

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Filing at a Glance

Company: Aetna Life Insurance Company  
Product Name: Individual Medical  
State: District of Columbia  
TOI: H16I Individual Health - Major Medical  
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Filing Type: Rate  
Date Submitted: 08/06/2013  
SERFF Tr Num: AETN-129146675  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num: DC-2013-10  
Implementation: 10/01/2013  
Date Requested:  
Author(s): Bruce Campbell, Beatriz Girasulo, Rick Rizzo, Ryan Brown, Michael Xiao  
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu  
Disposition Date: 08/22/2013  
Disposition Status: APPROVED  
Implementation Date: 10/01/2013  
State Filing Description:

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## General Information

Project Name:	Status of Filing in Domicile: Not Filed
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: Individual
Overall Rate Impact:	Filing Status Changed: 09/04/2013
	State Status Changed:
Deemer Date:	Created By: Ryan Brown
Submitted By: Ryan Brown	Corresponding Filing Tracking Number:
	PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

### Filing Description:

Extend third-quarter 2013 base rates and quarterly adjustment factors through fourth-quarter 2013 for Individual Medical Expense Policies offered to residents of the District of Columbia through the Aetna Insurance Trust under our filed and approved quarterly rating methodology.

## Company and Contact

### Filing Contact Information

Ryan Brown,	BrownR5@aetna.com
151 Farmington Ave	860-273-0123 [Phone]
Hartford, CT 06156	

### Filing Company Information

Aetna Life Insurance Company	CoCode: 60054	State of Domicile: Connecticut
151 Farmington Avenue	Group Code: 1	Company Type:
Hartford, CT 06156	Group Name:	State ID Number:
(860) 273-7546 ext. [Phone]	FEIN Number: 06-6033492	

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: District of Columbia

Filing Company:

Aetna Life Insurance Company

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name: Individual Medical

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Darniece Shirley	08/22/2013	09/04/2013

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	08/22/2013	08/22/2013
Pending Industry Response	Darniece Shirley	08/19/2013	08/19/2013
	Darniece Shirley	08/22/2013	

#### Response Letters

Responded By	Created On	Date Submitted
Ryan Brown	08/22/2013	08/22/2013
Ryan Brown	08/20/2013	08/20/2013

**State:** District of Columbia

**Filing Company:** Aetna Life Insurance Company

**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

**Product Name:** Individual Medical

**Project Name/Number:** /

## Disposition

Disposition Date: 08/22/2013

Implementation Date: 10/01/2013

Status: APPROVED

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

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 req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	N/A	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

### Percent Change Approved:

**Minimum:** 0.000%

**Maximum:** 0.000%

**Weighted Average:** 0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter All Filings		Yes
Supporting Document	Certificate of Authority to File		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Actuarial Justification		Yes
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		Yes
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		Yes

SERFF Tracking #:

AETN-129146675

State Tracking #:

Company Tracking #:

DC-2013-10

State: District of Columbia

Filing Company: Aetna Life Insurance Company

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name: Individual Medical

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Consumer Disclosure Form		Yes
Supporting Document	Actuarial Memorandum and Certifications		Yes
Supporting Document	Unified Rate Review Template		Yes
Supporting Document	Cover Letter		Yes

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/22/2013
Submitted Date	08/22/2013
Respond By Date	09/12/2013

Dear Ryan Brown,

### Introduction:

Further to our previous objections, please see below.

### Objection 1

Comments: The Rate Review Data Detail section of the filing is missing. This is required for this line of business. Please correct, via post-submission update.

### Objection 2

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Cover Letter (Supporting Document)

Comments: SERFF Tracking # AETN-128749633 only applied to new issues effective April 1, 2013 or later. It was indicated in that rate filing via response to objections that the existing business would be submitted separately to the State from AETN-128749633. The currently filed rate filing AETN-129146675 indicates this filing will apply to both new business and renewals effective October 1, 2013 through December 31, 2013. How is this when AETN-128749633 is the referenced SERFF Tracking number? Please explain further.

### Conclusion:

Sincerely,  
Darniece Shirley

---

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/19/2013
Submitted Date	08/19/2013
Respond By Date	09/02/2013

---

Dear Ryan Brown,

**Introduction:**

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

**Objection 1**

Comments: Please confirm the SERFF Tracking Number referenced in this filing (AETN-128637350) has been filed with the District of Columbia. We are having difficulty locating this filing under our State authorizations. Is the referenced SERFF Tracking number filed with another state? We are trying to understand the relationship between the referenced SERFF Tracking number and the currently filed rate filing. Please call me directly if further discussion is needed.

**Conclusion:**

Sincerely,  
Darniece Shirley

---

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status  
Objection Letter Date 08/22/2013  
Submitted Date  
Respond By Date 09/12/2013

---

Dear Ryan Brown,

**Introduction:**

**Conclusion:**

Sincerely,



**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/22/2013  
Submitted Date 08/22/2013

Dear Darniece Shirley,

### **Introduction:**

Please see our comments below.

### **Response 1**

#### **Comments:**

In response to your first objection, we have completed the Rate Review Detail section of the filing and submitted via post-submission update.

### **Related Objection 1**

Comments: The Rate Review Data Detail section of the filing is missing. This is required for this line of business. Please correct, via post-submission update.

### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### **Response 2**

#### **Comments:**

In response to your second objection, we are correctly referencing rate filing AETN-128749633. However, the inclusion of renewing contracts in rate filing AETN-129146675 was a mistake and should be ignored. Rate filing AETN-129146675 should only be applicable to new business contracts.

### **Related Objection 2**

Applies To:

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Cover Letter (Supporting Document)

Comments: SERFF Tracking # AETN-128749633 only applied to new issues effective April 1, 2013 or later. It was indicated in that rate filing via response to objections that the existing business would be submitted separately to the State from AETN-128749633. The currently filed rate filing AETN-129146675 indicates this filing will apply to both new business and renewals effective October 1, 2013 through December 31, 2013. How is this when AETN-128749633 is the referenced SERFF Tracking number? Please explain further.

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

**Changed Items:**

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

Sincerely,  
Ryan Brown

---

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/20/2013
Submitted Date	08/20/2013

---

Dear Darniece Shirley,

**Introduction:**

With respect to your question, please see the comments section below.

**Response 1**

**Comments:**

Please accept my apologies as SERFF filing AETN-128637350 was referenced in error. The SERFF filing that should have been communicated is SERFF filing AETN-128749633.

**Related Objection 1**

Comments: Please confirm the SERFF Tracking Number referenced in this filing (AETN-128637350) has been filed with the District of Columbia. We are having difficulty locating this filing under our State authorizations. Is the referenced SERFF Tracking number filed with another state? We are trying to understand the relationship between the referenced SERFF Tracking number and the currently filed rate filing. Please call me directly if further discussion is needed.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Thank you.

Sincerely,

Ryan Brown

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Post Submission Update Request Processed On 09/04/2013

Status: Allowed  
Created By: Ryan Brown  
Processed By: Darniece Shirley  
Comments:

### Rate Information:

Field Name	Requested Change	Prior Value
Rate Data Applies	Yes	No
Filing Method	SERFF	
Rate Change Type	Neutral	
Filing Method of Last Filing	SERFF	

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

**Company Rate Information:**

Company Name:Aetna Life Insurance Company

Field Name	Requested Change	Prior Value
Company Rate Change	Neutral	
Overall % Indicated Change	0.000%	
Overall % Rate Impact	0.000%	
# of Policy Holders Affected for this Program	2022	
HHS Issuer ID:	77422	
Product Names:	PPO	

**FORMS:**

Other Affected forms: GR-11741 et al.

**REQUESTED RATE CHANGE INFORMATION:**

Change Period:	Other
Member Months:	26338
Benefit Change:	None
Min:	0.000
Max:	7.700
Weighted Avg.:	1.500

**PRIOR RATE:**

Total Earned Premium::	4,606,830.000
Total Incurred Claims:	3,267,495.320
Min:	46.000
Max:	843.000
Weighted Avg.:	174.910

**REQUESTED RATE:**

Projected Earned Premium:	5,294,140.520
Projected Incurred Claims:	3,919,112.480
Min:	46.000
Max:	843.000
Weighted Avg.:	192.000

POS - Covered Lives	2381
POS - Policy Holders	2022

**State:** District of Columbia

**Filing Company:** Aetna Life Insurance Company

**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

**Product Name:** Individual Medical

**Project Name/Number:** /

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF

**Rate Change Type:** Neutral

**Overall Percentage of Last Rate Revision:** %

**Effective Date of Last Rate Revision:**

**Filing Method of Last Filing:** SERFF

## 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 req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	Neutral	0.000%	0.000%		2,022		%	%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:				2,381				
Policy Holders:				2,022				

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Rate Review Detail

### COMPANY:

Company Name: Aetna Life Insurance Company  
 HHS Issuer Id: 77422  
 Product Names: PPO  
 Trend Factors:

### FORMS:

New Policy Forms:  
 Affected Forms:  
 Other Affected Forms: GR-11741 et al.

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Other  
 Member Months: 26,338  
 Benefit Change: None  
 Percent Change Requested: Min: 0.0 Max: 7.7 Avg: 1.5

### PRIOR RATE:

Total Earned Premium: 4,606,830.00  
 Total Incurred Claims: 3,267,495.32  
 Annual \$: Min: 46.00 Max: 843.00 Avg: 174.91

### REQUESTED RATE:

Projected Earned Premium: 5,294,140.52  
 Projected Incurred Claims: 3,919,112.48  
 Annual \$: Min: 46.00 Max: 843.00 Avg: 192.00

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** Individual Medical  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Cover Letter All Filings
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
-------------------------	--



SERFF Tracking #:

AETN-129146675

State Tracking #:

Company Tracking #:

DC-2013-10

State: District of Columbia

Filing Company:

Aetna Life Insurance Company

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name: Individual Medical

Project Name/Number: /

<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not Applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	To DC - DC IVL Eff 10-01-2013 letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



Ryan Brown  
Individual Products, RS12  
Aetna Life Insurance Company  
151 Farmington Avenue  
Hartford, CT 06156  
Phone: 860-273-3440  
Fax: 860-902-8517

August 5, 2013

Mr. Efred Tanhehco  
Government of the District of Columbia  
Department of Insurance, Securities, and Banking  
Actuarial Analysis Division  
810 First Street NE, Suite 701  
Washington, DC 20002

Re: Aetna Life Insurance Company, NAIC No. 00160054  
Filing #DC-2013-10  
Form GR-11741, GR-11741-LME, et al. - Comprehensive and Limited Medical Expense Insurance  
For Residents of the District of Columbia

Dear Mr. Tanhehco:

We propose, for your Department's consideration, that currently filed base rates and third-quarter 2013 quarterly adjustment factors discussed in SERFF Tracking #AETN-128637350 be extended through fourth-quarter 2013 for new and renewing contracts issued using our quarterly-rating methodology to residents in the District of Columbia.

Currently filed rates and benefit plans are fully compliant with the Federal Patient Protection and Affordable Care Act (PPACA) and satisfy lifetime loss ratio requirements based on the previously provided experience. The currently filed quarterly adjustment factor for new business and renewals effective from July 1, 2013 through September 30, 2013 is 1.077. We propose that the 1.077 quarterly adjustment factor also apply to new business and renewals effective October 1, 2013 through December 31, 2013. This means that all fourth-quarter 2013 renewals and new business will be at the same rates as previously approved for third-quarter 2013 renewals and new business.

Please feel free to contact me if you have any additional questions.

Very truly yours,

A handwritten signature in black ink that reads "Ryan Brown".

Ryan Brown  
Individual Markets Actuarial

Encl: a/s