

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: Advertisement
 Date Submitted: 01/07/2013
 SERFF Tr Num: QUAC-128837756
 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:

State: Arkansas **Filing Company:** QualChoice Life and Health Insurance Company, Inc.
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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:
 Letter to IQChoice individual health insurance policy holders approaching age 65 inviting them to inquire about MediQ65 product offered by QualChoice.

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

Company	Amount	Date Processed	Transaction #
QualChoice Life and Health Insurance Company, Inc.	\$50.00	01/07/2013	66294671

SERFF Tracking #:

QUAC-128837756

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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
Purpose of Proposed Letter	Note To Reviewer	Jim Couch	01/07/2013	01/07/2013

SERFF Tracking #:

QUAC-128837756

State Tracking #:

Company Tracking #:

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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
Form	Letter Introducing MediQ65 to IQChoice Individual Policy Members	Filed-Closed	Yes

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Note To Reviewer

Created By:

Jim Couch on 01/07/2013 11:55 AM

Last Edited By:

Stephanie Fowler

Submitted On:

01/15/2013 11:19 AM

Subject:

Purpose of Proposed Letter

Comments:

The letter which we have filed for reivew and approval will be sent to IQChoice individual insurance policy holders who are approaching the age of 65 and introduces them to QualChoice's Medicare supplement product, MediQ65, and provides general educational information about Medicare.

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Form Schedule

Lead Form Number: 0412MK029 (12/2012)

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 Introducing MediQ65 to IQChoice Individual Policy Members	0412MK029 (12/2012)	ADV	Initial			QualChoice Intro of MediQ65 to IQChoice Member Jan 2013.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



QualChoice Life and Health Insurance Company, Inc.
QCA Health Plan, Inc.
QualChoice Holdings, Inc.

<<Date>>

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

<<Address>>

<<City, State, Zip>>

Your IQChoice policy ends when you turn 65!
Apply now for a MediQ65™
Medigap plan!

Dear <<First Name>>:

Congratulations on approaching your 65th birthday! Not only is a 65th birthday a special milestone in life, it also means you will soon qualify for Medicare and your IQChoice coverage will no longer be in effect.

As outlined in your IQChoice *Certificate of Coverage*, members are not eligible to begin or continue coverage under this policy once they become eligible for Medicare. Your IQChoice individual insurance coverage will terminate the first of the month in which you turn age 65. If there are other dependents on your current IQChoice plan, please contact us to help you determine the best individual coverage options.

If you have any questions about your IQChoice coverage, please call one of our IQChoice Sales Managers at 1.866.645.1790 (Monday–Friday 8:00am– 5:00pm). Or, email us at igchoice@qualchoice.com.

Because we know that changing from your own insurance plan to a Medicare plan can be confusing, enclosed is our “10 Things You Need to Know about Medicare”. We hope this information will be a helpful starting point as you review your Medicare options.

We are available and happy to assist you with understanding Medicare as well as the various Medigap supplement plans we offer that can help cover what Medicare doesn't. Please call us toll-free at 855.633.4765 (MEDIQ65).

Bobette Leggett
Manager, IQChoice and MediQ65

P.S. Remember! Call 855.633.4765 (MEDIQ65) for more information about our Medicare Supplement Plans.

Enclosure: 10 Things You Need to Know About Medicare

10 Things You Need to Know About Medicare

1 It's Complicated

If you've researched Medicare, you know there is much to consider. But you're not alone! Contact one of our knowledgeable MediQ65® Medicare Supplement Insurance representatives at 855.633.4765 for help in navigating the Medicare maze.

2 When Are You Eligible?

Medicare is a governmental health insurance program administered by the Centers for Medicare & Medicaid Services. To be eligible, you must be age 65 or older, under age 65 with certain disabilities, or have end-stage renal disease. For those approaching age 65, initial enrollment is the 7-month period beginning 3 months before your 65th birthday, the month of your birthday, and ending 3 months after your birthday month.

3 When & How You Should Enroll

If you receive Social Security benefits, you are automatically enrolled in Medicare Part A and Part B when you turn 65. If you don't receive Social Security or Railroad Retirement benefits, you must act to enroll in Part A by visiting your local Social Security field office. You should contact Social Security 3 months before you turn 65.

If you're covered under a qualified group health plan, you are not required to enroll in Medicare Part B until your group coverage ends. A Special Enrollment Period of 8 months begins the month after your employment or group coverage ends, whichever occurs first.

If you have COBRA coverage or a retiree health plan, you do not have coverage based on current employment, and will not be eligible for a Special Enrollment Period when that coverage ends.

4 Medicare Part A Is for Hospital Care

Part A is known as "hospital insurance" and is premium-free for most enrollees. Part A helps cover costs of an inpatient stay in a hospital or nursing facility and can pay for some home health and hospice care.

5 Medicare Part B is for Medical Insurance

Part B helps cover costs such as preventive services, outpatient surgery, tests, lab work, medical equipment and supplies.

Your monthly premium, based on annual income, can be deducted from your Social Security check. If you do not want Part B you must opt out, in certain circumstances without a penalty. Individuals losing group health plan coverage are eligible for a special enrollment period to enroll in Part B. The 8-month period begins the month that group plan coverage ends. If you delay enrolling in Part B, your premium may go up 10% for each full 12-month period that you could have had Part B but didn't.

Besides the initial enrollment period (see #3), there is also a general enrollment period from January 1 through March 31 of each year for a July 1 effective date (of the same year).



6 Original Medicare Doesn't Cover Everything! Medicare offers excellent benefits, however Part A can still leave you with deductibles and co-payments for hospital services. Part B only pays a percentage of covered medical services after the deductible. All Medicare-eligible individuals should be aware of their coverage options.

7 Medicare Supplement Plans Can Help Medicare supplement insurance, or "Medigap", plans can help lower out-of-pocket costs such as deductibles. They are available for an additional premium through private insurance carriers such as QualChoice. To enroll in a Medicare supplement plan, you must be enrolled in Medicare Parts A and B.

8 Prescription Drug Coverage is Available Medicare's prescription drug plan is known as Part D. There is no coverage for prescription drugs in Parts A and B. Coverage in Part D is available through private insurers. Typically the insurer covers a portion of the covered drug cost and the enrollee pays for a portion. Covered drugs vary by plan, so those enrolling in Medicare Part D should review their plan options thoroughly.

The initial enrollment period for Medicare Part D is the same as for regular Medicare, with an

additional annual enrollment period. If you don't join a Medicare prescription drug plan when you're first eligible and decide to join later, you may have to pay a late enrollment penalty.

9 Medicare Part C (Medicare Advantage) Medicare Advantage (MA) is offered through private insurance carriers. In this plan, your Part A and Part B coverage come from the MA plan, not from Original Medicare.

Medicare Part C includes specialized care for people who need frequent or multiple healthcare services. Some MA plans include prescription coverage. Unlike Original Medicare, MA coverage is almost always through HMOs, and is limited to in-network providers and facilities, which change from year to year. In addition to your Part B premium, you usually pay a monthly premium for the Medicare Advantage plan.

10 Choose the Right Plan for You There are many pieces to the Medicare puzzle. Individuals nearing Medicare age need an advocate and an advisor. QualChoice wants to be that trusted resource for you. Our experienced MediQ65[®] Representatives are ready to assist you Monday through Friday, from 8 a.m. to 5 p.m. 855.MEDIQ65 (855.633.4765).

The information provided here is not associated with, endorsed by, or authorized by the U.S. Social Security Administration, the U.S. Department of Health & Human Services, the Centers for Medicare & Medicaid Services or Department of Insurance. For more information about the federal government's Medicare benefit, visit www.medicare.gov.

MediQ65[®]

MediQ65[®] Medicare Supplement Insurance

Underwritten by QualChoice Life and Health Insurance Company, Inc.

QualChoice[®]
HEALTH INSURANCE

855.MEDIQ65 (855.633.4765) • www.mediq65.com • P.O. Box 25626 • Little Rock, AR 72221-5626