

Approved: January 30, 1995
Date

MINUTES OF THE HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE.

The meeting was called to order by Chairperson Bill Bryant at 3:30 p.m. on January 24, 1995 in Room 527S-of the Capitol.

All members were present except:

Committee staff present: Bill Wolff, Legislative Research Department
Bruce Kinzie, Revisor of Statutes
Nikki Feuerborn, Committee Secretary

Conferees appearing before the committee: Insurance Commissioner Kathleen Sebelius
Anita Larson, Security Benefit Group
Representative Gwen Welshimer
Richard Huncker, Insurance Department
William Sneed, Health Insurance Associations of America

Others attending: See attached list

Kathleen Sebelius, Insurance Commissioner, was a guest of the Committee and introduced her staff: Robert L. Kennedy, Jr., Assistance Commissioner, Brian Moline, General Counsel, and Tom Wilder, Director of Governmental Relations (Attachment 1). Commissioner Sebelius also presented the Committee with requests for the admission of legislation: NAIC examination information, continuing education for insurance agents, and the acceleration of life insurance benefits.

Representative Welshimer moved that the proposals be accepted into legislation. Motion was seconded by Representative Gilbert. Motion carried.

Anita Larson, Security Benefit Group, asked that legislation regarding asset-backed securities, the removal of certain common stock investment restrictions, and international clearing corporations which would allow life insurance companies to invest in securities be introduced (Attachments 2, 3, and 4). Ms. Larson was unsure if securities purchased and cleared outside the United States could be held outside the states.

Representative Smith moved for the introduction of the legislation. Motion was seconded by Representative Welshimer. Motion carried.

Hearing on HB 2072--Requiring universal explanation of benefits forms

Representative Gwen Welshimer explained the need for the universal benefit forms from the viewpoint of physician's offices (Attachment 5). She explained the complexities of dealing with 200-400 different forms, translating their explanations, directives, and terminology. The problems with locating exact information on the various formats now in use were also mentioned.

Richard Huncker, Kansas Insurance Department, supported the request for the standardization of universal explanation of benefits forms. Medical supplement area forms have been standardized. He did suggest that the bill be amended to include remittance advice. The provider community should be included in the development of this form. Multiple explanation forms and similar looking bills are often quite confusing.

William Sneed, Health Insurance Associations of America, reviewed the problems of legislating the requirement for one universal benefit form:

1. The uniform claims form which has been accepted for usage in Kansas had two national models. There is no central place to start with the requested universal benefit form.
2. Insurance companies would be required to completely rewrite their computer programs to comply

CONTINUATION SHEET

MINUTES OF THE HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE,
Room 527S-Statehouse, at 9:00 a.m. on January 25, 1995.

2. Insurance companies would be required to completely rewrite their computer programs to comply with the proposed legislation.
3. Wisconsin has created such a form and has run into a great deal of opposition from providers.
4. The various companies who provide insurance in Kansas range from those very large firms which do business only in Kansas and those companies which do business in every state, therefore using one form for all states.
5. Perhaps the uniform claims act format could be followed in the development of such a universal form.

There were no other conferees and the Hearing was declared closed.

Action on HB 2068--UCCC, computation of finance charges, term

Representative Dawson moved to pass the bill out favorably and place it on the Consent Calendar. Motion was seconded by Representative Crabb. Motion carried.

Action on HB 2080--Banks and trust companies, reproduction of records

This bill would update the language which allows current levels of technology. Bills stored in this manner would have the same force and effect as the originals documents.

Representative Donovan moved for the favorable passage of this bill. The motion was seconded by Representative Vickery. Motion carried.

Action on HB 2082--UCC, financing statement

This bill would state that "where married debtors are jointly engaged in business and it is unclear whether a partnership exists, the financing statement may be filed in the names of the individual debtors."

Representative Ray Cox moved to pass the bill out favorably. Representative Landwehr seconded the motion. Motion carried.

Representative Gilbert moved for the approval of the minutes of January 19, 1995. Motion was seconded by Representative Donovan. Motion carried.

The meeting adjourned at 4:20 p.m. The next meeting will be held on January 25, 1995.

HOUSE FINANCIAL INSTITUTIONS AND INSURANCE COMMITTEE GUEST LIST

DATE: _____

Jan. 24, 1995

NAME	REPRESENTING
Kimberly Phillips	State Farm
Bill Sneed	KIAA
Danielle Noe	KCUA
Mitch Butler	State Farm
L. M. CORNISH	Ko Rostic Ins. Companies
Charley Young	SFRMC
Stephan Empson	Hein, Gort & Weir and
Lee Wight	Farmers Ins Group
Kerri Davis	Am Family Ins Group
Tom Bell	KHA
Joe Frigani	Ks Chiropractic Assn
DAVID ROSS	Ks Assn. LIFE UNDERWRITERS
Burd Sweet	BCBS
Sandra deCoeney	KS Insurance Dpt.
Scott White	KS Insurance Dpt.
Anita Larson	SBG, Inc.
Chip Wheelen	KS Medical Soc.
John Federico	Pete McGill + Assoc

Kansas Insurance Department

420 S. W. 9th Street
Topeka, Kansas 66612
(913) 296-3071

Key Department Staff

Robert L. Kennedy, Jr. 296-7804
Assistant Commissioner

Former head of Governmental Affairs for American Family Ins. Grp., Madison, WI; former head of Consumer Assistance Division in the Kansas Insurance Department; former General Counsel of Kansas Board of Tax Appeals

Brian Moline 296-7806
General Counsel

Former General Counsel of the Kansas Corporation Commission; former head of Legal Aid Society in Topeka and Wichita; State Representative, 1966-1971

Tom Wilder 296-7807
Director, Governmental Relations

Former attorney in Sloan, Eisenbarth law firm, Topeka, Kansas; former governmental relations person for state savings and loan association

Financial Inst. & Ins.
Attachment 1
1-24-95

Kansas Insurance Department

Kathleen Sebelius, Commissioner

420 S.W. 9th

Topeka, Kansas 66612-1678 (913) 296-3071

1995 LEGISLATIVE PROGRAM

FINANCIAL SURVEILLANCE

Modification of Investment Code: The existing statutory authority for investment of funds by insurance companies prohibits investments in repurchase agreements unless those agreements meet certain qualification guidelines. This proposal would amend K.S.A. 40-2a22 and 40-2b24 to allow insurance companies to place their monies in money market mutual funds which invest in repurchase agreements if they meet the definition of qualified investments as set out in the insurance code. Request Senate introduction.

Confidentiality of NAIC Examination Information: The National Association of Insurance commissioners requires that all synopsis of examinations of insurance companies and analysis data ratios which are generated by the NAIC Insurance Regulatory Information system remain confidential. The legislative proposal would amend K.S.A. 45-221 to provide that such information is confidential and shall not be disclosed by the Insurance Commissioner. The change would allow the Department of Insurance to have access to this NAIC information for insurance companies which do business in Kansas. Request House introduction.

AGENTS & BROKERS

Insurance Agent Continuing Education: This legislation would amend K.S.A. 40-240f to change from an annual compliance date for completion of continuing education credits by all insurance agents to a completion date based on the date of birth for each individual agent. Currently, insurance agents licensed in Kansas must complete a certain number of hours of continuing education credits by March 31 of each odd-numbered year. This proposal would allow each agent to complete their credits within a time period based on their date of birth. The change would spread the burden on the Department of monitoring the compliance by agents with their continuing education credits over the course of a year instead of once during the year. Request House introduction.

ACCIDENT & HEALTH

Expansion of Health Insurance Coverage for Late Enrollees: This proposal would amend K.S.A. 40-2209d to allow individual employees in a health benefit plan to enroll in the plan after the initial enrollment period provided they meet certain conditions. Currently, late enrollment is permitted only in small employer benefit plans with less than 51 employee members. Request Senate introduction.

Revision of Definition of Pre-Existing Conditions: This amendment to K.S.A. 40-2203 and K.S.A. 40-2209 would revise the definition of pre-existing conditions for health insurance issued to individuals and to small employer groups to include the same statutory language used for large group policies. Request Senate introduction.

Kansas Department of Insurance
1995 Legislative Program
Page Two

LIFE

Acceleration of Life Insurance Benefits: K.S.A. 40-401 permits life insurance companies to include a policy provision which accelerates the payment of life insurance or annuity benefits when the insured is unemployed or disabled. The amendment would allow insurers to accelerate benefits if the policy holder suffers financial hardship. Request House introduction.



Security Benefit Life Insurance Company
Security Benefit Group, Inc.
Security Distributors, Inc.
Security Management Company

700 Harrison St.
Topeka, Kansas 66636-0001
(913) 295-3000

PROPOSED LEGISLATION FOR 1995

Asset-Backed Securities

Proposal: Permit life insurance companies to invest in asset-backed securities, subject to appropriate quality and per-issue limitations.

Purpose: Current law allows investment in mortgage-backed securities, which are securities collateralized by mortgages. However, securities can be collateralized by other assets, such as credit card receivables, automobile loans, and receivables on home security systems payments, and many of these asset-backed securities are very safe and profitable. Authority to invest in asset-backed securities would assist life insurance companies in their efforts to achieve the highest investment returns consistent with safety and security of principal.

Financial S.D.
Attachment 2
1-24-95

By

AN ACT concerning investments of life insurance companies in asset-backed securities, adding new section 40-2b29 to K.S.A. chapter 40.

Be it enacted by the Legislature of the State of Kansas:

New Section 1. K.S.A. chapter 40 is hereby amended by adding new section 40-2b29, which shall read as follows: *40-2b29. Any life insurance company heretofore or hereafter organized under any law of this state may invest, by loans or otherwise, with the direction or approval of a majority of its board of directors or authorized committee thereof, any of its funds, or any part thereof, in asset-backed securities, subject to the following:*

(a) "Asset-backed security" shall mean any security or other instrument representing or evidencing an interest in, a loan to, a participation in a loan to, or any other right to receive payments from, a business entity of any type or form, which has as its primary business activity the acquisition and holding of financial assets, directly or through a trustee, for the benefit of such business entity's debt or equity holders.

(b) "Financial asset" shall mean a single asset or a pool of assets consisting of interest-bearing obligations or other contractual obligations representing or constituting the right to receive payment from the asset or pool of assets.

(c) To be an admitted asset, an asset-backed security must, at the time of acquisition, be designated "1" or "2" by the National Association of Insurance Commissioners in its most recently published valuations of securities manual or supplement thereto, or be rated investment grade by Standard and Poor's, Moody's, or any other nationally recognized securities rating organization.

(d) The investment in any one issue of asset-backed securities shall not exceed two percent of the admitted assets of the life insurance company as shown by its last annual report or a more recent quarterly financial statement filed with the commissioner. Each issue designated or rated as provided in subsection (c) above shall constitute a single issue regardless of any other obligations or securities issued by the same or any affiliated issuer.

PROPOSED LEGISLATION FOR 1995

Removal of Certain Common Stock Investment Restrictions

Proposal: Remove the restrictions which prevent life insurance companies from investing in common stocks of corporations which have not paid cash dividends in each of the last three years and generated earnings (profits) in at least three of the last five years.

Purpose: These restrictions prevent life insurance companies from taking advantage of many good investment opportunities. For example, many fast-growing companies do not generally pay dividends because they prefer to invest the money in the growth of their business. Also, many nationally known companies with long records of profit and growth may experience difficulties, reorganize, and present excellent investment opportunities, but they may not have generated sufficient earnings over the last five years to satisfy the earnings restriction imposed by current investment law. Removal of the current restrictions regarding dividends and earnings would enhance the investment opportunities available to life insurance companies.

----- BILL No. -----

By

AN ACT concerning investments of life insurance companies in common stocks, amending K.S.A. 40-2b07.

Be it enacted by the Legislature of the State of Kansas:

New Section 1. K.S.A. 40-2b07 is hereby amended to read as follows: 40-2b07. Any life insurance company heretofore or hereafter organized under any law of this state may invest by loans or otherwise, with the direction or approval of a majority of its board of directors or authorized committee thereof, any of its funds, or any part thereof in the common stock of any corporation organized and doing business under the laws of the United States or any state, or of the District of Columbia, or of the Dominion of Canada or any province of the Dominion of Canada, in an amount, based upon cost, not exceeding 15% of its admitted assets or not exceeding the combined capital and surplus, whichever is the lesser, as shown by the company's last annual report as filed with the state commissioner of insurance or a more recent quarterly financial statement as filed with the commissioner, on a form prescribed by the national association of insurance commissioners, within 45 days following the end of the calendar quarter to which the interim statement pertains. Such life insurance company may write exchange traded, covered call options on shares it owns and may purchase call options for the sole purpose of closing out a position taken previously with respect to one or more options having been written. The purchase of a call option for any reason other than as a closing transaction and the writing of naked (uncovered) call options are hereby prohibited. Investments in common stocks and the writing of call options shall be further limited as follows:

(a) The obligations and preferred stock, if any, shown on the last published annual statement of such corporation must be eligible for investment under K.S.A. 40-2b05 or 40-2b06, and amendments thereto;

~~(b) cash dividends have been paid during each of the last three years preceding the date of acquisition;~~

~~(e)(b)~~ the stock is registered with a national securities exchange regulated under the securities exchange act of 1934, as amended, or is regularly traded on a national or regional basis;

~~(d) the company shall have earnings in three of the last five years preceding the date of acquisition;~~

~~(e)(c)~~ at no time shall an insurance company invest in more than 5% of the total number of the outstanding shares of any one such corporation, nor an amount more than 2% of the investing insurance company's admitted assets in shares of any one such corporation, determined on the basis of the cost of such shares to the insurance company at time of purchase;

~~(f)(d)~~ stock owned by an insurance company that is obligated under an unexpired written call option shall be valued at the lesser of the striking price or current market value. For the purposes of this subsection, "striking price" means the price per share, exclusive of selling costs, the company would receive should the call option be exercised by the holder.



PROPOSED LEGISLATION FOR 1995

International Clearing Corporations

Proposal: Permit life insurance companies to invest in securities cleared and settled through Euroclear and other international clearing corporations, subject to appropriate limitations.

Purpose: Current law allows investment in securities cleared and settled only through domestic clearing corporations. This prevents life insurance companies from investing in securities cleared and settled outside the United States, although many of these securities are very safe and profitable investments, and often are issued by corporations located in the United States. Authority to invest in securities cleared and settled outside the United States would assist life insurance companies in their efforts to achieve the highest investment returns consistent with safety and security of principal.

House F.D.S.

Attachment 4

1-24-95

----- BILL No. -----

By

AN ACT concerning the use of clearing corporations for clearance and settlement of securities transactions of life insurance companies, amending K.S.A. 40-2b20 by adding a paragraph defining the term "clearing corporation".

Be it enacted by the Legislature of the State of Kansas:

New Section 1. K.S.A. 40-2b20 is hereby amended to read as follows: 40-2b20. Any life insurance company heretofore or hereafter organized under any law of this state, with the direction or approval of a majority of its board of directors, may:

- (a) Adopt a nominee name unique to such insurance company in which such insurance company's securities may be registered;
- (b) designate a state or national bank having trust powers to obtain a nominee name for such insurance company in which such insurance company's securities may be registered; or
- (c) designate a state or national bank having trust powers as trustee to make any investment authorized by this act in the name of such trustee or such trustee's nominee.

Under the provisions of subsections (b) and (c), the designated state or national bank, in accordance with the provisions of K.S.A. 84-8-108, and amendments thereto, may arrange for such securities to be held in a clearing corporation. Such arrangement must be in accordance with a written agreement, approved by the commissioner of insurance, between the insurance company and its designated bank and must impose the same degree of responsibility on the bank as if such securities were held in definitive form by such bank.

"Clearing corporation" shall mean a corporation defined in K.S.A. 84-8-102(3), except that with respect to securities issued outside of the United States, "clearing corporation" shall also mean a corporation, cooperative or other organization which is organized or existing under the laws of any foreign country and qualified under such laws to clear and settle securities transactions by computerized book-entry. Such foreign clearing corporation shall not be required to be a member of a federal reserve bank or subject to supervision or regulation pursuant to the provisions of the banking laws of the state of Kansas. The commissioner of insurance may declare a foreign clearing corporation to be unsatisfactory for clearance of securities transactions if the commissioner reasonably determines that the use of such foreign clearing corporation would present an unreasonable risk of loss due to such foreign clearing corporation's poor financial condition or lack of adequate controls and safeguards. If any asset, which otherwise would be admitted under any provision of article 2b of chapter 40, is held for clearance by a foreign clearing corporation which has been declared unsatisfactory by the commissioner, then such asset shall be deemed admitted only under K.S.A. 40-2b13.

STATE OF KANSAS

GWEN WELSHIMER
REPRESENTATIVE, EIGHTY-EIGHTH DISTRICT
SEDGWICK COUNTY
6103 CASTLE
WICHITA, KANSAS 67218
316-685-1930
DURING SESSION
LEGISLATIVE HOTLINE
1-800-432-3924



TOPEKA

HOUSE OF
REPRESENTATIVES

COMMITTEE ASSIGNMENTS
MEMBER: TAXATION
LOCAL GOVERNMENT
ADMINISTRATIVE RULES & REGULATIONS

DATE: JANUARY 24, 1994

Gwen Welshimer

TO: CHAIRMAN WILLIAM M. BRYANT
AND MEMBERS OF THE
HOUSE FINANCIAL INSTITUTION AND INSURANCE COMMITTEE

SUBJECT: HOUSE BILL 2072

NOT LONG BEFORE THIS SESSION BEGAN, I WAS LEAVING MY PRIMARY PHYSICIAN'S OFFICE WHEN HIS NURSE, ELAINE K. HOCH, RMA, MADE A COMMENT TO ME. SHE POINTED OUT THAT EVEN THOUGH THE STATE NOW HAS STANDARDIZED FORMS FOR PHYSICIAN'S OFFICES TO MAIL TO THE INSURANCE COMPANIES, THE JOB IS ONLY HALF DONE. THE FORMS RETURNED TO THE PHYSICIAN'S OFFICE WITH AN EXPLANATION OF BENEFITS TAKE UP TOO MUCH VALUABLE TIME. WHEN SHE DEMONSTRATED THE COMPLEXITY BY PULLING FORM AFTER FORM FROM HER FILES WHICH HAD NO SIMILARITY TO EACH OTHER, I GOT THE POINT.

IT IS FRUSTRATING FOR PHYSICIAN OFFICE PERSONNEL TO TRY TO FIGURE OUT JUST WHAT 200-400 DIFFERENT INSURANCE COMPANIES MEAN BY THEIR STATEMENTS, EXPLANATIONS AND DIRECTIVES. ALSO, IT IS VERY TIME-CONSUMING TO LOCATE SPECIFIC INFORMATION ON THE FORMS.

I THOUGHT SHE HAD AN EXCELLENT IDEA FOR US TO ADDRESS IN THIS COMMITTEE, AN IDEA THAT CUTS BUREAUCRACY, SAVES MONEY, SAVES COUNTLESS TIME IN PHYSICIANS OFFICES; AN IDEA THAT BENEFITS ALMOST EVERYONE IN ONE WAY OR ANOTHER.

ELAINE WAS UNABLE TO APPEAR BEFORE YOU TODAY, ALTHOUGH SHE REALLY DID WANT TO. SO SHE SENT ME HER TESTIMONY BY FAX. SHE IS IN A STATE OF "NON-BELIEF" THAT HER IDEA IS BEING HEARD AND SENDS HER RESPECT AND APPRECIATION TO ALL OF YOU ON THIS COMMITTEE FOR TAKING THE TIME TO LISTEN.

*House Doc
Attachment 5
1-24-95*

To: House Committee on Financial Institutions and Insurance

From: Elaine K. Hoch, RMA

Date: January 23, 1995

Subject: HB #2072

This is my written testimony regarding HB 2072.

I would like to see one format for a universal remittance advice or explanation of benefits form. In my small one doctor office I have over 200 different insurance companies which I must deal with. I receive remittance advices (RA's) from all of these companies and some companies have more than one format of RA's depending on which policy the claimant has. My mind has to "shift gears" every time I open a new envelope. This takes significant time and effort especially on busy, confusing days. This also increases the chance of making a mistake.

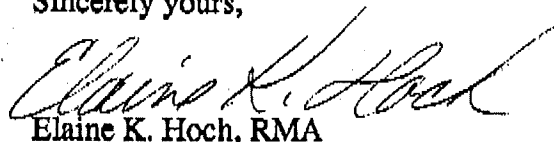
The insurance companies place the information in different locations on different size forms which makes the different RA's difficult to read and post. Some companies do not include pertinent information, (ie: office patient ID number, what specific service was performed or if there is a "contractual writeoff") necessary for the office to correctly post to a patient's account.

What is needed is a Universal Remittance Advice. Insurance companies have demonstrated that they can utilize a single claim form (HCFA 1500). A universal response to that submission should not be difficult. Such a form would speed the posting of accounts and decrease errors. A universal remittance advice would benefit insurance companies by decreasing contacts from confused medical office personnel and policyholders.

This problem exists in all medical offices/clinics across the state. In my 18 years as a Registered Medical Assistant I have worked in all sizes of practices from one doctor offices to large multiple physician clinics. The problems caused by many different remittance forms existed in all. One form would solve problems everywhere.

Thank you for your time and consideration for assisting to make my job a little easier and more precise.

Sincerely yours,



Elaine K. Hoch, RMA

HEALTH INSURANCE CLAIM FORM

Form with multiple sections: 1. MEDICARE/MEDICAID/CHAMPUS/CHAMPVA/OTHER; 2. PATIENT'S NAME; 3. PATIENT'S BIRTH DATE; 4. INSURED'S NAME; 5. PATIENT'S ADDRESS; 6. PATIENT RELATIONSHIP TO INSURED; 7. INSURED'S ADDRESS; 8. PATIENT STATUS; 9. OTHER INSURED'S NAME; 10. IS PATIENT'S CONDITION RELATED TO; 11. INSURED'S POLICY GROUP OR FECA NUMBER; 12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE; 13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE; 14. DATE OF CURRENT ILLNESS; 15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS; 16. DATES PATIENT UNABLE TO WORK; 17. NAME OF REFERRING PHYSICIAN; 17a. I.D. NUMBER OF REFERRING PHYSICIAN; 18. HOSPITALIZATION DATES; 19. RESERVED FOR LOCAL USE; 20. OUTSIDE LAB?; 21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY; 22. MEDICAID RESUBMISSION CODE; 23. PRIOR AUTHORIZATION NUMBER; 24. TABLE with columns A-K; 25. FEDERAL TAX I.D. NUMBER; 26. PATIENT'S ACCOUNT NO.; 27. ACCEPT ASSIGNMENT?; 28. TOTAL CHARGE; 29. AMOUNT PAID; 30. BALANCE DUE; 31. SIGNATURE OF PHYSICIAN OR SUPPLIER; 32. NAME AND ADDRESS OF FACILITY; 33. PHYSICIAN'S, SUPPLIER'S BILLING NAME, ADDRESS, ZIP CODE & PHONE #.

CARRIER PATIENT AND INSURED INFORMATION PHYSICIAN OR SUPPLIER INFORMATION

Confidential

*7-21-94
12/23/94*

REMITTANCE ADVICE AARP Group Health Insurance

AARP CLAIM UNIT PO BOX 13999
PHILADELPHIA PA 19187 0216

DECEMBER 19, 1994 A
CHECK # 9706046866
TOLL FREE 1 800 523-5880

PROVIDER: JOHN H WENINGER MD*

PATIENT NAME/ NUMBER	PROVIDER	SERVICE DATES FROM TO	PROVIDER CHARGED AMOUNT	MEDICARE ALLOWED AMOUNT	MEDICARE PAID AMOUNT	DEDUCTIBLE	NOTES	ANSI CODE	AARP PAID
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			MEMBERSHIP#		AARP CLAIM# 43431-082412-1					
	WENINGE	110394	40.00	28.43	22.74				5.0	
	WENINGE	110394	15.00	9.45	9.45		203*		.0	
									TOTAL AARP PAID	5.0

REFER TO MESSAGE 015 ON BACK OF FORM.

HEINRICHS VIDA N			MEMBERSHIP# 13633730-12		AARP CLAIM# 43431-082413-1				
1011 0	WENINGE	110794	100.00	56.41	47.63				8.0

REFER TO MESSAGE 015 ON BACK OF FORM.

* REFER TO BACK OF FORM FOR EXPLANATION OF NOTES.

CHECK TOTAL \$*****14.

PLEASE DETACH CHECK BELOW AND CASH PROMPTLY

5-4



AETNA LIFE INS CO-AETNA HEALTH PLANS
 P.O. BOX 6610
 8700 STATE LINE
 LEAWOOD, KS 66206

7-017

*202-111
12-21-11*

EXPLANATION OF PROVIDER PAYMENT

PAGE 1
12/16/94

E-48-0684334



JH WENINGER
1148 S HILLSIDE ST
WICHITA KS

67211-4005

AETNA HAS IMPLEMENTED ADMINISTRATIVE CHANGES WHEREBY ALL CHECKS AND DRAFTS ARE ISSUED IN THE NAME OF THE PARTY WHOSE TAXPAYER IDENTIFICATION NUMBER (TIN) IS SUBMITTED AS PART OF AN ASSIGNED CLAIM. PAYMENTS ARE NOT MADE IN THE NAME OF THE INDIVIDUAL PRACTITIONER WHO PERFORMED THE SERVICES IN QUESTION UNLESS SUCH PERSON'S TIN APPEARS ON THE SUBMITTED CLAIM.

ADDITIONALLY, ALL PAYMENTS AND CLAIM EXPLANATIONS RELATING TO INDIVIDUAL PRACTITIONERS SHARING A COMMON TIN AND BILLING ADDRESS ARE BULK MAILED TO SUCH ADDRESS.

A DRAFT WAS ISSUED TO JH WENINGER (5507-20591977) IN THE AMOUNT OF \$177.00. THE BENEFITS LISTED BELOW REFLECT YOUR PORTION OF THIS PAYMENT. IF YOU HAVE ANY QUESTIONS ABOUT THE INDIVIDUAL PAYMENTS LISTED BELOW, PLEASE CONTACT THE APPROPRIATE ISSUING SERVICE CENTER.

NOTE: ALL INQUIRIES AND CLAIMS SHOULD REFERENCE THE INSURED ID NUMBER FOR PROMPT RESPONSE.

SERVICE DATES	SERVICE PL	SUBMITTED CODE NO.	NEGOTIATED EXPENSES	ADJUSTMENT	COPAY AMOUNT	PENDING OR NOT PAYABLE	SEE RMKS	DEDUCT IBLE	COINSURANCE	PATIENT RESP	PAYABLE AMOUNT
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NETWORK00208 WICHITA AHP (RN)

ISSUING SERVICE CENTER P.O. BOX 6610 8700 STATE LINE, LEAWOOD, KS 66206 - TEL. (913) 383-5200
 PAYOR ID 60054 SUB-ID 030 GRP NO - 653934 GRP NAME - THE COLEMAN COMPANY, INC.

INSURED: [REDACTED]	INSURED ID: [REDACTED]	RELATION: SELF	PATIENT NO: [REDACTED]	DIAG: 7248	DRG:	TCN: 40
111094	OF 99213	1	40.00	5.00		5.00 35
CLAIM TOTALS:			40.00	5.00		5.00 35
						ISSUED AMOUNT \$35

INSURED: [REDACTED]	INSURED ID: [REDACTED]	RELATION: SON	PATIENT NO: [REDACTED]	DIAG: 8409	DRG:	TCN: 40
111094	OF 99213	1	40.00	5.00		5.00 35
CLAIM TOTALS:			40.00	5.00		5.00 35
						ISSUED AMOUNT \$35

INSURED: [REDACTED]	INSURED ID: [REDACTED]	RELATION: SPOUSE	PATIENT NO: [REDACTED]	DIAG: 462	DRG:	TCN: 40
111694	OF 99213	1	40.00	5.00		5.00 35
CLAIM TOTALS:			40.00	5.00		5.00 35
						ISSUED AMOUNT \$35

NETWORK00208 WICHITA AHP (RN)

ISSUING SERVICE CENTER 4013 NW EXPRESS WAY SUITE 300 OKLAHOMA CITY, OK 73116, - TEL. (405) 879-6400
 PAYOR ID 60054 SUB-ID 063 GRP NO - 608650 GRP NAME - THE CESSNA AIRCRAFT COMPANY

INSURED: [REDACTED] INSURED ID: [REDACTED]

5-5

EXPLANATION OF BENEFITS

(This is not a bill)

For Good Health®

PO Box 19032
Green Bay, WI 54307-9032

DATE	EMPLOYEE/ INSURED	PATIENT	GROUP NO.	CLAIM NO.
11/24/94	[REDACTED]	[REDACTED]	1800-001023	454347-0-78



004036-002868-003597
JOHN WENINGER MD
1148 S HILLSIDE ST STE 12
WICHITA KS 67211-4005

PROVIDER JOHN WENINGER MD
PROVIDER ID 48-0684334
PATIENT ACCOUNT NUMBER [REDACTED]
DATES OF SERVICE 10/17/94 TO 10/17/94

SERVICE	SERVICE DATE	TOTAL CHARGE	PROVIDER DISCOUNT	NOT COVERED	REMARK	COPAY OR DEDUCTIBLE	ELIGIBLE EXPENSE	PAID AT%	BENEFITS
CPT:99213	1 UNIT 10/17/94	40.00							40.00
	PAYMENT SUMMARY	40.00							40.00

SMART MOVE! You saved yourself money and received the best insurance benefit by using a PPO cost conscious provider of WICHITA PREF PROVIDER ASSOC

*posted
12-1-94*

Questions? Call 800-232-5432 Mon-Fri 7AM-9PM, Sat 8AM-4:30PM (CST)

CHECK NUMBER	AMOUNT	CHECK ISSUED TO:	YOU OWE DOCTOR/HOSPITAL	DEDUCTIBLE SATISFIED
4830793	40.00	JOHN WENINGER MD		500.00

SAVE THIS COPY FOR YOUR RECORDS.

*** A REQUESTED - PLEASE VERIFY YOUR TAX ID NUMBER 51-0367374 IF TAX ID IS INCORRECT, N
JS BY MAILING A COPY OF THIS CHECK STUB WITH YOUR CORRECT TAX IDENTIFICATION NUMBER INDICATED.

PATIENT NAME	PAT. NO.	BILLED	APPRVD	DEDUCT	CO-INS	PAID
[REDACTED] 930209663-547071	[REDACTED] SERV. DT. - 09-22-94	40.00	28.43	.00	5.69	5.69 ✓
[REDACTED] 920109566-545272	[REDACTED] SERV. DT. - 09-21 TO 09-22-94	80.00	56.86	.00	11.37	11.37 ✓
[REDACTED] 920109566-545272	[REDACTED] SERV. DT. - 10-04-94	40.00	28.43	.00	5.69	5.69 ✓

DATE: 11/19/94 CONTROL NO. 00026157 TOTAL PAID 22.75
CHECK NO. 2365740

*posted
11-30-94*

Bankers Life



**BlueCross
BlueShield
of Kansas***

REMITTANCE ADVICE

I.D. CARD NO. PATIENT NAME	PROVIDER PATIENT ACCOUNT NO.	SERVICE DATE	PS TS	DRG CODE PROCEDURE CODE	O T L R	D A Y S	PROVIDER TOTAL CHARGE	AMOUNT ALLOWED	PROVIDER WRITE-OFF	TOTAL AMOUNT NOT COVERED	AMOUNT PATIENT OWES	TOTAL AMOUNT PAID	EXP CODE	REMARKS
[REDACTED]	002793	11294	3											
			1	99213			4000	3860	140	00	00	3860	S	BOEING
	SUBTOTAL						4000	3860	140	00	00	3860		
[REDACTED]	002793	12024	3											
			1	99213			4000	4000	00	00	800	3200	S	CHOICE
	SUBTOTAL						4000	4000	00	00	800	3200		
[REDACTED]	002793	12054	3											
			1	99213			4000	4000	00	00	800	3200	S	SELECT
	SUBTOTAL						4000	4000	00	00	800	3200		
[REDACTED]	002793	12014	3											
			1	99213			4000	3860	140	00	00	3860	S	BOEING
[REDACTED]	002793	12014	3											
			5	81000			1500	1047	453	00	00	1047	S	BOEING
[REDACTED]	002793	12054	3											
			5	80050			9000	6394	2606	00	00	6394	S	BOEING
[REDACTED]	002793	12054	3											
			5	83036			2000	2000	00	00	00	2000	S	BOEING
[REDACTED]	002793	12054	3											
			2	36415			500	500	00	00	00	500	S	BOEING
	SUBTOTAL						17000	13801	3199	00	00	13801		
[REDACTED]	002793	11284	2											
			2	45330			12500	12500	00	00	00	12500	S	SELECT
	SUBTOTAL						12500	12500	00	00	00	12500		
[REDACTED]	002793	11144	3											
			5	82150			1200	1200	00	00	00	1200	S	SELECT
	SUBTOTAL						1200	1200	00	00	00	1200		
[REDACTED]	002793	12064	3											
			1	99214			6000	6000	00	00	00	6000	S	BOEING
[REDACTED]	002793	12064	3											
			5	82270			1000	1000	00	00	00	1000	S	BOEING
	SUBTOTAL						7000	7000	00	00	00	7000		
[REDACTED]	002793	12134	3											
			1	99213			4000	4000	00	00	800	3200	S	SELECT
	SUBTOTAL						4000	4000	00	00	800	3200		
[REDACTED]	002793	12124	3											
			1	99213			4000	4000	00	00	2660	1340	S	CHOICE
	SUBTOTAL						4000	4000	00	00	2660	1340		
[REDACTED]	002793	12024	3											
			R	J3420			800	770	30	00	154	616	S	CHOICE
	SUBTOTAL						800	770	30	00	154	616		

TOTALS -----	DAYS	TOTAL CHARGES	AMT ALLOWED	WRITE-OFF	AMT NOT CVRD	PATIENT OWES	AMOUNT PAID
					CHECK NO.	PAY DAY	PROVIDER NC
						12/19/94	002793

WENINGER JOHN H
1148 S HILLSIDE #12
WICHITA KS 67211

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