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October 8, 2018

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

RE: Updated Information Association Health Plan filing

Dear Commissioner Richardson,

We wanted to provide an update to our August 2, 2018 Information filing. We have attached a copy of the update M-1 filing which was submitted on August 30, 2018. The update M-1 filing replaces the initial M-1 filing that was provided with the August 2, 2018 Informational filing.

Additionally, the AHP service area was modified to allow an employer whose principal place of business is located in Clark County, Nevada and its employees are located in Nevada and not just Clark County, Nevada to be eligible for coverage through the AHP. In our initial Informational filing, the employer and all its employees were required to be in Clark County, Nevada.

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

Sincerely,

A handwritten signature in black ink, appearing to read 'JK Kim', with a horizontal line extending to the right.

Jack Kim



Jack Kim, Senior Associate General Counsel  
UnitedHealthcare Employer & Individual  
NV018-S500 2720 N. Tenaya Way, Las Vegas, NV 89128  
Tel (702) 240-8890 Fax (866) 383-0428

August 8, 2018

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

RE: Information Association Health Plan filing

Dear Commissioner Richardson,

We are pleased to submit the information filing for an Association Health Plan (AHP) that will be offered through the Henderson, Nevada Chamber of Commerce (Chamber). The Chamber's AHP will be called the Clark County Health Plan Association (CCHP) and will be available to Chamber members that are members in good standing with the Chamber. The Chamber is unique in that other Chambers of Commerce can be a member of the Chamber, which will allow the members of other Chambers of Commerce in Clark County access to an AHP through the Chamber/CCHP, including the Boulder City Chamber of Commerce and the Latin Chamber of Commerce. Additional Chambers of Commerce may become members of the Chamber and become eligible for the AHP in the future.

The following items are included in the information filing for the Henderson, Nevada Chamber of Commerce/Clark County Health Plan Association.

1. A copy of the Chamber's Articles of Incorporation. (Attachment 1)
2. A copy of the Chamber's bylaws and a copy of the CCHP's bylaws. The CCHP is a separate committee established by the Chamber to govern its AHP (Attachment 2). We consider these documents to privileged and confidential as they describe the internal workings of the Chamber and the CCHP.
3. The Chamber's primary business purpose was established in 1945 and its mission is to (i) advance the commercial, industrial, civic and general interests of the members of the Chamber, the City of Henderson and of Clark County, Nevada, (ii) promote the economic environment for business and (iii) advocate for responsive government. Additional information regarding the Henderson Chamber of Commerce and the activities and benefits it provides to its members can be obtained at their website [www.hendersonchamber.com](http://www.hendersonchamber.com).
4. Please see the SERFF numbers of the documents that have been previously approved by the Division of Insurance (DOI). Additionally, we have provided a copy of the Association Group

Enrollment Agreement that each small group seeking coverage through the Association will complete.

<b>Form Type</b>	<b>SERFF Number</b>	<b>Form Number in Informational Filing</b>
Employer Application	SRHA-131600687 SRHA-131601554	18HS_GAHP_GRP_APP
Employee Enrollment Form	SRHA-131069140 SRHA-131069140	17HSU_KNSN_ENROLLMENTFORM_V2
HPN Group Association Evidence of Coverage	SRHA-131446999	18H_GAHP_EOC
SHL Group Association Certificate of Coverage	SRHA-131447046	18S_GAHP_COC
HPN Benefit Schedule	SRHA-131109170	18H_GAHP_SOL_HMO_15 18H_GAHP_SOL_POS_20_0_1500_20_IP 18H_GAHP_POS_15_0_1000_20_IP 18H_GAHP_HMO_30_5000_4A 18H_GAHP_HMO_30_500_3D 18H_GAHP_HMO_20_2000_3D 18H_GAHP_HMO_20_1500_1D 18H_GAHP_HMO_20_1000_3D
SHL Benefit Schedule	SRHA-131109180	18S_GAHP_SOL_PPO_20_500_20 18S_GAHP_SOL_HSA_PPO_3000_20
HPN Prescription Drug Rider	SRHA-131109170	18H_GAHP_3T_RX_15_40_60_2_5X 18H_GAHP_3T_RX_25_50_75_2_5X
SHL Prescription Drug Rider	SRHA-131109180	18S_GAHP_3T_RX_15_40_60_30_2_5X
SHL Vision Certificate of Coverage	Prior to 2007	18S_GAHP_VPPO_VCOC_FAM
SHL Dental Certificate of Coverage	SRHA-129642340	18S_GAHP_DPPO_DCOC_FAM_ORTHO
Vision Benefit Schedule	SRHA-131594638	18S_GAHP_SAV_FAM_OPT1
Dental Benefit Schedule	Prior to 2007	18S_GAHP_DPPO_PLAN1_FAM_ORTHO
HPN Service Area	SRHA-131446999	18H_GAHP_ATTB
SHL Services Requiring Prior Authorization	SRHA-131522828	18S_KN_SN_ATTB
SHL HSA RX Attachment	SRHA-131447046	18S_GAHP_ATTC

5. The M-1 form was filed with the Department of Labor on August 2, 2018. A copy of the confirmation email and a copy of the M-1 filing are attached. (Attachment 3). The receipt confirmation code is 00006517-2129. The filing direction that was provided asked that we provide a notice of when the M-1 was approved. However it is our understanding that while there is an M-1 filing requirement, but that there is no approval of the M-1 form. Since there is no M-1 approval, please consider the M-1 confirmation as evidence that the M-1 was filed.
6. Health Plan of Nevada/Sierra Health and Life will be collecting premiums and paying claims. CCHP will not be retaining an administrator to perform these functions.

7. Attached are copies of the marketing and sales materials that will be initially used for the AHP. Additional marketing materials will be developed by UHC, the AHP, or the Chambers of Commerce that are members of the Association. These marketing and sales materials will be filed on an information bases prior to being used. We consider these documents to be privileged and confidential until we make them available to the public and they will be denoted as such within the filing. (Attachment 4)
  
8. UHC, the Chamber, CCHP and the Chambers of Commerce members plan to market the AHP through producers that are appointed with UHC and who are members of the Chambers of Commerce. Additionally, the Chambers of Commerce will collectively and individually market the availability of the AHP to its members. The marketing will include both print and electronic media. We consider these documents to be privileged and confidential until we make them available to the public.
  
9. The AHP enrollment area will be Clark County. This AHP will not be available on a statewide basis at this time. We will update this information filing if a decision is made to expand the service area for the AHP.

Feel Free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jack Kim', with a long horizontal line extending to the right.

Jack Kim