\$190.28
65-69	\$237.87	\$237.87
Individual and Chi		
00-24	\$39.71	\$49.88
25-29	\$43.67	\$58.14
30-34	\$46.41	\$64.36
35-39	\$51.62	\$72.96
40-44	\$57.68	\$80.53
45-49	\$64.60	\$82.80
50-54	\$72.85	\$83.72
55-59	\$97.10	\$99.76
60-64	\$128.19	\$117.84
65-69	\$160.23	\$147.33
Individual, Spouse, and Child		
00-24	\$63.86	\$63.86
25-29	\$75.23	\$75.23
30-34	\$83.60	\$83.60
35-39	\$96.48	\$96.48
40-44	\$109.19	\$109.19
45-49	\$123.03	\$123.03
50-54	\$143.92	\$143.92
55-59	\$185.84	\$185.84
60-64	\$237.04	\$237.04
65-69	\$296.31	\$296.31

Exhibit A

5/29/2012

Arkansas Blue Cross and Blue Shield Proposed Monthly Bank Draft Rates January 01, 2013

UniqueCare Blue II
Policy Forms: 17-147896, 23-561896, 149SAE896

Optional Riders

Maternity Rider

Maximum Benefit	Rate
\$2,000	\$124.24
\$3,000	\$186.37
\$5,000	\$299.09

Supplemental Accident Endorsement (\$500, \$1,000, and \$2,500 deductibles only)

	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible
Individual	\$9.78	\$14.65	\$23.23
Individual & Spouse	\$19.56	\$29.29	\$46.51
Individual & Child(ren)	\$24.93	\$37.27	\$59.18
Individual, Spouse,&Child(ren)	\$39.14	\$58.52	\$92.97

Exhibit A

5/29/2012

**Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013**

BasicBlue®

Policy Forms: 17-213, 17-214 and 17-215

	Base Plan		Physician Office Visit Rider		Prescription Drug Rider	
	Male	Female	Male	Female	Male	Female
Individual						
00-29	\$36.34	\$54.73	\$8.52	\$12.83	\$6.77	\$10.20
30-39	\$50.74	\$92.67	\$11.91	\$21.73	\$9.45	\$17.28
40-49	\$79.78	\$120.81	\$18.72	\$28.34	\$14.88	\$22.53
50-54	\$118.97	\$138.60	\$27.92	\$32.50	\$22.19	\$25.84
55-59	\$171.36	\$170.42	\$40.20	\$39.97	\$31.95	\$31.77
60-64	\$235.20	\$205.47	\$55.17	\$48.20	\$43.85	\$38.31
65-69	\$294.02	\$256.79	\$68.96	\$60.23	\$54.79	\$47.86
Individual and Spouse						
00-29	\$90.09	\$90.09	\$21.12	\$21.12	\$16.79	\$16.79
30-39	\$120.95	\$120.95	\$28.35	\$28.35	\$22.54	\$22.54
40-49	\$173.43	\$173.43	\$40.67	\$40.67	\$32.32	\$32.32
50-54	\$219.07	\$219.07	\$51.38	\$51.38	\$40.83	\$40.83
55-59	\$290.39	\$290.39	\$68.13	\$68.13	\$54.15	\$54.15
60-64	\$373.58	\$373.58	\$87.62	\$87.62	\$69.63	\$69.63
65-69	\$467.00	\$467.00	\$109.54	\$109.54	\$87.07	\$87.07
Individual and Chi						
00-29	\$86.22	\$109.42	\$20.23	\$25.69	\$16.08	\$20.39
30-39	\$109.17	\$142.87	\$25.60	\$33.52	\$20.35	\$26.62
40-49	\$140.05	\$168.69	\$32.85	\$39.55	\$26.11	\$31.44
50-54	\$164.16	\$181.35	\$38.51	\$42.55	\$30.60	\$33.81
55-59	\$202.44	\$181.35	\$47.47	\$42.55	\$37.75	\$33.81
60-64	\$252.25	\$224.30	\$59.17	\$52.63	\$47.03	\$41.80
65-69	\$315.32	\$280.36	\$73.96	\$65.77	\$58.77	\$52.26
Individual, Spouse, and Child(ren)						
00-29	\$150.51	\$150.51	\$35.32	\$35.32	\$28.04	\$28.04
30-39	\$198.16	\$198.16	\$46.47	\$46.47	\$36.95	\$36.95
40-49	\$244.81	\$244.81	\$57.43	\$57.43	\$45.64	\$45.64
50-54	\$284.04	\$284.04	\$66.63	\$66.63	\$52.95	\$52.95
55-59	\$355.65	\$355.65	\$83.45	\$83.45	\$66.29	\$66.29
60-64	\$437.13	\$437.13	\$102.55	\$102.55	\$81.48	\$81.48
65-69	\$546.41	\$546.41	\$128.16	\$128.16	\$101.86	\$101.86

Exhibit A

5/29/2012

**Arkansas Blue Cross and Blue Shield
Proposed Monthly Bank Draft Rates
January 01, 2013**

**Access Blue PPO
17-258**

	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
Ded In-Network								
Stop Loss Amount:	\$10,000		\$10,000		\$10,000		\$10,000	
Coinsurance	80%/20%		80%/20%		80%/20%		80%/20%	
Individual								
0-1	\$110.27	\$110.27	\$105.56	\$105.56	\$97.97	\$97.97	\$77.14	\$77.14
2-12	\$39.56	\$39.56	\$37.87	\$37.87	\$35.15	\$35.15	\$27.67	\$27.67
13-17	\$42.04	\$53.85	\$40.24	\$51.55	\$37.35	\$47.84	\$29.41	\$37.67
18-24	\$44.94	\$57.21	\$43.02	\$54.77	\$39.93	\$50.83	\$31.44	\$40.02
25-29	\$54.26	\$75.04	\$51.94	\$71.84	\$48.21	\$66.67	\$37.96	\$52.49
30-34	\$60.22	\$91.67	\$57.65	\$87.76	\$53.51	\$81.45	\$42.13	\$64.13
35-39	\$72.18	\$113.76	\$69.09	\$108.91	\$64.13	\$101.08	\$50.49	\$79.58
40-44	\$87.58	\$131.84	\$83.84	\$126.22	\$77.81	\$117.14	\$61.26	\$92.23
45-49	\$119.06	\$149.96	\$113.97	\$143.56	\$105.78	\$133.23	\$83.28	\$104.90
50-54	\$158.48	\$166.29	\$151.71	\$159.19	\$140.80	\$147.74	\$110.86	\$116.32
55-59	\$236.01	\$212.18	\$225.93	\$203.13	\$209.69	\$188.52	\$165.09	\$148.43
60-64	\$338.74	\$275.26	\$324.28	\$263.51	\$300.96	\$244.57	\$236.96	\$192.56
65-69	\$430.39	\$366.19	\$412.02	\$350.56	\$382.39	\$325.36	\$301.07	\$256.16
Individual and Spouse								
00-24	\$96.15	\$96.15	\$92.05	\$92.05	\$85.43	\$85.43	\$67.26	\$67.26
25-29	\$121.71	\$121.71	\$116.52	\$116.52	\$108.14	\$108.14	\$85.14	\$85.14
30-34	\$142.97	\$142.97	\$136.87	\$136.87	\$127.03	\$127.03	\$100.01	\$100.01
35-39	\$175.02	\$175.02	\$167.55	\$167.55	\$155.50	\$155.50	\$122.43	\$122.43
40-44	\$206.52	\$206.52	\$197.71	\$197.71	\$183.49	\$183.49	\$144.47	\$144.47
45-49	\$244.72	\$244.72	\$234.27	\$234.27	\$217.43	\$217.43	\$171.19	\$171.19
50-54	\$301.26	\$301.26	\$288.40	\$288.40	\$267.67	\$267.67	\$210.74	\$210.74
55-59	\$415.67	\$415.67	\$397.93	\$397.93	\$369.32	\$369.32	\$290.78	\$290.78
60-64	\$569.34	\$569.34	\$545.04	\$545.04	\$505.85	\$505.85	\$398.27	\$398.27
65-69	\$738.59	\$738.59	\$707.06	\$707.06	\$656.22	\$656.22	\$516.67	\$516.67
Individual and Child								
00-24	\$118.95	\$122.90	\$113.88	\$117.66	\$105.69	\$109.20	\$83.21	\$85.98
25-29	\$130.17	\$145.94	\$124.61	\$139.71	\$115.65	\$129.66	\$91.06	\$102.09
30-34	\$136.87	\$168.93	\$131.02	\$161.72	\$121.60	\$150.09	\$95.74	\$118.17
35-39	\$151.30	\$198.22	\$144.84	\$189.76	\$134.42	\$176.12	\$105.84	\$138.66
40-44	\$171.10	\$221.24	\$163.80	\$211.80	\$152.02	\$196.57	\$119.69	\$154.77
45-49	\$195.91	\$224.53	\$187.55	\$214.95	\$174.06	\$199.49	\$137.04	\$157.07
50-54	\$219.50	\$220.71	\$210.13	\$211.29	\$195.02	\$196.09	\$153.55	\$154.39
55-59	\$301.63	\$269.50	\$288.75	\$257.99	\$267.99	\$239.44	\$211.00	\$188.52
60-64	\$409.86	\$337.98	\$392.37	\$323.55	\$364.16	\$300.29	\$286.71	\$236.43
65-69	\$520.74	\$449.60	\$498.51	\$430.41	\$462.67	\$399.47	\$364.27	\$314.51
Individual, Spouse, and Child								
00-24	\$170.17	\$170.17	\$162.91	\$162.91	\$151.19	\$151.19	\$119.04	\$119.04
25-29	\$197.62	\$197.62	\$189.18	\$189.18	\$175.58	\$175.58	\$138.24	\$138.24
30-34	\$219.62	\$219.62	\$210.24	\$210.24	\$195.12	\$195.12	\$153.63	\$153.63
35-39	\$254.14	\$254.14	\$243.29	\$243.29	\$225.80	\$225.80	\$177.78	\$177.78
40-44	\$290.05	\$290.05	\$277.67	\$277.67	\$257.70	\$257.70	\$202.90	\$202.90
45-49	\$321.57	\$321.57	\$307.84	\$307.84	\$285.71	\$285.71	\$224.95	\$224.95
50-54	\$362.28	\$362.28	\$346.82	\$346.82	\$321.88	\$321.88	\$253.43	\$253.43
55-59	\$481.30	\$481.30	\$460.75	\$460.75	\$427.62	\$427.62	\$336.68	\$336.68
60-64	\$640.46	\$640.46	\$613.13	\$613.13	\$569.04	\$569.04	\$448.03	\$448.03
65-69	\$828.94	\$828.94	\$793.56	\$793.56	\$736.50	\$736.50	\$579.87	\$579.87

ARKANSAS BLUE CROSS BLUE SHIELD

5/29/2012

**Exhibit 1
as prescribed by Bulletin 6A-2011**

Per the Instructions, health insurance issuers proposing rate increases above the threshold fill in only those cells that are highlighted in GREY. The other cells are auto-populated.

A. Base Period Data

Start Period: 01/31/2011 End Period: 12/31/2011

Service Categories	Member Months	Total Allowed	Net Claims	Member's Cost Sharing	Member's Cost Sharing PMPM	Net PMPM	Allowed PMPM
Inpatient	14,947	\$ 763,693.30	\$ 512,696.07	\$ 250,997.24	\$ 16.79	\$ 34.30	\$ 51.09
Outpatient	14,947	\$ 658,815.23	\$ 485,709.10	\$ 173,106.14	\$ 11.58	\$ 32.50	\$ 44.08
Professional	14,947	\$ 736,367.44	\$ 509,216.84	\$ 227,150.60	\$ 15.20	\$ 34.07	\$ 49.27
Prescription Drugs	14,947	\$ 201,210.47	\$ 55,264.21	\$ 145,946.26	\$ 9.76	\$ 3.70	\$ 13.46
Other	14,947	\$ 41,218.29	\$ 29,035.63	\$ 12,182.66	\$ 0.82	\$ 1.94	\$ 2.76
Capitation	14,947	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total	14,947	\$ 2,401,304.74	\$ 1,591,921.84	\$ 809,382.89	\$ 54.15	\$ 106.50	\$ 160.65

B. Claim Projections

B1. Adjustment to the Current Rate

Start Period: 01/31/2012 End Period: 12/31/2012

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Member's Cost Sharing
Inpatient	1.0641	\$ 54.37	\$ 39.25	0.278
Outpatient	1.0641	\$ 46.90	\$ 37.18	0.207
Professional	1.0641	\$ 52.42	\$ 38.98	0.256
Prescription Drugs	1.0652	\$ 14.34	\$ 4.29	0.701
Other	1.0641	\$ 2.93	\$ 2.22	0.242
Capitation		\$ 0.00	\$ 0.00	
Total		\$ 170.97	\$ 121.93	0.287

B2. Claims Projection for Future Rate

Start Period: 01/31/2013 End Period: 12/31/2013

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Member's Cost Sharing
Inpatient	1.0914	\$ 59.34	\$ 43.55	0.266
Outpatient	1.0914	\$ 51.19	\$ 41.26	0.194
Professional	1.0914	\$ 57.22	\$ 43.26	0.244
Prescription Drugs	1.0947	\$ 15.70	\$ 4.81	0.693
Other	1.0914	\$ 3.20	\$ 2.47	0.230
Capitation		\$ 0.00	\$ 0.00	
Total		\$ 186.65	\$ 135.35	0.275

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$ 135.35	78.00%	\$ 84.97	76.00%	\$ 50.38	81.61%
2. Administrative Costs	\$ 38.18	22.00%	\$ 26.83	24.00%	\$ 11.35	18.39%
3. Underwriting Gain/Loss	\$ 0.00	0.00%	\$ 0.00	0.00%	\$ 0.00	0.00%
4. Total Rate	\$ 173.53	100.00%	\$ 111.80	100.00%	\$ 61.73	100.00%
5. Overall Rate Increase		55.21%				

D. Components of Rate Increase

	Impact on Rate	Percent
Claims Components		
1. Inpatient	\$ 3.59	7.83%
2. Outpatient	\$ 3.40	7.41%
3. Professional	\$ 3.56	7.77%
4. Prescription Drugs	\$ 0.41	0.89%
5. Other	\$ 0.20	0.44%
6. Capitation	\$ 0.00	0.00%
7. Cost Share	\$ (2.26)	-4.94%
8. Correction of Prior Net Claims Estimate	\$ 36.96	80.59%
9. Total	\$ 45.85	100.00%
Claims Restatement for Current Rate Period (1/1/2011-12/31/2011)		
8.a. Prior Net Claims Estimate for Current Rate Period	\$ 84.97	
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period	\$ 121.93	

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	Requested	Implemented
2012	N/A	N/A
2011	11.30%	11.30%
2010	N/A	N/A

F. Range and Scope of Proposed Increase

Number of Covered Individuals	1,104	Number of Covered Policyholders	724
-------------------------------	-------	---------------------------------	-----

	Current Premium (Individual)	Proposed Premium (Individual)	% Change
Minimum % Increase	\$113.86	\$126.50	11.10%
Maximum % Increase	\$113.86	\$126.50	11.10%

ARKANSAS BLUE CROSS BLUE SHIELD

Exhibit 2

as prescribed by Bulletin 6A-2011

Reason for Requesting Rate Increase

Arkansas BlueCross BlueShield (ABCBS) is proposing a rate increase of 11.1 % for our Limited Benefits block of Individual products as of January 1, 2013. Most of the policy forms listed below have received a rate increase of 11.3% as of January 1, 2011. Access Blue, one of the four policy forms included in this filing, has not had a rate increase since its inception.

The cost of hospital services, physician services, and prescription drug coverage for our individual members continues to rise. Those increases are driven both by higher payment rates to healthcare providers as well as increased utilization of services. The higher payments to healthcare providers happen in two ways - 1) higher charges and 2) leveraging. Leveraging occurs when the overall costs go up, but a fixed element does not change.

Leverage example:

An individual has \$1,000 of allowed charges, and the individual has a \$200 deductible. As a result, the insurance company would pay \$800 and the individual pays \$200. If the charges increase 10%, then the \$1,000 becomes \$1,100. In this instance, the individual would still only pay \$200, but the insurance company would pay \$900. This means that the insurance company's cost actually went up by 12.5% ($900/800$).

This example is one reason why health insurance trends are higher than healthcare trends.

Not enough volume exists for these Limited plans to give an effective picture of trends; therefore, we have combined it with our closed block of comprehensive major medical plans. Although the data shows that for the last 24 months trends are between 15-16%, we do not believe that this will be true going forward. Many times trends go in cycles, and we believe the trends have peaked and should start to come down. Therefore, in spite of the data, we have assumed a lower trend of 11.9%.

Administrative costs consist of many items, including, but not limited to, broker commissions, claims administration, customer service, marketing, and fixed overheads. In cases where overall membership is declining and overhead costs remain fixed, this can result in an increase in per member administrative costs.

At ABCBS we do not raise rates to increase overall company profit. In fact, although Bulletin 12-81 has allowed for target loss ratios down to 50%, our historical loss ratio and the target loss ratio for the 2013 policy year is well above

ARKANSAS BLUE CROSS BLUE SHIELD

Exhibit 2

as prescribed by Bulletin 6A-2011

the 50%. Due to our commitment to making healthcare coverage affordable for all Arkansans, ABCBS has historically strived to keep its profit margins below the industry. This filing has no profit built into the rates, but actually it is being filed with a projected loss since we are not passing on the rate increase of 52.4% that the experience shows we need. We are taking a longer term approach to the rating of this block due to its size.