

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: HSA & Comp Blue III Amendment
Project Name/Number: Amendment/23-2664 8/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: HSA & Comp Blue III Amendment
State: Arkansas
TOI: H16I Individual Health - Major Medical
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Form
Date Submitted: 08/23/2012
SERFF Tr Num: ARBB-128657261
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 23-2664 8/12
Implementation: On Approval
Date Requested:
Author(s): zSERFFStaff zIndustrySupportCL, Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/04/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: HSA & Comp Blue III Amendment
Project Name/Number: Amendment/23-2664 8/12

General Information

Project Name: Amendment Status of Filing in Domicile: Pending
 Project Number: 23-2664 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: Individual
 Submission Type: New Submission Individual Market Type: Individual
 Overall Rate Impact: Filing Status Changed: 09/04/2012
 State Status Changed: 09/04/2012
 Deemer Date: Created By: Evelyn Laney
 Submitted By: Evelyn Laney Corresponding Filing Tracking Number:
 PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find form 23-2664 8/12 for your review and approval if indicated.

This is an early termination notice that will be used with HSA Blue PPO II and Comp Blue PPO III that will be placed on all newly issued policies to alert the member that these policies may terminate on 12/31/2013, if appropriate.

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). Please also note, we have scored the amendment as part of the benefit certificates with which it will be used as provided by Arkansas Code Annotated §23-80-206(e).

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 are incorporated in the benefit certificates to which this amendment will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which this amendment is attached.

Please feel free to contact me at 378-2165 with any questions you may have.

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]

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

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: HSA & Comp Blue III Amendment
Project Name/Number: Amendment/23-2664 8/12

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

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$50.00	08/23/2012	61956404

SERFF Tracking #:

ARBB-128657261

State Tracking #:

Company Tracking #:

23-2664 8/12

State:

Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI:

H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)

Product Name:

HSA & Comp Blue III Amendment

Project Name/Number:

Amendment/23-2664 8/12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/04/2012	09/04/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	09/04/2012	09/04/2012

Response Letters

Responded By	Created On	Date Submitted

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: HSA & Comp Blue III Amendment
Project Name/Number: Amendment/23-2664 8/12

Disposition

Disposition Date: 09/04/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

As discussed in the telephone conversation on this date between Dan Honey and Frank Sewall, we are approving the amendent as submitted.

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	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: HSA & Comp Blue III Amendment
Project Name/Number: Amendment/23-2664 8/12

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/04/2012
Submitted Date	09/04/2012
Respond By Date	

Dear Evelyn Laney,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Amendment, 23-2664 8/12 (Form)

Comments:

Before approval is given to this amendment, it is requested that the following language be added at the end of the first paragraph for "Early Termination Notice". Following "experience or health status.", please add: In the alternative, you will have the opportunity to purchase a policy on the open market.

We appreciate your cooperation in this matter.

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.005A Individual - Preferred Provider (PPO)

Product Name: HSA & Comp Blue III Amendment

Project Name/Number: Amendment/23-2664 8/12

Form Schedule

Lead Form Number: 23-2664 8/12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 09/04/2012	23-2664 8/12	CERA	Amendment	Initial:	40.500	23-2664 8-12LB.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



**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
INDIVIDUAL INSURANCE POLICIES**

**AMENDMENT NO. 2664
Form Nos. 274, 276**

Face Page of the Policy, "GUARANTEED RENEWABLE" is hereby deleted in its entirety.

OUTLINE OF COVERAGE, "Guaranteed Renewable/Conditioned upon Residence in Arkansas" is hereby amended by adding the following:

EARLY TERMINATION NOTICE: The Company will terminate this policy and other policies of the same form at midnight Central Time on the day before the provisions of Title I Subtitles C and D of the Patient Protection and Affordable Care Act, Public Law No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152 ("PPACA") become effective; the effective date is January 1, 2014. If and when this policy is terminated in accordance with this provision, you will be offered the opportunity to select a replacement policy among policies being offered by the Company that comply with the provisions of PPACA at a premium for such policy determined without regard to your claims experience or health status.

However, the Company will not terminate this policy and other policies of the same form if (1) the appropriate regulatory authorities certify that the benefits provided by such policies, the underwriting methodology applied to such policies, the premium rating methodology for such policies and all other aspects of such policies comply with PPACA, (2) the appropriate regulatory authorities certify that such policies are exempted from PPACA, or (3) PPACA or other federal or state statutes that would require changing the benefits provided by the policies, the underwriting methodology applied to the policies, the rating methodology applicable to the policies or any other aspect of the policies do not become effective.

ELIGIBILITY STANDARDS, Term, Renewal and Termination of the Policy, is hereby amended by adding the following new Subsection which reads as follows:

EARLY TERMINATION NOTICE: The Company will terminate this policy and other policies of the same form at midnight Central Time on the day before the provisions of Title I Subtitles C and D of the Patient Protection and Affordable Care Act, Public Law No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152 ("PPACA") become effective; the effective date is January 1, 2014. If and when this policy is terminated in accordance with this provision, you will be offered the opportunity to select a replacement policy among policies being offered by the Company that comply with the provisions of PPACA at a premium for such policy determined without regard to your claims experience or health status.

However, the Company will not terminate this policy and other policies of the same form if (1) the appropriate regulatory authorities certify that the benefits provided by such policies, the underwriting methodology applied to such policies, the premium rating methodology for such policies and all other aspects of such policies comply with PPACA, (2) the appropriate regulatory authorities certify that such policies are exempted from PPACA, or (3) PPACA or other federal or state statutes that would require changing the benefits provided by the policies, the underwriting methodology applied to the policies, the rating methodology applicable to the policies or any other aspect of the policies do not become effective.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Policy. All other provisions of the Policy remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
LITTLE ROCK, ARKANSAS 72201

SERFF Tracking #:

ARBB-128657261

State Tracking #:

Company Tracking #:

23-2664 8/12

State: Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name: HSA & Comp Blue III Amendment

Project Name/Number: Amendment/23-2664 8/12

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	09/04/2012
Comments:	Please see attached.		
Attachment(s):	Flesch Certification Form 23-2664 8-12.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/04/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	09/04/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	09/04/2012
Bypass Reason:	Not required.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	09/04/2012
Bypass Reason:	Not PPACA related.		
Comments:			



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment No. 23-2664 8/12**

**FLESCH READING EASE
CERTIFICATION**

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.5 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.

Name

Vice President

Title

August 23, 2012

Date