

State: Virginia
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other
Product Name: VA-SG-UHIC-2021-10
Project Name/Number: /

Table of Contents

User Usage Agreement

Attachments

Usage Agreement [Usage Agreement.pdf](#)

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Rate Filing Exhibits [2021 VA UHIC Rate Filing Template.pdf](#)

Supporting Document

(ex. Supporting Document Name Attachment Name)

Attachments

Part III Actuarial Memorandum and Certifications [VA_25978_UHIC_SG_PartIII_2021Q4.pdf](#)

Product Checklist [Rate Review Checklist.pdf](#)

Health Insurance Rate Request Summary [Rate Change Request Summary UHIC.pdf](#)

Unified Rate Review Template [VA_SG_202110_UHIC_URRT_\(02_03_21\).xlsm](#)

Unified Rate Review Template [VA_SG_202110_UHIC_URRT_\(02_03_21\).pdf](#)

VA ACA Rate Filing Template [2021 VA UHIC Rate Filing Template - FORM 130 A.pdf](#)

Cover Letter [VA-SG-UHIC-Cover-2021-10.pdf](#)

Additional Exhibits [VA-SG-UHIC-Exhibits 2021-10_\(2_3_2021\).pdf](#)

L&H Actuarial Memorandum [VA-SG-UHIC-ActMemo-202110.pdf](#)

AV Screenshots [VASG UHIC - AV Screenshots \(05-19-2020\).pdf](#)

Unique Plan Design Documentation [VA-SG-UHIC-Unique Plan Design-2021-01.pdf](#)

Certification of Compliance [Certificate of Compliance Letter_VA_UHIC_Effective 1-1-21.pdf](#)

Objection 3 4 2021 [UHIC Objection 3_4_2021.pdf](#)

Objection 3 4 2021 [UHIC Objections 3_4_2021.xlsx](#)

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Filing at a Glance

Company:	UnitedHealthcare Insurance Company
Product Name:	VA-SG-UHIC-2021-10
State:	Virginia
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.003G Small Group Only - Other
Filing Type:	Rate
Date Submitted:	02/05/2021
SERFF Tr Num:	UHLC-132705497
SERFF Status:	Closed-Approved
State Tr Num:	UHLC-132705497
State Status:	Approved
Co Tr Num:	

Effective	10/01/2021
Date Requested:	
Author(s):	Maria Ilea, Nicole Chapin, Michelle Lorenzo, Ryan Morgan, Hannah Sinner
Reviewer(s):	Bobby Toone (primary), David Shea
Disposition Date:	03/09/2021
Disposition Status:	Approved
Effective Date:	10/01/2021

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

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: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 1.08%
Filing Status Changed: 03/09/2021	
State Status Changed: 03/09/2021	Deemer Date: 04/03/2021
Created By: Maria Ilea	Submitted By: Maria Ilea
Corresponding Filing Tracking Number: UHLC-132334990	
State TOI: H16G Group Health - Major Medical	State Sub-TOI: H16G.003G Small Group Only - Other
PPACA: Non-Grandfathered Immed Mkt Reforms	
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:
2021Q4 VA SG UHIC Rate Filing

Company and Contact

Filing Contact Information

Maria Ilea,	maria_ilea@uhc.com
4 Research Dr	203-447-4291 [Phone]
Shelton, CT 06484	

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bobby Toone	03/09/2021	03/09/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bobby Toone	03/05/2021	03/05/2021
Info has been requested from company	Bobby Toone	03/05/2021	03/05/2021
Disapproved	David Shea	03/04/2021	03/04/2021

Response Letters

Responded By	Created On	Date Submitted
Maria Ilea	03/09/2021	03/09/2021
Maria Ilea	03/05/2021	03/05/2021
Maria Ilea	03/04/2021	03/04/2021

SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	VA-SG-UHIC-2021-10				
Project Name/Number:	/				

Disposition

Disposition Date: 03/09/2021

Effective Date: 10/01/2021

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:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	Increase	1.080%	1.080%	\$4,426,618	5,767	\$410,649,628	15.300%	-12.760%

Percent Change Approved:

Minimum: -12.760%

Maximum: 15.300%

Weighted Average: 1.080%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Part III Actuarial Memorandum and Certifications	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	Part II - Consumer Justification Narrative	Received & Acknowledged	Yes
Supporting Document	Health Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Unified Rate Review Template	Received & Acknowledged	Yes
Supporting Document	VA ACA Rate Filing Template	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Additional Exhibits	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	AV Screenshots	Received & Acknowledged	Yes
Supporting Document	Unique Plan Design Documentation	Received & Acknowledged	Yes

SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
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State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Objection 3 4 2021	Received & Acknowledged	Yes
Rate	Rate Filing Exhibits	Approved	Yes

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/05/2021
Submitted Date	03/05/2021
Respond By Date	03/19/2021

Dear Maria Ilea,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Unified Rate Review Template (Supporting Document)

Comments: Please correct the Effective Date of Rate Change on the URRT in HIOS. Currently the date reads 1/0/1900. It should match the date on the URRT in the filing.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bobby Toone

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/05/2021
Submitted Date	03/05/2021
Respond By Date	03/19/2021

Dear Maria Ilea,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Unified Rate Review Template (Supporting Document)

Comments: Please submit the current version of the URRT to HIOS for review.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bobby Toone

State: Virginia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other
Product Name: VA-SG-UHIC-2021-10
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/04/2021
Submitted Date	03/04/2021
Respond By Date	03/11/2021

Dear Maria Ilea,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

Please provide detailed narrative and calculations, in Excel with working formulae, to support the following:

1. The expected risk adjustment payment of \$20.78, and how this compares to the \$19.05 developed in the previous filing.
2. The COVID-19 adjustment of 7.8%.
3. The "All Other" adjustment of -4.5%.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
David Shea

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/09/2021
Submitted Date	03/09/2021

Dear Bobby Toone,

Introduction:

Response 1

Comments:

The error stems from a disabled macro in Excel and we cannot enable that macro. However, the completed URRT file was submitted in SERFF and it displays the correct Rate Effective Date.

Thank you,

Related Objection 1

Applies To:

- Unified Rate Review Template (Supporting Document)

Comments: Please correct the Effective Date of Rate Change on the URRT in HIOS. Currently the date reads 1/0/1900. It should match the date on the URRT in the filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Maria Ilea

State: Virginia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other
Product Name: VA-SG-UHIC-2021-10
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/05/2021
Submitted Date	03/05/2021

Dear Bobby Toone,

Introduction:

Response 1

Comments:

The HIOS submission has been completed.

Thank you for your review!

Related Objection 1

Applies To:

- Unified Rate Review Template (Supporting Document)

Comments: Please submit the current version of the URRT to HIOS for review.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Maria Ilea

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2021
Submitted Date	03/04/2021

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Please find our responses attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 3 4 2021
Comments:	
Attachment(s):	UHIC Objection 3_4_2021.pdf UHIC Objections 3_4_2021.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Maria Ilea

SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	VA-SG-UHIC-2021-10				
Project Name/Number:	/				

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.900%
Effective Date of Last Rate Revision:	04/01/2021
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	UHLC-132560883

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	Increase	1.080%	1.080%	\$4,426,618	5,767	\$410,649,628	15.300%	-12.760%

State: Virginia
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other
Product Name: VA-SG-UHIC-2021-10
Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: UnitedHealthcare Insurance Company
 HHS Issuer Id: 25978

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
EPO	25978VA003		13254
POS	25978VA001		42634

Trend Factors: The proposed 2021 annual trend factor is 8.6%

FORMS:

New Policy Forms: POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, ,
 SBN21.CHCSEL.I.2018.SG.VA.CB5R, SBN21.CHCSEL.I.2018.SG.VA.CB5U,
 SBN21.CHCSEL.I.2018.SG.VA.CB5X, SBN21.CHCSEL.I.2018.SG.VA.CB5Y,
 SBN21.CHCSEL.I.2018.SG.VA.CB5Z, SBN21.CHCSEL.I.2018.SG.VA.CB53,
 SBN21.CHCSEL.I.2018.SG.VA.CB58, SBN21.CHCSEL.I.2018.SG.VA.CB59,
 SBN21.CHCSEL.I.2018.SG.VA.CB6C, SBN21.CHCSEL.I.2018.SG.VA.CCLP,
 SBN21.CHCSEL.I.2018.SG.VA.CB6F, SBN21.CHCSEL.I.2018.SG.VA.CB6H,
 SBN21.CHCSEL.I.2018.SG.VA.CB6M, SBN21.CHCSEL.I.2018.SG.VA.CB6O,
 SBN21.CHCSEL.I.2018.SG.VA.CB6S, SBN21.CHCSEL.I.2018.SG.VA.CB6U,
 SBN21.CHCSEL.I.2018.SG.VA.CB6W, SBN21.CHCSEL.I.2018.SG.VA.CB63,
 SBN21.CHCSEL.I.2018.SG.VA.CB65, SBN21.CHCSEL.I.2018.SG.VA.CB67,
 SBN21.CHCSEL.I.2018.SG.VA.CB69, SBN21.CHCSEL.I.2018.SG.VA.CB7D,
 SBN21.CHCSEL.I.2018.SG.VA.CB7I, SBN21.CHCSEL.I.2018.SG.VA.CB7N,
 SBN21.CHCSEL.I.2018.SG.VA.CB7P, SBN21.CHCSEL.I.2018.SG.VA.CB7T,
 SBN21.CHCSEL.I.2018.SG.VA.CB7X, SBN21.CHCSEL.I.2018.SG.VA.CB72,
 SBN21.CHCSEL.I.2018.SG.VA.CB75, SBN21.CHCSEL.I.2018.SG.VA.CCLC,
 SBN21.CHPSLP.I.2018.SG.VA.CB5S, SBN21.CHPSLP.I.2018.SG.VA.CB5V,
 SBN21.CHPSLP.I.2018.SG.VA.CB5W, SBN21.CHPSLP.I.2018.SG.VA.CB55,
 SBN21.CHPSLP.I.2018.SG.VA.CB6B, SBN21.CHPSLP.I.2018.SG.VA.CCLQ,
 SBN21.CHPSLP.I.2018.SG.VA.CB6G, SBN21.CHPSLP.I.2018.SG.VA.CB6I,
 SBN21.CHPSLP.I.2018.SG.VA.CB6N, SBN21.CHPSLP.I.2018.SG.VA.CB6Q,
 SBN21.CHPSLP.I.2018.SG.VA.CB6T, SBN21.CHPSLP.I.2018.SG.VA.CB6V,
 SBN21.CHPSLP.I.2018.SG.VA.CB6Z, SBN21.CHPSLP.I.2018.SG.VA.CB64,
 SBN21.CHPSLP.I.2018.SG.VA.CB66, SBN21.CHPSLP.I.2018.SG.VA.CB68,
 SBN21.CHPSLP.I.2018.SG.VA.CB7B, SBN21.CHPSLP.I.2018.SG.VA.CB7F,
 SBN21.CHPSLP.I.2018.SG.VA.CB7J, SBN21.CHPSLP.I.2018.SG.VA.CB7O,
 SBN21.CHPSLP.I.2018.SG.VA.CB7Q, SBN21.CHPSLP.I.2018.SG.VA.CB7V,
 SBN21.CHPSLP.I.2018.SG.VA.CB7Y, SBN21.CHPSLP.I.2018.SG.VA.CB73,
 SBN21.CHPSLP.I.2018.SG.VA.CB74, SBN21.CHPSLP.I.2018.SG.VA.CCLT,
 SBN21.RX.NET.I.2018.SG.VA.A89L, SBN21.RX.NET.I.2018.SG.VA.A92L,
 SBN21.RX.NET.I.2018.SG.VA.A93L.A94L, SBN21.RX.NET.I.2018.SG.VA.E60,

State: Virginia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other
Product Name: VA-SG-UHIC-2021-10
Project Name/Number: /

SBN21.RX.NET.I.2018.SG.VA.E62, SBN21.RX.NET-OON.I.2018.SG.VA.A89L,
SBN21.RX.NET-OON.I.2018.SG.VA.A92L, SBN21.RX.NET-OON.I.2018.SG.VA.E62,
ADD21.RXSBN.NET.I.2018.SG.VA, ADD21.RXSBN.NET-OON.I.2018.SG.VA,
RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET-OON.I.2018.SG.VA,
RID21.PDS.NET.I.2018.SG.VA.D, RID21.PDS.NET.I.2018.SG.VA.DSD,
RID21.PDS.NET-OON.I.2018.SG.VA.D, RID21.PDS.NET-OON.I.2018.SG.VA.DSD,
RID21.PVCS.NET.I.2018.SG.VA.C, RID21.PVCS.NET.I.2018.SG.VA.CP,
RID21.PVCS.NET-OON.I.2018.SG.VA.C, RID21.PVCS.NET-OON.I.2018.SG.VA.CP,
RID21.SANVELLO.I.2018.SG.VA, RID21.PREVENTIVE.I.2018.SG.VA,
RID21.UHM.I.2018.SG.VA

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 731,180
Benefit Change: Increase
Percent Change Requested: Min: -12.76 Max: 15.3 Avg: 1.08

PRIOR RATE:

Total Earned Premium: 410,649,627.81
Total Incurred Claims: 321,936,106.00
Annual \$: Min: 209.00 Max: 2,129.38 Avg: 561.63

REQUESTED RATE:

Projected Earned Premium: 410,861,790.00
Projected Incurred Claims: 322,095,484.00
Annual \$: Min: 216.47 Max: 1,935.24 Avg: 567.68

SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	VA-SG-UHIC-2021-10				
Project Name/Number:	/				

Rate/Rule Schedule

SERFF Tracking #:

UHLC-132705497

State Tracking #:

UHLC-132705497

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-10

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Filing Exhibits	POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, SBN21.CHCSEL.I.2018.SG.VA .CB5R, SBN21.CHCSEL.I.2018.SG.VA .CB5U, SBN21.CHCSEL.I.2018.SG.VA .CB5X, SBN21.CHCSEL.I.2018.SG.VA .CB5Y, SBN21.CHCSEL.I.2018.SG.VA .CB5Z, SBN21.CHCSEL.I.2018.SG.VA .CB53, SBN21.CHCSEL.I.2018.SG.VA .CB58, SBN21.CHCSEL.I.2018.SG.VA .CB59, SBN21.CHCSEL.I.2018.SG.VA .CB6C, SBN21.CHCSEL.I.2018.SG.VA .CCLP, SBN21.CHCSEL.I.2018.SG.VA .CB6F, SBN21.CHCSEL.I.2018.SG.VA .CB6H, SBN21.CHCSEL.I.2018.SG.VA .CB6M, SBN21.CHCSEL.I.2018.SG.VA .CB6O, SBN21.CHCSEL.I.2018.SG.VA .CB6S, SBN21.CHCSEL.I.2018.SG.VA .CB6U, SBN21.CHCSEL.I.2018.SG.VA .CB6W, SBN21.CHCSEL.I.2018.SG.VA .CB63, SBN21.CHCSEL.I.2018.SG.VA .CB65, SBN21.CHCSEL.I.2018.SG.VA .CB67,	Revised	Previous State Filing Number: UHLC-132560883 Percent Rate Change Request: 1.08	2021 VA UHIC Rate Filing Template.pdf,

SERFF Tracking #:

UHLC-132705497

State Tracking #:

UHLC-132705497

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-10

Project Name/Number:

/

SBN21.CHCSEL.I.2018.SG.VA
.CB69,
SBN21.CHCSEL.I.2018.SG.VA
.CB7D,
SBN21.CHCSEL.I.2018.SG.VA
.CB7I,
SBN21.CHCSEL.I.2018.SG.VA
.CB7N,
SBN21.CHCSEL.I.2018.SG.VA
.CB7P,
SBN21.CHCSEL.I.2018.SG.VA
.CB7T,
SBN21.CHCSEL.I.2018.SG.VA
.CB7X,
SBN21.CHCSEL.I.2018.SG.VA
.CB72,
SBN21.CHCSEL.I.2018.SG.VA
.CB75,
SBN21.CHCSEL.I.2018.SG.VA
.CCLS,
SBN21.CHPSLP.I.2018.SG.VA
.CB5S,
SBN21.CHPSLP.I.2018.SG.VA
.CB5V,
SBN21.CHPSLP.I.2018.SG.VA
.CB5W,
SBN21.CHPSLP.I.2018.SG.VA
.CB55,
SBN21.CHPSLP.I.2018.SG.VA
.CB6B,
SBN21.CHPSLP.I.2018.SG.VA
.CCLQ,
SBN21.CHPSLP.I.2018.SG.VA
.CB6G,
SBN21.CHPSLP.I.2018.SG.VA
.CB6I,
SBN21.CHPSLP.I.2018.SG.VA
.CB6N,
SBN21.CHPSLP.I.2018.SG.VA
.CB6Q,
SBN21.CHPSLP.I.2018.SG.VA
.CB6T,
SBN21.CHPSLP.I.2018.SG.VA
.CB6V,
SBN21.CHPSLP.I.2018.SG.VA
.CB6Z,
SBN21.CHPSLP.I.2018.SG.VA

SERFF Tracking #:

UHLC-132705497

State Tracking #:

UHLC-132705497

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-10

Project Name/Number:

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			.CB64, SBN21.CHPSLP.I.2018.SG.VA .CB66, SBN21.CHPSLP.I.2018.SG.VA .CB68, SBN21.CHPSLP.I.2018.SG.VA .CB7B, SBN21.CHPSLP.I.2018.SG.VA .CB7F, SBN21.CHPSLP.I.2018.SG.VA .CB7J, SBN21.CHPSLP.I.2018.SG.VA .CB7O, SBN21.CHPSLP.I.2018.SG.VA .CB7Q, SBN21.CHPSLP.I.2018.SG.VA .CB7V, SBN21.CHPSLP.I.2018.SG.VA .CB7Y, SBN21.CHPSLP.I.2018.SG.VA .CB73, SBN21.CHPSLP.I.2018.SG.VA .CB74, SBN21.CHPSLP.I.2018.SG.VA .CCLT, SBN21.RX.NET.I.2018.SG.VA. A89L, SBN21.RX.NET.I.2018.SG.VA. A92L, SBN21.RX.NET.I.2018.SG.VA. A93L.A94L, SBN21.RX.NET.I.2018.SG.VA. E60, SBN21.RX.NET.I.2018.SG.VA. E62, SBN21.RX.NET- OON.I.2018.SG.VA.A89L, SBN21.RX.NET- OON.I.2018.SG.VA.A92L, SBN21.RX.NET- OON.I.2018.SG.VA.E62, ADD21.RXSBN.NET.I.2018.S G.VA, ADD21.RXSBN.NET- OON.I.2018.SG.VA, RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET- OON.I.2018.SG.VA, RID21.PDS.NET.I.2018.SG.VA			
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State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

			.D, RID21.PDS.NET.I.2018.SG.VA .DSD, RID21.PDS.NET- OON.I.2018.SG.VA.D, RID21.PDS.NET- OON.I.2018.SG.VA.DSD, RID21.PVCS.NET.I.2018.SG.V A.C, RID21.PVCS.NET.I.2018.SG.V A.CP, RID21.PVCS.NET- OON.I.2018.SG.VA.C, RID21.PVCS.NET- OON.I.2018.SG.VA.CP, RID21.SANVELLO.I.2018.SG. VA, RID21.PREVENTIVE.I.2018.S G.VA, RID21.UHM.I.2018.SG.VA			
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SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
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State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	VA-SG-UHIC-2021-10				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Part III Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	VA_25978_UHIC_SG_PartIII_2021Q4.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	Rate Review Checklist.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Bypassed - Item:	Part II - Consumer Justification Narrative
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Health Insurance Rate Request Summary
Comments:	
Attachment(s):	Rate Change Request Summary UHIC.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	VA_SG_202110_UHIC_URRT_(02_03_21).xlsm VA_SG_202110_UHIC_URRT_(02_03_21).pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	VA ACA Rate Filing Template
Comments:	
Attachment(s):	2021 VA UHIC Rate Filing Template - FORM 130 A.pdf
Item Status:	Received & Acknowledged

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Status Date:	03/09/2021
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA-SG-UHIC-Cover-2021-10.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	VA-SG-UHIC-Exhibits 2021-10_(2_3_2021).pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA-SG-UHIC-ActMemo-202110.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	AV Screenshots
Comments:	
Attachment(s):	VASG UHIC - AV Screenshots (05-19-2020).pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Unique Plan Design Documentation
Comments:	
Attachment(s):	VA-SG-UHIC-Unique Plan Design-2021-01.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certificate of Compliance Letter_VA_UHIC_Effective 1-1-21.pdf
Item Status:	Received & Acknowledged
Status Date:	03/09/2021

SERFF Tracking #:	UHLC-132705497	State Tracking #:	UHLC-132705497	Company Tracking #:	
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State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-10		
Project Name/Number:	/		

Satisfied - Item:	Objection 3 4 2021
Comments:	
Attachment(s):	UHIC Objection 3_4_2021.pdf UHIC Objections 3_4_2021.xlsx
Item Status:	Received & Acknowledged
Status Date:	03/09/2021