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November 26, 2018

Honorable Barbara Richardson
Commissioner of Insurance, State of Nevada
Nevada Division of Insurance
1818 East College Parkway, Suite 103
Carson City, NV 89706

RE: Better Business Bureau (BBB) Northern Nevada and Utah Association Health Plan Informational Filing

Dear Commissioner Richardson:

Hometown Health is pleased to submit the fully-insured Association Health Plan informational filing for the Better Business Bureau (BBB) Northern Nevada and Utah. The BBB Association Health Plan will be available to Northern and Southern Nevada employer groups in good standing beginning 1/1/2019.

The following items are included in the informational filing for BBB Association Health Plan:

1. A copy of BBB's Articles of Incorporation.
2. A copy of BBB's bylaws.
3. Better Business Bureau (BBB) Northern Nevada and Utah mission is to be the leader in advancing marketplace trust. The organization does this by setting standards for marketplace trust, encouraging and supporting best practices by engaging with and educating consumers and businesses, celebrating marketplace role models, calling out and addressing substandard marketplace behavior, and creating a community of trustworthy businesses and charities. The BBB sees trust as a function of two primary factors – integrity and performance. Integrity includes respect, ethics and intent. Performance speaks to a business's track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.
4. Please refer to the SERFF numbers listed below for 2019 HMO & PPO Association Health Plan documents approved by the Nevada Division of Insurance.

Form – HMO Plans	SERFF Number	Informational Filing Form Number
2019 AHP SIG EOC	HTHL-131701572	HTHL-131703615
2019 AHP HMO Marketing Materials • BBB Benefits at a Glance Exhibit • BBB Group Enrollment Application	HTHL-131727009	HTHL-131727009

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• Association Health Plan Participation Requirements		
19 AP HMO 00-NA 0000 E D6750X2 HSA	HTHL-131701572	HTHL-131703615
19 AP HMO 00-NA 0000 P D7900X2	HTHL-131701572	HTHL-131703615
19 AP HMO 25-70 CINS U D1350X2 HSA	HTHL-131701572	HTHL-131703615
19 AP HMO 25-CO 1200 A D0500X2	HTHL-131701572	HTHL-131703615
19 AP HMO 30-CO 1700 A D1000X2	HTHL-131701572	HTHL-131703615
19 AP HMO 35-CO 2500 A D2000X2	HTHL-131701572	HTHL-131703615
19 AP HMO 50-70 CINS P D4500X2	HTHL-131701572	HTHL-131703615
19 AP HMO 50-CO 3200 A D4000X2	HTHL-131701572	HTHL-131703615
19 AP HMO 60-00 CINS U D1350X2 HSA	HTHL-131701572	HTHL-131703615
Form – PPO Plans	SERFF Number	Informational Filing Form Number
2019 AHP PPO EOC	HTHL-131701678	HTHL-131703624
2019 AHP PPO Marketing Materials • BBB Benefits at a Glance Exhibit • BBB Group Enrollment Application • Association Health Plan Participation Requirements	HTHL-131727078	HTHL-131727078
19 AP PPO 00-NA 0000 E D6750X2 HSA	HTHL-131701678	HTHL-131703624
19 AP PPO 00-NA 0000 P D7900X2	HTHL-131701678	HTHL-131703624
19 AP PPO 25-70 CINS U D1350X2 HSA	HTHL-131701678	HTHL-131703624
19 AP PPO 25-CO 1200 A D0500X2	HTHL-131701678	HTHL-131703624
19 AP PPO 30-CO 1700 A D1000X2	HTHL-131701678	HTHL-131703624
19 AP PPO 35-CO 2500 A D2000X2	HTHL-131701678	HTHL-131703624
19 AP PPO 50-70 CINS P D4500X2	HTHL-131701678	HTHL-131703624
19 AP PPO 50-CO 3200 A D4000X2	HTHL-131701678	HTHL-131703624
19 AP PPO 60-00 CINS U D1350X2 HSA	HTHL-131701678	HTHL-131703624

- The M-1 form was filed with the United States Department of Labor on November 14, 2018. The receipt confirmation code is 00006760-1947. While the M-1 form was filed, approval was not provided at the time of the filing; consider the M-1 receipt confirmation as evidence that the appropriate form was filed.
- Hometown Health will serve as the plan administrator to collect premiums and pay claims.

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NAIC – Hometown Health Insurance Company (HMO): 41094

NAIC – Hometown Health Providers Insurance Company (PPO): 85266

7. Sales, marketing and advertising materials were developed by Hometown Health; they are included in the SERFF filing. Other materials may be filed on an informational basis prior to use.
8. Hometown Health will market the Association Health Plan through producers appointed with our company. Additionally, BBB will market availability of the Association Health Plan to its member companies in good standing. Marketing materials will include both print and electronic media.
9. The Association Service Area includes statewide access for PPO plans and HMO access in Washoe, Carson, Douglas, Lyon, and Storey counties.

Thank you for your consideration of this request. Please contact me if you have any questions or require more information.

Sincerely,

Jon Hager, MBA, CHIE
Director, Planning & Performance
Hometown Health Plan

December 18, 2018

Honorable Barbara Richardson
Commissioner of Insurance, State of Nevada
Nevada Division of Insurance
1818 East College Parkway, Suite 103
Carson City, NV 89706

RE: Better Business Bureau Northern Nevada and Utah Association Health Plan

Dear Commissioner Richardson:

Delta Dental Insurance Company (DDIC) is pleased to partner with Hometown Health in the Association Health Plan arrangement for the Better Business Bureau of Northern Nevada and Utah (BBB). The BBB Association Health Plan will be available to Northern and Southern Nevada employer groups in good standing beginning January 1, 2019.

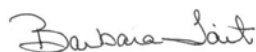
The following is a list of forms with the applicable SERFF number that have been approved by the Department and will be used with the BBB Association Health Plan offering:

Form Number	Description	SERFF Number
ENT-PPO-NV-E	Evidence of Coverage	DDPA-128844041
E-PPO-A-DM1CBL2	Attachment A1, Covered Services	DDPA-128844041
E-PPO-A-DM1CBL3	Attachment A2, Covered Services	DDPA-128844041
E-PPO-A-DM2CBL2	Attachment A3, Covered Services	DDPA-128844041
E-PPO-A-DM2CBL3	Attachment A4, Covered Services	DDPA-128844041
E-PPO-A-DM3CBL3	Attachment A5, Covered Services	DDPA-128844041
E-PPO-A-DM1LH2	Attachment A6, Covered Services	DDPA-128844041
E-PPO-A-DM1LH3	Attachment A7, Covered Services	DDPA-128844041
E-PPO-A-DM2LH2	Attachment A8, Covered Services	DDPA-128844041
ENT-LE-NV	Attachment B, Limitations and Exclusions	DDPA-128844041
ENT-GV	Group Variables	DDPA-128844041

The Articles of Incorporation and bylaws for BBB were previously filed by Hometown Health under the Information Filing number HTHL-131703615. Hometown Health will collect all premiums and remit to DDIC the dental portion. DDIC will administer the dental benefits and pay claims. At this time, there are no sales, marketing or advertising materials that have been developed for this plan. The Association Service area includes statewide access for the DPO plans.

Thank you for your assistance with this process. Please contact me if you have any questions, or require additional information.

Sincerely,



Barbara Tait
Regulatory Analyst