

**State:** Arkansas **Filing Company:** Central States Health & Life Co. of Omaha  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A  
**Product Name:** Individual Medicare Supplement  
**Project Name/Number:** CSO Ind Med Supp/

## Filing at a Glance

Company: Central States Health & Life Co. of Omaha  
Product Name: Individual Medicare Supplement  
State: Arkansas  
TOI: MS05I Individual Medicare Supplement - Standard Plans  
Sub-TOI: MS05I.001 Plan A  
Filing Type: Rate  
Date Submitted: 01/14/2013  
SERFF Tr Num: NELI-128846982  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: CSO INDIVIDUAL  
  
Implementation: 05/01/2013  
Date Requested:  
Author(s): Kelly Sudbeck  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 01/16/2013  
Disposition Status: Disapproved  
Implementation Date:  
  
State Filing Description:

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## General Information

Project Name: CSO Ind Med Supp Status of Filing in Domicile: Authorized  
 Project Number: Date Approved in Domicile: 01/04/2013  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 7% Filing Status Changed: 01/16/2013  
 State Status Changed: 01/16/2013  
 Deemer Date: Created By: Kelly Sudbeck  
 Submitted By: Kelly Sudbeck Corresponding Filing Tracking Number:

### Filing Description:

The purpose of this filing is to request a rate increase and demonstrate loss ratio compliance as required annually for all the Individual Standardized Medicare Supplement plans of Central States Health & Life Co. of Omaha. This filing is submitted by Philadelphia American Life Insurance Company on behalf of Central States and an authorization letter is attached.

## Company and Contact

### Filing Contact Information

Kelly Sudbeck, ksudbeck@neweralife.com  
 10110 Nicholas #200 402-905-2173 [Phone]  
 Omaha, NE 77210

### Filing Company Information

Central States Health & Life Co. of Omaha CoCode: 61751 State of Domicile: Nebraska  
 P. O. Box 34952 Group Code: 690 Company Type:  
 Omaha, NE 68134-9832 Group Name: State ID Number:  
 (402) 905-2170 ext. [Phone] FEIN Number: 47-0123035

## Filing Fees

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

Company	Amount	Date Processed	Transaction #
Central States Health & Life Co. of Omaha	\$50.00	01/14/2013	66521903

SERFF Tracking #:

NELI-128846982

State Tracking #:

Company Tracking #:

CSO INDIVIDUAL

State:

Arkansas

Filing Company:

Central States Health & Life Co. of Omaha

TOI/Sub-TOI:

MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/16/2013	01/16/2013

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## Disposition

Disposition Date: 01/16/2013

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that Central States has enjoyed healthy profits on this block of business since its inception in 1992) and the lack of credibility; we cannot approve this rate increase at this time.

Company Name:	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):
Central States Health & Life Co. of Omaha	7.000%	7.000%	\$2,866	15	\$40,947	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	rate schedule	Disapproved	No