

SERFF Tracking #:

ARBB-128670412

State Tracking #:

Company Tracking #:

17-163, 164, 232, 233, 234, 235, 239, 24...

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: Small Group Rates - NGF
Project Name/Number: Small Group Rates - NGF/17-163, 164, 232, 233, 234, 235, 239, 240, 241, 242, 243, 244, 245, 246, 265, 267, 268, 269, 271

Disposition

Disposition Date: 09/18/2012
 Implementation Date: 03/01/2013
 Status: Approved-Closed
 HHS Status: HHS Approved
 State Review: Reviewed by Actuary
 Comment:
 We are approving your rates as submitted for the Non-Grandfathered portion of your small block of business.

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	8.000%	8.000%	\$1,696,942	6,446	\$21,211,774	15.000%	0.000%

Percent Change Approved:

Minimum: 0.0% **Maximum:** 15.0% **Weighted Average:** 8.0%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	Rate Summary Worksheet	Approved-Closed	No
Supporting Document	Consumer Disclosure Form	Approved-Closed	No

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/11/2012
Submitted Date	09/11/2012
Respond By Date	

Dear Christi Kittler,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

Under the General Information tab, the filing indicates that this is a Non-Grandfathered Immed. Mkt. Plan. The 8/31/12 letter from Graham Sutherlin outlines that the Rate Methodology is for groups with effective dates of March 1, 2013 and that this filing is for the Grandfathered portion of the small group block of business.

Please clarify. Is this for Grandfathered or Non-Grandfathered Plans?

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/11/2012
Submitted Date 09/11/2012

Dear Rosalind Minor,

Introduction:

Hi Ros - evidently the clone function doesn't work properly. I have re-attached the NON-Grandfathered versions for your consideration.

Response 1

Comments:

This filing is Non-Grandfathered Plans.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

Under the General Information tab, the filing indicates that this is a Non-Grandfathered Immed. Mkt. Plan. The 8/31/12 letter from Graham Sutherlin outlines that the Rate Methodology is for groups with effective dates of March 1, 2013 and that this filing is for the Grandfathered portion of the small group block of business.

Please clarify. Is this for Grandfathered or Non-Grandfathered Plans?

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: See attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thanks so much!

Sincerely,

Christi Kittler

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Note To Filer

Created By:

Rosalind Minor on 09/13/2012 03:30 PM

Last Edited By:

Rosalind Minor

Submitted On:

09/18/2012 09:27 AM

Subject:

Additional information requested

Comments:

As discussed in our telephone conversation on this date, it is requested that you provide us with the percentage of policyholders that will received the 8% overall, 0% minimum and the 15% maximum.