

State: Arkansas **Filing Company:** QCA Health Plan, 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: QCA Health Plan, 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-128837069
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num:

Implementation
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:

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

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: 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:

This form letter is sent to all QCA Health Plan, Inc. and QualChoice Life and Health Insurance Company, Inc. medical plan members who are approaching their 65th birthday. It explains how private health insurance plans coordinates benefits with Medicare. The P.S. at the bottom of the page invites the member to contact QualChoice about its Medicare Supplement products.

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

QCA Health Plan, Inc. CoCode: 95448 State of Domicile: Arkansas
 12615 Chenal Parkway, Suite 300 Group Code: Company Type: Health
 Little Rock, AR 72211 Group Name: Maintenance Organization
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0794605 State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
QCA Health Plan, Inc.	\$50.00	01/07/2013	66286036

SERFF Tracking #:

QUAC-128837069

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

Arkansas

Filing Company:

QCA Health Plan, Inc.

TOI/Sub-TOI:

MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name:

MediQ65

Project Name/Number:

/

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
How Letter and Information Contained Therein Is Used	Note To Reviewer	Jim Couch	01/07/2013	01/07/2013

SERFF Tracking #:

QUAC-128837069

State Tracking #:**Company Tracking #:****State:** Arkansas**Filing Company:**

QCA Health Plan, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan**Product Name:** MediQ65**Project Name/Number:** /

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	Letter "How Insurance Pays Your Medical Expenses May Be Changing"	Filed-Closed	Yes

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

Note To Reviewer

Created By:

Jim Couch on 01/07/2013 08:46 AM

Last Edited By:

Stephanie Fowler

Submitted On:

01/15/2013 11:15 AM

Subject:

How Letter and Information Contained Therein Is Used

Comments:

QCA Health Plan and QualChoice Life and Health send this form letter to its health plan members as they approach age 65 to help them understand how their health insurance benefits will coordinate with Medicare once they turn 65. Below the signature line is "P.S." inviting the health plan member to inquire of QualChoice about its Medicare supplement plan products.

SERFF Tracking #:

QUAC-128837069

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

QCA Health Plan, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: MediQ65

Project Name/Number: /

Form Schedule

Lead Form Number: 0312EN036_01

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	Letter "How Insurance Pays Your Medical Expenses May Be Changing"	0312EN036_01	ADV	Initial			QualChoice Medicare COB Letter.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

For AID APPROVAL

Edits:

P.S. line changed to remove Ron Rogers name.
Job code changed to reflect letter has been revised.

<<Date>>

<<Last Name>> <<First Name>>

<<Mailing Address>>

<<City State Zip>>

<<Grgr_Id>>

*How insurance pays your
medical expenses may be
changing... Let us explain!*

Dear <<First Name>>:

Congratulations, you're about to celebrate your 65th birthday! This means you now qualify for Medicare. Once you've signed up for Medicare, it will change how insurance pays your medical expenses. The following information sheet "*Understanding Medicare and Coordination of Benefits*" explains more about Medicare and these changes.

We understand this information may be confusing. If you have questions, please talk to your human resources manager or contact us.

QualChoice Customer Service
501.228.7111 or 800.235.7111
Monday–Friday 8:00 a.m. – 5:00 p.m.

-or-

Click [QuicQuestions](http://www.qualchoice.com) at www.qualchoice.com

Thank you for being a valued QualChoice member!



Melisa Chesney
Enrollment Department

P.S. If you are interested in a Medicare Supplement Plan, MediQ65™ may be what you are looking for. Please contact your MediQ65™ representative at 855.633.4765 (MEDIQ65) for more information.

MediQ65™ is not connected with or endorsed by the U.S. government or the federal Medicare program. MediQ65™ is a Medicare Supplement Insurance policy underwritten by QualChoice Life and Health Insurance Company, Inc.



UNDERSTANDING MEDICARE AND COORDINATION OF BENEFITS*

Enrolling In Medicare

If you are receiving Social Security benefits, you are automatically enrolled in Medicare Part A and should receive your Medicare card in the mail 3 months prior to your 65th birthday to confirm your enrollment in Medicare Part A.

If you do not receive Social Security, **you must act to enroll in Medicare Part A.** You can enroll in Medicare Part A by visiting your local Social Security office or go to www.ssa.gov.

If you are covered under a group health plan with more than 20 employees, you are not required to also enroll in Medicare Part B until your coverage under the group health plan ends. At that time, you may have to provide a **Letter of Creditable Coverage** (*sometimes called a Certificate of Creditable Coverage which comes from your previous health insurer*) to be eligible for Part B. If you are covered under a group health plan with less than 20 employees, you will need to enroll in Medicare Part B in order to have *primary* coverage for your medical services.

Understanding Coordination of Benefits (COB)

When you are covered by Medicare and a group health plan, we use “Medicare Secondary Payer Rules” to decide the order in which your plans pay for medical expenses to help you make the most of your benefits. In some cases, Medicare is considered the “primary” plan and *pays first*, and the other health plan is “secondary” and *pays second*. The table below shows *general* guidelines for Medicare and COB.

If you	Situation	Pays first	Pays second
Are age 65 or older and covered by a group health plan because you or your spouse are still working	Entitled To Medicare	QualChoice	Medicare
	If employer has 20 or more employees		
	If employer has less than 20 employees	Medicare Part A & B*	QualChoice
Are age 65 or older and still on an employer health plan after you retire	Entitled to Medicare Employer has 20 or more employees	Medicare Part A & B*	Retiree Coverage

**In this instance, Medicare Part B is very important. If you are not enrolled in Medicare Part B, we may only pay 20% of the charges which leaves you with greater out-of-pocket expenses.*

IMPORTANT: Please send a copy of your Medicare ID card to QualChoice to help us serve you better.

ADDITIONAL RESOURCES AVAILABLE:

- *Medicare and Other Benefits: Your Guide to Who Pays First* at www.medicare.gov
- Senior Health Insurance Information Program (SHIIP) P: 800.224.6330 or 501.371.2782

*This document is not intended to replace the information in your **Evidence of Coverage (EOC)** (Section 6.3 “Rules to Determine Primary and Secondary Plans for Medicare Recipients”, and Section 7.0, “Medicare Primary Payer”). Language in the EOC governs.

SERFF Tracking #:

QUAC-128837069

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

QCA Health Plan, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: MediQ65

Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not a certificate of coverage filing.		

		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.		