

SERFF Tracking Number: INAC-127689629 State: Pennsylvania
Filing Company: Keystone Health Plan East, Inc. State Tracking Number: INAC-127689629
Company Tracking Number:
TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO
Health Maintenance (HMO)
Product Name: KHPE Conversion Filing Effective 2-1-2012
Project Name/Number: /

Filing at a Glance

Company: Keystone Health Plan East, Inc.

Product Name: KHPE Conversion Filing SERFF Tr Num: INAC-127689629 State: Pennsylvania
Effective 2-1-2012

TOI: HOrg02I Individual Health Organizations - SERFF Status: Assigned State Tr Num: INAC-127689629
Health Maintenance (HMO)

Sub-TOI: HOrg02I.005D Individual - HMO Co Tr Num: State Status: Received Review in
Progress

Filing Type: Rate-G.I.(Guaranteed Issue) Reviewer(s): Cherri Sanders-Jones
(AH)

Authors: Mark Robinson, Gretchen Walsh, Beth Forman Disposition Date:

Date Submitted: 10/11/2011 Disposition Status:

Implementation Date Requested: 02/01/2012 Implementation Date:

State Filing Description:

Conversion Rate

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 6.8%

Deemer Date: 01/04/2012

Submitted By: Mark Robinson

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: PA is state of
domicile.

Market Type: Individual

Individual Market Type: Individual, Non
Employer Group - Individual

Filing Status Changed: 10/12/2011

State Status Changed: 10/12/2011

Created By: Gretchen Walsh

Corresponding Filing Tracking Number:

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This is the KHPE Conversion rate filing effective 2-1-2012. A cover letter is included within the rate filing PDF file.

Company and Contact

Filing Contact Information

Mark Robinson, Sr. Associate Actuary mark.e.robinson@ibx.com
Independence Blue Cross FOC 215-241-2215 [Phone]
1901 Market Street, 39th Floor 215-241-2544 [FAX]
Philadelphia, PA 19103

Filing Company Information

Keystone Health Plan East, Inc. CoCode: 95056 State of Domicile: Pennsylvania
1901 Market Street Group Code: 936 Company Type: LAH
Philadelphia, PA 19103 Group Name: Independence Blue State ID Number:
Cross
(215) 241-2215 ext. [Phone] FEIN Number: 23-2405376

Filing Fees

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

SERFF Tracking Number: *INAC-127689629* State: *Pennsylvania*
 Filing Company: *Keystone Health Plan East, Inc.* State Tracking Number: *INAC-127689629*
 Company Tracking Number:
 TOI: *HOrg02I Individual Health Organizations - Health Maintenance (HMO)* Sub-TOI: *HOrg02I.005D Individual - HMO*
 Product Name: *KHPE Conversion Filing Effective 2-1-2012*
 Project Name/Number: */*

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Information for PA Bulletin Posting	Note To Reviewer	Mark Robinson	10/12/2011	10/12/2011
KHPE Conversion Filing Effective 2-1-2012	Note To Filer	Cherri Sanders-Jones (AH)	10/12/2011	10/12/2011
Excel Copy of Rate Filing	Note To Reviewer	Mark Robinson	10/06/2011	10/11/2011

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Note To Reviewer

Created By:

Mark Robinson on 10/12/2011 12:58 PM

Last Edited By:

Mark Robinson

Submitted On:

10/12/2011 12:58 PM

Subject:

Information for PA Bulletin Posting

Comments:

At your request, following is the additional information concerning this HMO Conversion rate increase submission.

Average requested rate increase 6.8%

Range of requested rate increases 6.7% to 6.8%

Number of current members affected 3,768

Approximate annualized amount of requested rate increases \$1.5 million

Approximate total annualized revenue at current rates and enrollment \$21.7 million

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Note To Filer

Created By:

Cherri Sanders-Jones (AH) on 10/12/2011 08:46 AM

Last Edited By:

Cherri Sanders-Jones (AH)

Submitted On:

10/12/2011 08:46 AM

Subject:

KHPE Conversion Filing Effective 2-1-2012

Comments:

Good Morning Mark,

This filing will be published in the PA Bulletin. The following information is necessary for publication:
the proposed rate increase (minimum, maximum and average);
the number of members that will be impacted by the rate increase;
the additional revenue that will be generated by this rate increase; and
the total revenue for the conversion products.

Please call me at (717) 787-5172 if you have any questions.

Thanks,
Cherri

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Product Name: KHPE Conversion Filing Effective 2-1-2012
Project Name/Number: /

Note To Reviewer

Created By:

Mark Robinson on 10/06/2011 02:18 PM

Last Edited By:

Mark Robinson

Submitted On:

10/11/2011 02:15 PM

Subject:

Excel Copy of Rate Filing

Comments:

Attached please find an Excel copy of this rate filing.

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Attachment "Conversion plans with formulae effective 2-1-12.xlsx" is not a PDF document and cannot be reproduced here.

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 (HMO)
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 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.400%
Effective Date of Last Rate Revision: 02/01/2010
Filing Method of Last Filing: Review & Approval

Company Rate Information

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 required):	Minimum % Change (where required):
Keystone Health Plan East, Inc.	Increase	6.800%	6.800%	\$1,478,719	2,876	\$21,745,868	6.700%	6.800%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	3,768							
Policy Holders:	2,876							

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Project Name/Number: /

Rate Review Details

COMPANY:

Company Name: Keystone Health Plan East, Inc.
HHS Issuer Id: 33871
Product Names: KHPE Conversion
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms: KE 614 DPCSA NF, KE 614 FLEX DPCSA, RX 579 Conv A

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 6,715,502
Benefit Change: Increase
Percent Change Requested: Min: 6.7 Max: 6.8 Avg: 6.8

PRIOR RATE:

Total Earned Premium: 21,028,628.00
Total Incurred Claims: 24,721,226.00
Annual \$: Min: 5,407.00 Max: 21,982.00 Avg: 7,561.00

REQUESTED RATE:

Projected Earned Premium: 23,224,587.00
Projected Incurred Claims: 26,838,481.00

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Product Name: KHPE Conversion Filing Effective 2-1-2012
Project Name/Number: /
Annual \$: Min: 5,772.00 Max: 23,461.00 Avg: 8,075.00

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	KHPE Conversion Rate Schedule 2012	KE 614 DPCSA, NF, KE 614 FLX, DPCSA, RX 579 Conv A	New		KHPE Conversion Rate Schedule 2012.PDF

KEYSTONE HEALTH PLAN EAST
Conversion Plans

Table 1

Proposed Monthly Premium Rates -- Effective 2/1/2012

Keystone \$10 Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$643.45
Two Party	\$1,301.70
Family	\$1,820.96

Keystone Select II Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$581.80
Two Party	\$1,176.98
Family	\$1,646.49

- (1) The premium rates are based upon the results of the Flexible Benefits Rating Methodology (Form KHPE-FLEX-V1) adjusted for benefits as defined by our current KHPE 10 Conversion and KHPE Select II Conversion plans. The rates are projected to a 7/2011 - 6/2012 period with no lag adjustment and a 20% rate load. The rates are applicable to the Conversion Form KE 614 DPCSA NF.

KEYSTONE HEALTH PLAN EAST
Conversion Plans

Table 2

Proposed Monthly Premium Rates -- Effective 2/1/2012

Keystone \$2 Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$690.83
Two Party	\$1,397.55
Family	\$1,955.05

Keystone Select Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$619.74
Two Party	\$1,253.73
Family	\$1,753.86

- (1) The premium rates are based upon the results of the Flexible Benefits Rating Methodology (Form KHPE-FLEX-V1) adjusted for benefits as defined by our current KHPE 2 Conversion and KHPE Select Conversion plans. The rates are projected to a 7/2011 - 6/2012 period with no lag adjustment and a 20% rate load. The rates are applicable to the Conversion Form KE 614 DPCSA NF.

KEYSTONE HEALTH PLAN EAST
Conversion Plans

Table 3

Proposed Monthly Premium Rates -- Effective 2/1/2012

C2F3 Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$514.46
Two Party	\$1,040.75
Family	\$1,455.92

C3F4 Conversion Plan:

	Monthly Premium Rates (1)
Three Tier	
Single	\$480.97
Two Party	\$973.00
Family	\$1,361.15

- (1) The premium rates are based upon the results of the Flexible Benefits Rating Methodology (Form KHPE-FLEX-V1) adjusted for benefits as defined by our current KHPE C2F3 Conversion and KHPE C3F4 Conversion plans. The rates are projected to a 7/2011 - 6/2012 period with no lag adjustment and a 20% rate load. The rates are applicable to the Conversion Form KE 614 FLX DPCSA.

KEYSTONE HEALTH PLAN EAST
Conversion Plans

Table 4

Proposed Monthly Premium Rates Rx Component -- Effective 2/1/2012

Rx Alone (for display purposes)

Rx \$250/\$20/40/60; VG, OC, MO 2X

Three Tier	Monthly Premium Rates (1)
Single	\$68.50
Two Party	\$138.58
Family	\$193.86

Please note: This Rx Conversion benefit cannot be purchased alone but must be combined with medical conversion plans C2F3 or C3F4. It is shown alone here for display purposes only.

- (1) The premium rates are based upon the results of the Rx Flexible Benefits Rating Methodology adjusted for benefits as defined by our current Rx \$250 Deductible, \$20/\$40/\$60; VG, OC, MO 2X plan. The rates are projected to a 7/2011 - 6/2012 period with no lag adjustment and a 20% rate load. The rates are applicable to the Conversion Form RX 579 Conv A.

KEYSTONE HEALTH PLAN EAST
Conversion Plans

Table 5

Proposed Monthly Premium Rates -- Effective 2/1/2012

Combined Medical + Rx Conversion Plans

C2F3 w/ Rx \$250/\$20/\$40/\$60; VG, OC, MO 2X Conversion Plan:	
Three Tier	Monthly Premium Rates (1)
Single	\$582.96
Two Party	\$1,179.33
Family	\$1,649.78

C3F4 w/ Rx \$250/\$20/\$40/\$60; VG, OC, MO 2X Conversion Plan:	
Three Tier	Monthly Premium Rates (1)
Single	\$549.47
Two Party	\$1,111.58
Family	\$1,555.01

- (1) The above premium rates are calculated as the sum of the C2F3 conversion rates (Table 3) and the Rx \$250 Deductible, \$20/\$40/\$60; VG, OC, MO 2X conversion rates (Table 4) and the sum of the C3F4 conversion rates (Table 3) and the Rx \$250 Deductible, \$20/\$40/\$60; VG, OC, MO 2X conversion rates (Table 4) respectively.
The rates are applicable to the Conversion Form KE 614 FLX DPCSA in combination with RX 579 Conv A.

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Transmittal Letter (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Actuarial Certification (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Actuarial Memorandum and Explanatory Information (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Advertisements (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Authorization to File (A&H)		

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Bypassed - Item:

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Insert Page Explanation (A&H)

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Rate Table (A&H)

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Replacement Form with Highlighted Changes (A&H)

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Variability Explanation (A&H)

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

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Item Status: **Status**
Date:

Bypassed - Item: PPACA Uniform Compliance
Summary

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Rate Summary Worksheet

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Consumer Disclosure Form

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Satisfied - Item: Rate Filing

Comments:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Attachment:

KHPE Conversion Rate Filing 2012.PDF



October 5, 2011

Mr. Peter Camacci, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Via Electronic Submission (SERFF)

Re: Keystone Health Plan East (KHPE)
Conversion Rate Filing – Rates Effective February 1, 2012

Dear Mr. Camacci:

Enclosed is KHPE's Conversion Rate Filing, which presents new premium rates to be effective 2/1/2012 - 1/31/2013. This Filing consists of (1) a narrative that describes the current Conversion plans and (2) a series of tables containing the Conversion plans' three-tier rates. Please note that these rates are based on the corresponding third quarter 2011 rates from the KHPE Medical Community Rate Filing approved under SERFF tracking # INAC-126916945 and the KHPE Pharmacy Community Rate Filing approved under SERFF tracking # INAC-126739803.

It is KHPE's intent that these Conversion plan rates will remain in effect from 2/1/2012 through 1/31/2013.

We appreciate your review of this filing and look forward to final approval.

If you have any questions regarding this submission, please call me at (215) 241-2215.

Sincerely,

Mark E. Robinson, ASA, MAAA
Sr. Associate Actuary

Cc: Réjean Boivin, FSA, MAAA, Independence Blue Cross Family of Companies
Kathryn Galarneau, FSA, MAAA, Independence Blue Cross Family of Companies
Richard F. Levins, Esquire, Independence Blue Cross Family of Companies
Daniel Rachfalski, FSA, MAAA, Independence Blue Cross Family of Companies

Conversion Plans - Narrative

This rate filing presents the premium rates for KHPE conversion products. KHPE offers two medical benefit options to new conversion subscribers: C2-F3 Conversion and C3-F4 Conversion. Existing subscribers who had conversion coverage prior to 1/1/2007 are “grandfathered” into the former Keystone conversion products. The former conversion plans are Keystone 10 Conversion and Keystone Select II Conversion. As with previous submissions, existing subscribers who had conversion coverage prior to 1/1/1996 are “grandfathered” into the old Keystone conversion products. The old conversion plans are the Keystone \$2 Conversion and Keystone Select Conversion. Please note that these “grandfathered” subscribers may change to one of the new programs provided that the new program has higher copays than the subscriber’s current program.

Additionally, at the Department’s request, KHPE offers a prescription drug conversion benefit. This benefit is the \$250 Deductible, \$20/\$40/\$60 Voluntary Generic with Oral Contraceptives and 2X Mail Order. This Rx benefit is offered in conjunction with the C2-F3 and C3-F4 conversion medical options and is mandatory for new conversion members whose previous group plan contained prescription drug coverage.

Consistent with recent Conversion Rate Filings, KHPE will apply a 20% rate load factor to the approved base rates from its Community Rate Filings. In the context of this filing, the approved community rates for 2/1/2012 are relevant. Because at this time KHPE has not decided whether to submit Community Rate Filing rate increases (for both medical and Rx) beyond the currently approved rates for 3Q2011, this filing uses the specifically approved rate level for 7/1/2011 as the approved rate level for 2/1/2012.

The development of the Rx \$250/\$20/\$40/\$60 VG, OC, MO 2X conversion premium rates is therefore as follows:

$$\$49.08 \times 1.20 = \$58.90,$$

where \$49.08 is the 7/1/2011 gross premium (before the 0.6 month lag adjustment). \$49.08 is based on the approved KHPE Pharmacy Community Rate Filing (SERFF tracking #INAC-126739803), and 20% is the conversion plan load factor.

$$\text{Single rate conversion: } \$58.90 \times 1.163 = \$68.50$$

$$\text{3-tier rate relativity for two-party: } \$68.50 \times 2.023 = \$138.58$$

$$\text{3-tier rate relativity for family: } \$68.50 \times 2.830 = \$193.86$$

Consistent with recent filings, KHPE will apply the 20% rate load factor to the approved base rates to reflect the potential for adverse selection and other morbidity factors. This will not cover the full cost of care provided under the conversion contracts. The conversion medical premium rates used by KHPE will be in accordance with KHPE’s approved 2Q2011 and 3Q2011 Medical Community Rate Filing (SERFF tracking # INAC-126916945). The medical-only and the medical with Rx conversion premium rates will not be changed under the flexibility allowed by Act 159 for groups.

The premium rates shown in this rate filing are for the effective period 2/1/2012 - 1/31/2013 with no trend adjustment for the 0.6 month lag. Table 1 presents the rates for the Keystone 10 and Keystone Select II Conversion products. Table 2 presents the rates for the Keystone 2 and Keystone Select Conversion products. Table 3 presents the rates for the C2-F3 and C3-F4 Conversion products. Table 4 presents the rates for the Rx \$250/\$20/\$40/\$60 VG, OC, MO 2X benefit. Please note that this Rx Conversion benefit cannot be purchased alone but must be combined with conversion medical options C2-F3 or C3-F4. It is shown alone here for display purposes only. Table 5 presents the rates for the C2-F3 w/ Rx and C3-F4 w/ Rx Conversion products.

Unlike the other products offered under KeyFlex, there are no flexible options offered with Conversion plans.