

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

Filing at a Glance

Company: HMO Partners, Inc. d/b/a Health Advantage
 Product Name: SBC GEC Amendment
 State: Arkansas
 TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)
 Sub-TOI: HOrg02G.002A Any Size Group - PPO
 Filing Type: Form
 Date Submitted: 08/06/2012
 SERFF Tr Num: HLAD-128619133
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: FEES PAID
 Co Tr Num: 34-151 8/12
 Implementation: On Approval
 Date Requested:
 Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
 Reviewer(s): Rosalind Minor (primary)
 Disposition Date: 08/07/2012
 Disposition Status: Approved-Closed
 Implementation Date:
 State Filing Description:

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

General Information

Project Name: Amendment	Status of Filing in Domicile: Pending
Project Number: 34-151 8/12	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Arkansas is state of domicile.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 08/07/2012	
State Status Changed: 08/06/2012	Deemer Date:
Created By: Evelyn Laney	Submitted By: Evelyn Laney
Corresponding Filing Tracking Number:	

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Enclosed please find the above referenced forms for your review and approval if indicated. These are new forms and not intended to replace any previously approved forms.

Amendment form number 34-151 8/12 inserts a new provision into all of our preferred provider organization policies to describe the distribution requirements of the Summary of Benefits and Coverage (SBCs) as mandated by the Affordable Care Act. All other provisions of the Affordable Care Act have been previously implemented in accordance with filing 34-98,34-99,34-100,34-101,34-102,34-103,34-104,34-105,34-106 and 34-107 10/10 approved by your department on August 27, 2010. These amendments merely outline when we will send out SBC's to the group policyholders and then the responsibilities of the group policyholders to distribute them to the employees and their covered dependents.

These amendments will be used for both grandfathered and non-grandfathered groups.

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 is incorporated in the policy.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the policy attached.

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst	exlaney@arkbluecross.com
320 West Capitol, Ste 211	501-378-2165 [Phone]
Little Rock, AR 72201	501-378-2975 [FAX]

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

Filing Company Information

HMO Partners, Inc. d/b/a Health Advantage	CoCode: 95442	State of Domicile: Arkansas
320 West Capitol	Group Code:	Company Type:
Little Rock, AR 72203-8069	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0747497	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00
Per Company:	No

Company	Amount	Date Processed	Transaction #
HMO Partners, Inc. d/b/a Health Advantage	\$50.00	08/06/2012	61450268

State: Arkansas Filing Company: HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/07/2012	08/07/2012

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

Disposition

Disposition Date: 08/07/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO
Product Name: SBC GEC Amendment
Project Name/Number: Amendment/34-151 8/12

Form Schedule

Lead Form Number: 34-151 8/12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 08/07/2012	34-151 8/12	CERA	Amendment	Initial:	40.600	34-151 8-12 GEC Amendment(30-01).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

The Health Advantage Group Enrollment Contract, Form #30-01, and 30-02 are hereby amended.

Definitions, 1.0 is hereby amended to add the following new definition.

Special Enrollment Period means a thirty (30) day period during which time a Subscriber or Subscriber's Dependent may enroll in the Plan, after his or her initial Waiting Period (Eligibility Period or Eligibility Date) or Open Enrollment Period and not be a Late Enrollee. Special Enrollment Periods occur in two instances:

1. After the termination of another Health Plan: A Special Enrollment Period occurs (i) after a Subscriber's or Dependent's coverage under another health plan terminated as a result of Loss of Eligibility or (ii) after the employer providing such other health Plan terminated its contributions.
2. After the addition of a dependent: A Special Enrollment Period occurs for a Subscriber, Subscriber's Spouse or Subscriber's new Dependent Child (i) after the Subscriber marries; (ii) after a Subscriber's Child is born or (iii) a Subscriber adopts a Child or has a Child placed with the Subscriber for adoption.

GENERAL PROVISIONS is hereby amended to add the following new provision. All remaining provisions are hereby re-numbered to correlate with the change.

4.17 **Summary of Benefits and Coverage**

1. Health Advantage shall provide the Group with Summaries of Benefits and Coverage (SBCs) mandated by federal law.
2. It is the obligation of the Group to distribute the SBCs to:
 - a. Subscribers or Dependents enrolling in the Plan along with other written enrollment materials;
 - b. Subscribers or Dependents on the first date they are eligible to enroll in the Plan if no written enrollment materials are distributed;
 - c. Newly enrolled Subscribers and Dependents upon the first date of their coverage if there were changes to the SBC distributed in accordance with subsections 4.17.2.a. or 4.17.2.b.;
 - d. Subscribers or Dependents enrolling in the Plan during a Special Enrollment Period no later than ninety (90) days after such enrollment;
 - e. Covered Persons when the Policyholder receives the annual renewal application material from Health Advantage;
 - f. A Covered Person within seven (7) business days after the Covered Person requests the SBC.
3. In making the distributions required by Subsection 4.17.2., the Policyholder understands and agrees:
 - a. If a Subscriber and Dependent reside at the same address, distribution of the SBC to the Subscriber shall also constitute distribution to the Dependent.
 - b. If a Dependent resides at a different address than the Subscriber, required distributions of the SBC to the Dependent must be made to the Dependent's address.
 - c. If the Plan provides multiple benefit packages, e.g. alternative Evidences of Coverage, the Group need only provide an SBC for the benefit package for which the Covered Person is enrolled upon the annual renewal of the Plan.

- d. However, if the Plan provides multiple benefit packages, if a Covered Person requests a SBC for a package in which he or she is not enrolled, the Group will provide such SBC within seven (7) business days of receiving the request.

This amendment becomes a part of the Health Advantage Group Enrollment Contract. All provisions of the Group Enrollment Contract which are not contrary to the provisions of this amendment remain in full force and effect.



David F. Bridges, President
HMO PARTNERS, INC, d/b/a/ HEALTH ADVANTAGE
P.O. Office Box 8069, Little Rock, Arkansas 72203-8069

SERFF Tracking #:

HLAD-128619133

State Tracking #:**Company Tracking #:**

34-151 8/12

State:

Arkansas

Filing Company:

HMO Partners, Inc. d/b/a Health Advantage

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002A Any Size Group - PPO

Product Name:

SBC GEC Amendment

Project Name/Number:

Amendment/34-151 8/12

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	08/07/2012
Comments:	Please see attached.		
Attachment(s):	Flesch Certification Form HA, 34-151 8-12.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	08/07/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	08/07/2012
Bypass Reason:	PPACA forms approved on August 27, 2010 therefore should not be needed.		
Comments:			

Health Advantage



An Independent Licensee of the Blue Cross and Blue Shield Association

**Re: HMO Partners, Inc. d/b/a Health Advantage
Form Nos. 34-151 8/12**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.6 and complies with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Dail Brulje

Name

President

Title

August 6, 2012

Date