

State: Arkansas Filing Company: QualChoice Life and Health Insurance Company, Inc.  
 TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan  
 Product Name: MediQ65  
 Project Name/Number: /

### Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.  
 Product Name: MediQ65  
 State: Arkansas  
 TOI: MS05I Individual Medicare Supplement - Standard Plans  
 Sub-TOI: MS05I.015 Multi-Plan  
 Filing Type: Form/Advertisement  
 Date Submitted: 01/07/2013  
 SERFF Tr Num: QUAC-128836994  
 SERFF Status: Closed-Filed-Closed  
 State Tr Num:  
 State Status: Filed-Closed  
 Co Tr Num:  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Jim Couch, Liz Hubbard  
 Reviewer(s): Stephanie Fowler (primary)  
 Disposition Date: 01/15/2013  
 Disposition Status: Filed-Closed  
 Implementation Date:  
 State Filing Description:

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**General Information**

Project Name: Status of Filing in Domicile:  
 Project Number: Date Approved in Domicile:  
 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: Filing Status Changed: 01/15/2013  
 State Status Changed: 01/15/2013  
 Deemer Date: Created By: Jim Couch  
 Submitted By: Jim Couch Corresponding Filing Tracking Number:

**Filing Description:**  
 Identifies 2013 Calendar year changes to what Medicare does not pay in 2013. QualChoice has existing product brochures previously approved by AID that contain information related to calendar year 2012. This one-page filing will be provided to member or prospective member whenever the existing product brochures are distributed so that the individual has current 2013 information.

**Company and Contact**

**Filing Contact Information**

Jim Couch, VP of Compliance jim.couch@qualchoice.com  
 12615 Chenal Parkway, Suite 300 501-228-7111 [Phone] 5118 [Ext]  
 Little Rock, AR 72211 501-707-6729 [FAX]

**Filing Company Information**

QualChoice Life and Health Insurance Company, Inc. CoCode: 70998 State of Domicile: Arkansas  
 12615 Chenal Parkway, Suite 300 Group Code: Company Type: Life & Health  
 Little Rock, AR 72211 Group Name: State ID Number:  
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0386640

**Filing Fees**

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

Company	Amount	Date Processed	Transaction #
QualChoice Life and Health Insurance Company, Inc.	\$50.00	01/07/2013	66285825

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/15/2013	01/15/2013

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Explanation of Use for Document Filed for Approval	Note To Reviewer	Jim Couch	01/07/2013	01/07/2013

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## Disposition

Disposition Date: 01/15/2013

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Form	Important Notice 2103 Changes to Medicare Part A and Part B	Filed-Closed	Yes

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## Note To Reviewer

**Created By:**

Jim Couch on 01/07/2013 08:34 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

01/15/2013 11:00 AM

**Subject:**

Explanation of Use for Document Filed for Approval

**Comments:**

This one-page document Identifies 2013 Calendar year changes to what Medicare does not pay in 2013. QualChoice has existing product brochures previously approved by AID that contain information related to calendar year 2012. This one-page filing will be provided to member or prospective member whenever the existing product brochures are distributed so that the individual has current 2013 information.

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## Form Schedule

Lead Form Number: 1112 MK 013

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 01/15/2013	Important Notice 2103 Changes to Medicare Part A and Part B	1112 MK 013	OTH	Initial			QualChoice Notice Re 2013 Medicare Changes 11 28 12.pdf

### Form Type Legend:

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



## IMPORTANT NOTICE

### 2013 Changes to Medicare Part A and Part B

To learn more: [www.medicare.gov](http://www.medicare.gov)

The enclosed *Overview* and *Outline of Coverage* documents list the 2012 information. Please reference the chart below for the 2013 Medicare co-payments and deductibles. This chart replaces the chart on page 4 of the *Overview* and should be used when reviewing Plans A, F, G and N in the Outline of Coverage.

### MediQ65® offers Plans A, F, G and N

✓ — Indicates the benefit is provided in that plan.

WHAT MEDICARE DOES NOT PAY IN 2013	Plan A PAYS	Plan F PAYS	Plan G PAYS	Plan N PAYS
<b>Part A: Hospital Services</b>				
\$1,184 inpatient hospital deductible each benefit period (for days 1-60)		✓	✓	✓
\$296 co-payment for days 61-90 in a hospital	✓	✓	✓	✓
\$592 co-payment for days 91-150 in a hospital	✓	✓	✓	✓
\$148 co-payment for days 21-100 in a skilled nursing facility		✓	✓	✓
Additional 365 days after Medicare hospital benefits end	✓	✓	✓	✓
Calendar year blood deductible	✓	✓	✓	✓
Hospice care: coverage of cost-sharing for all Part A Medicare eligible hospice care and respite care expenses	✓	✓	✓	✓
<b>Part B: Physician Care and Medical Services</b>				
\$147 Part B deductible		✓		
20% of Part B coinsurance after deductible is met	✓	✓	✓	*
Blood (cost of first 3 pints, if not by blood replacement). Medicare only pays 80% of cost of blood.	✓	✓	✓	✓
Excess charges related to Medicare Part B (up to 15%)		✓	✓	
<b>Other Benefits Not Covered by Medicare Parts A and B</b>				
Emergency services received in a foreign country		✓	✓	✓

\*Except up to a \$20 doctor visit co-payment and \$50 emergency room co-payment, unless covered by Part A. (Emergency Room co-payment waived if admitted to hospital).

MediQ65® Medicare supplement insurance plans are not connected with or endorsed by the U.S. Government or the federal Medicare program.

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## Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not a policy form which are required to meet standard.		
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not an application.		
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	Not a rate filing.		
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	Not an outline of coverage.		