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**State:** Missouri **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense  
**Product Name:** State and Policyholder Notice of Non-Renewal for Non-Grandfathered Health Insurance Policies  
**Project Name/Number:** State and Policyholder Notice of Non-Renewal for Non-Grandfathered Health Insurance Policies/PNONRNG-7/13

## Filing at a Glance

Company: United American Insurance Company  
Product Name: State and Policyholder Notice of Non-Renewal for Non-Grandfathered Health Insurance Policies  
State: Missouri  
TOI: H15I Individual Health - Hospital/Surgical/Medical Expense  
Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense  
Filing Type: Form  
Date Submitted: 06/12/2013  
SERFF Tr Num: AMLC-129070024  
SERFF Status: Closed-FILED  
State Tr Num: AMLC-129070024  
State Status: FILED  
Co Tr Num: PNONRNG-7/13  
Implementation: 06/11/2013  
Date Requested:  
Author(s): Monica Spearman  
Reviewer(s): John Howser (primary)  
Disposition Date: 08/01/2013  
Disposition Status: FILED  
Implementation Date:

State Filing Description:

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## General Information

Project Name: State and Policyholder Notice of Non-Renewal for Non-Grandfathered Health Insurance Policies	Status of Filing in Domicile: Not Filed
Project Number: PNONRNG-7/13	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: N/A
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 08/01/2013
	State Status Changed: 08/01/2013
Deemer Date:	Created By: Monica Spearman
Submitted By: Monica Spearman	Corresponding Filing Tracking Number:
	State TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

Filing Description:  
Honorable John M. Huff, Director of Insurance

ATTN: Health Division  
NAIC: 290-92916  
FEIN: 73-1128555  
RE: State Notice of Non-Renewal for Non-Grandfathered Health Insurance Policies (Policyholder Notice)

Dear Director Huff:

This submission provides notice that United American Insurance Company will non-renew its existing closed block of individual Non-Grandfathered health insurance policies effective 12-31-2013.  
Since these policies do not provide mandated essential benefits required under the Affordable Care Act for policies renewed or after January 1, 2014, these policies will be non-renewed per operation of law.  
We will provide 180-day notice of discontinuance to policyholders including information on the availability in the marketplace of guaranteed issue coverage through any carrier offering an individual health benefit plan through the state health benefit exchange.

A sample notice is enclosed for your information.

As of April 2013, United American had 4 in-force individual Non-Grandfathered policies in your state. The only health insurance currently offered by United American is supplement.  
Therefore, there are no policies suitable to be offered as replacement coverage for the insured.

We request a receipt of acknowledgement of this notice for our records.

Thank you for your consideration in this matter.

Please feel free to contact our office with any comments or questions.

Respectfully,

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Monica Spearman FLMI, ACS, AIAA, AIRC  
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United American Insurance Company  
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## Company and Contact

### Filing Contact Information

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McKinney, TX 75070 972-569-3728 [FAX]

### Filing Company Information

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	MO fee.

## State Specific

If your policy forms contain variable TEXT (brackets or other means denoting variation), please indicate the total number of policy form variations that your company intends to generate, based on the variable TEXT. (This EXCLUDES sales projections, and any variable dollar amounts.) Please review DIFP Filing Guidelines at <http://insurance.mo.gov/industry/filings/lh/index.php> for additional guidance regarding the use of variable text in policy form filings. If there is no variable text in your policy form(s), please indicate "no variable text". DIFP will accept the following responses to this question: a digit; the phrase "no variable text"; the phrase "n/a" if the filing is rates, reports, advertising, or Medicare supplement forms. Please do not put an explanation of variability in this field. Please attach that separately in an explanation of variability under the "Supporting Documentation" tab. Please call the L&H Manager at 573-526-0672 with any questions.: N/A