



Dear Health Insurance Consumer,

What are the health insurance options available in Connecticut? One way to find out is to read the latest issue of the Insurance Department's annual "Consumer Report Card on Health Insurance Carriers in Connecticut."

Since 1998, the Department has been providing consumers with information about health plans on a variety of quality measures, including preventative care, treatment, pregnancy and substance abuse/mental health coverage as well as customer satisfaction. The Report Card helps consumers make informed choices when selecting a health plan.

This edition takes a look back at the 2017 performance of four Health Maintenance Organizations (HMOs) and eight health insurance companies that cover a total of 2.2 million people. Some of the trends we have noted are:

- 83.5 percent of those covered (1.85 million people) get their insurance from large group plans
- 131,000 people have individual plans (5.9 percent)
- 235,000 people are covered under small group plans (10.6 percent)
- There was an increase in the number of primary care providers, specialists and pharmacies participating in health plan networks
- Customers surveyed said they were always or usually able to see a specialist or get routine care as soon as they wanted

As always, the Department stands ready to assist consumers with questions about this report or on any insurance issue. Please e-mail us at insurance@ct.gov or call us at 860-297-3900.

We hope you find this edition useful and informative.

Katharine L. Wade

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INSURANCE COMMISSIONER



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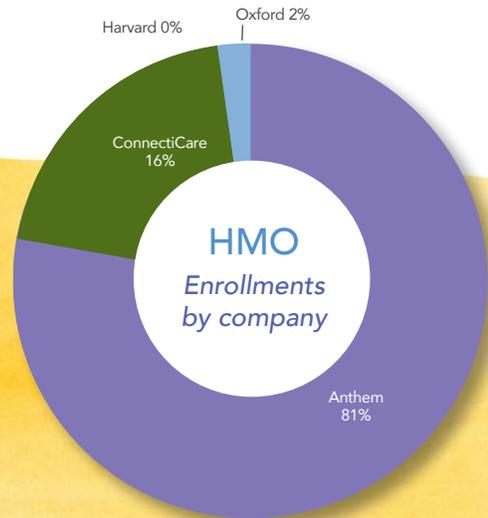


www.ct.gov/cid

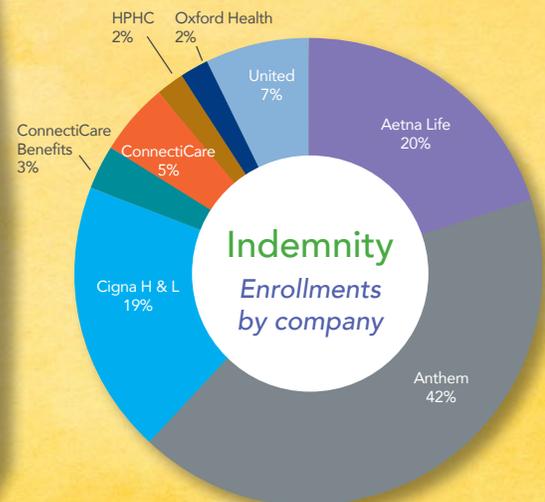
Executive Summary

Objective

Connecticut's health insurance marketplace is dynamic as companies look for ways to better serve customers across the state. This annual consumer report card – the state's 21st – paints a picture of the 4 health maintenance organizations (HMOs) and 8 indemnity insurance companies and the benefits and services they provide to over 2.2 million state residents. The data was collected from the companies by the Connecticut Insurance Department and is designed to deliver side-by-side comparisons of various health insurance plans and care measures. This report card offers consumers information on their health insurance options by providing data and trends on insurance purchasing and use.



2017 Enrollment



Companies showing as 0% were insuring less than 1% of the total served by these companies in the state.

Methodology

This data was collected by the Connecticut Insurance Department **CID** from the insurance companies. CID selected the data points, including care measures, claim denials, medical loss ratios, utilization review data, and member satisfaction survey results, based on legislation passed by the Connecticut General Assembly.

This report includes three years of data, where available, to be informative for consumers. While many of these data points are available over the 21 years since the report's inception, there have been significant changes in insurance provisions due to the implementation of the federal Patient Protection and Affordable Care Act, also known as the Affordable Care Act (ACA), and some of the data elements collected have changed over time.

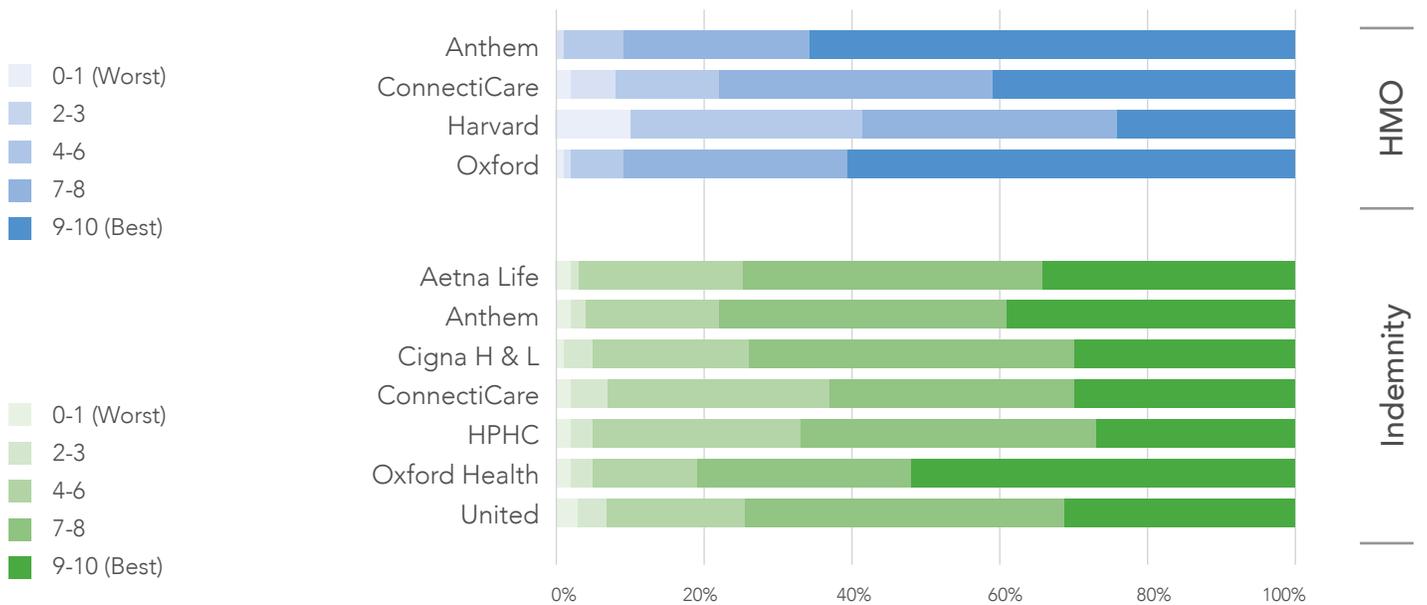
Summary of Findings

Overview of All Companies

Total enrollment for the companies included in this Report Card was just over 2.2 million in 2017, with a small increase from 2016. As in the previous year, the largest share of enrollment in 2017 was in Indemnity companies (89.5% of enrollment) and in large group plans (83.5% of enrollment). From 2016 to 2017, there were increases in the number of participating primary care providers, physician specialists, and pharmacies from 2016 to 2017; while there was a decline in the number of participating hospitals, this was primarily due to consolidations in the industry and not facilities closing.

Member Satisfaction

When surveyed, members of the insurance plans included in this report are much more likely to classify their plans as 7 or better on a scale of 0 (worst) to 10 (best). Members also generally reported that they were always or usually able to see a specialist or obtain routine care as soon as they wanted.



Note: ConnectiCare Benefits did not provide results for 2017 as responses were too low for 95% confidence level.

Executive Summary

The companies included in this report are providing coverage for a range of health services to Connecticut residents.



Preventative



Treatment



Pregnancy



Mental Health

As seen in the table below, both HMOs and Indemnity companies are providing coverage for a range of care services to insured residents in Connecticut for preventative care, treatment, pregnancy, and mental health.

Care Measures

Care measures reflect the percentage of the members/enrollees who have accessed specific covered benefits. The care measures included in this Report Card are:

PREVENTATIVE

- Breast Cancer Screening
- Cervical Cancer Screening
- Colorectal Cancer Screening
- Eye Exams for People with Diabetes
- Childhood Immunizations
- Immunizations for Adolescents
- Children and Adolescent Access to Primary Care Physicians
- Adult Access to Preventive and Ambulatory Care, Ages 20 - 44
- Adult Access to Preventive and Ambulatory Care, Ages 45 - 64

TREATMENT

- Controlling High Blood Pressure
- Beta Blocker Treatment After a Heart Attack

PREGNANCY

- Prenatal Care in the First Trimester
- Postpartum Care Following Delivery

MENTAL HEALTH

- Follow-Up After Hospitalization for Mental Illness
- Follow-up After Emergency Department Visit for Mental Health
- Follow-up After Emergency Department Visit for Alcohol or Other Drug Dependence
- Initiation and Engagement of Alcohol and Other Drug Dependence Treatment
- Anti-Depressant Medication Management

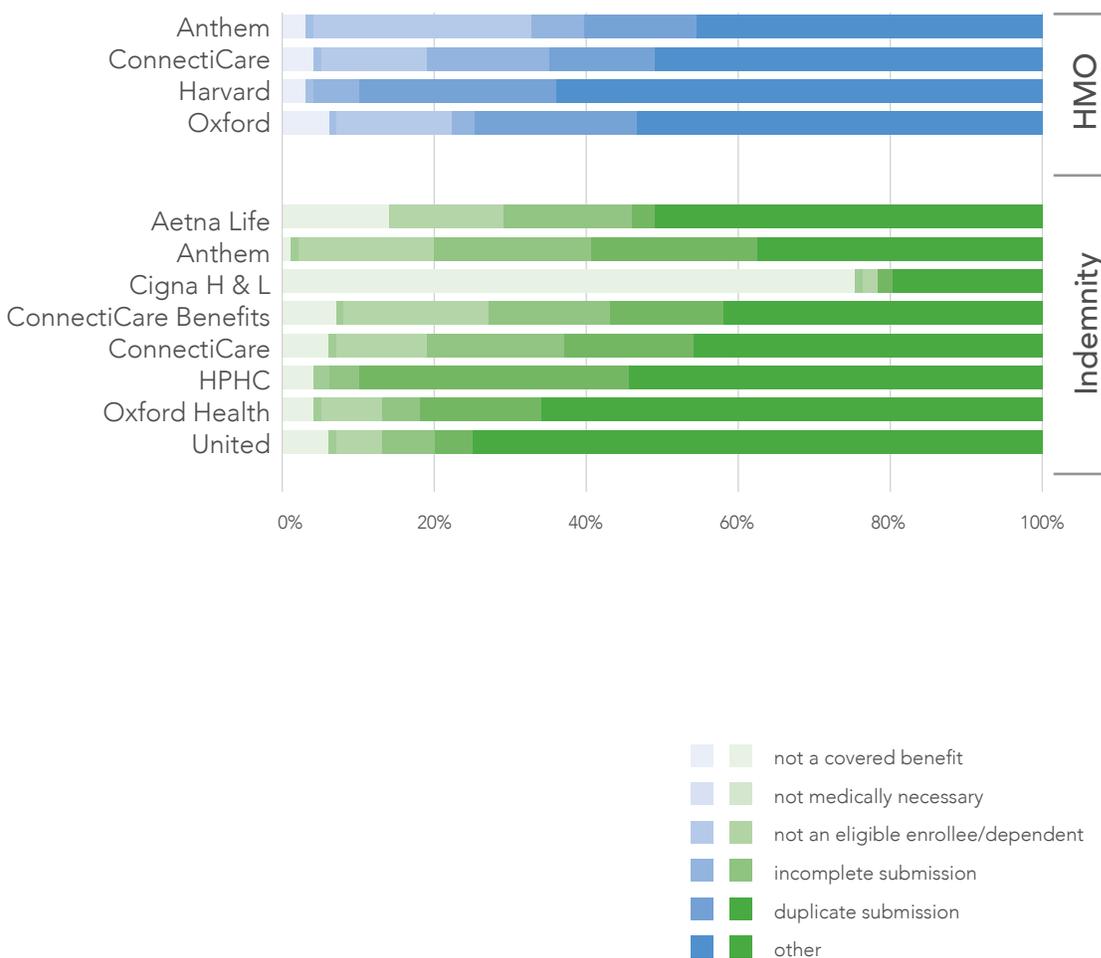
Utilization Review

Utilization Review (UR) is the process by which a health plan determines whether the treatment or services prescribed by a physician are medically necessary to treat a condition. There were over 293,000 UR requests in 2017, a decrease from 2016. Most UR requests were for medical care, although over 8% of requests concerned mental health/substance abuse treatment. Most of the review requests were based on medical necessity (95.8%), while 18.4% of UR requests were denied in 2017 for a variety of reasons.

Claims Denial

The 12 insurance companies included in this year's Report Card received just over 14.1 million claims in 2017, a decrease from the 15.2 million claims they received in 2016.

Reasons for Claims Denials as Percentage of All Denials 2017

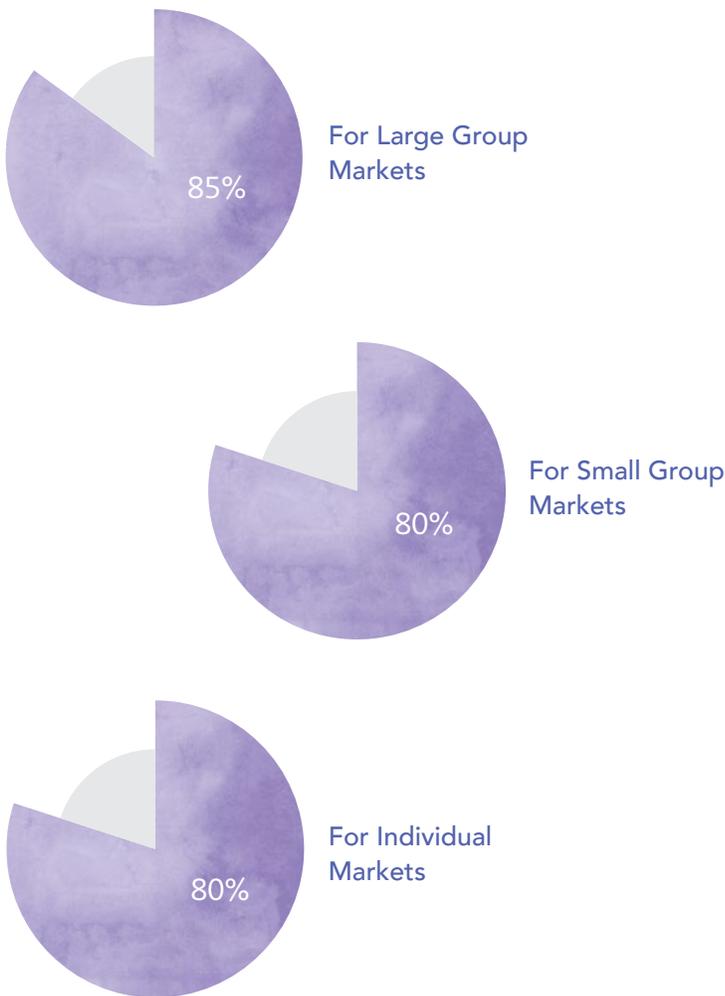


Executive Summary

Federal Medical Loss Ratio

Medical loss ratio (MLR) is the proportion of premiums spent on medical expenses and certain quality improvement activities. Under federal law, any company that does not meet the minimum loss ratio requirement may be required to pay rebates in that market. This provision adds additional consumer protections, especially in the large group market where insurance companies are not required to file rates with the Insurance Department.

Federal Standard for MLR



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Managed Care Organizations

INCLUDED IN THIS REPORT

The companies will be referenced by the abbreviations shown in **bold face type**.
Some companies may be servicing existing business and not currently issuing new business.

HMO

| Abbreviated Name | Company Name | Website | Phone |
|---------------------|--|------------------------|----------------|
| Anthem | Anthem Health Plans, Inc. | www.anthem.com | multiple |
| ConnectiCare | ConnectiCare, Inc. | www.connecticare.com | (800) 251-7722 |
| Harvard | Harvard Pilgrim Health Care of CT, Inc | www.harvardpilgrim.org | (888) 333-4742 |
| Oxford | Oxford Health Plans (CT), Inc. | www.oxhp.com | (800) 666-1353 |

Indemnity

| Abbreviated Name | Company Name | Website | Phone |
|------------------------------|---|------------------------|----------------|
| Aetna Life | Aetna Life Insurance Company | www.aetna.com | (800) 962-6842 |
| Anthem | Anthem Health Plans, Inc. | www.anthem.com | multiple |
| Cigna H & L | Cigna Health and Life Insurance Company | www.cigna.com | (888) 244-6224 |
| ConnectiCare Benefits | ConnectiCare Benefits, Inc. | www.connecticare.com | (800) 251-7722 |
| ConnectiCare | ConnectiCare Insurance Company, Inc. | www.connecticare.com | (800) 251-7722 |
| HPHC | HPHC Insurance Company, Inc. | www.harvardpilgrim.org | (888) 333-4742 |
| Oxford Health | Oxford Health Insurance, Inc. | www.oxhp.com | (800) 666-1353 |
| United | UnitedHealthcare Insurance Company | www.uhc.com | (800) 666-1353 |

Managed Care Organizations

INCLUDED IN THIS REPORT

HMO

| Abbreviated Name | Markets to Individuals | NCQA Accreditation |
|---------------------|------------------------|--------------------|
| Anthem | ✓ | Excellent |
| ConnectiCare | ✓ | Commendable |
| Harvard | | n/a |
| Oxford | | Commendable |

Indemnity

| Abbreviated Name | Markets to Individuals | NCQA Accreditation |
|------------------------------|------------------------|--------------------|
| Aetna Life | | Commendable |
| Anthem | ✓ | Accredited |
| Cigna H & L | | Commendable |
| ConnectiCare Benefits | ✓ | Accredited |
| ConnectiCare | ✓ | Commendable |
| HPHC | | n/a |
| Oxford Health | | Commendable |
| United | | Commendable |



National Committee for Quality Assurance (NCQA)

The National Committee for Quality Assurance is a not-for-profit organization that reviews quality and performance measures of HMOs and health plans, providing an independent standard of accountability.

Excellent awarded to organizations with programs for service and clinical quality that meet or exceed rigorous requirements for consumer protection and quality improvement. The organization must also achieve HEDIS results in the highest range of performance.

Commendable awarded to organizations with well-established programs for service and clinical quality that meet rigorous requirements for consumer protection and quality improvement.

Accredited awarded to organizations with programs for service and clinical quality that meet basic requirements for consumer protection and quality improvement. Organizations awarded this status must take further action to achieve a higher accreditation status.

Provisional awarded to organizations with programs for service and clinical quality that meet basic requirements for consumer protection and quality improvement. Organizations awarded this status must take significant action to achieve a higher accreditation status.

Denied given to an organization whose programs for service and clinical quality did not meet NCQA requirements during the accreditation survey.

n/a indicates the health plan has not applied for NCQA accreditation.

Managed Care Organizations

2017 ENROLLMENT

HMO

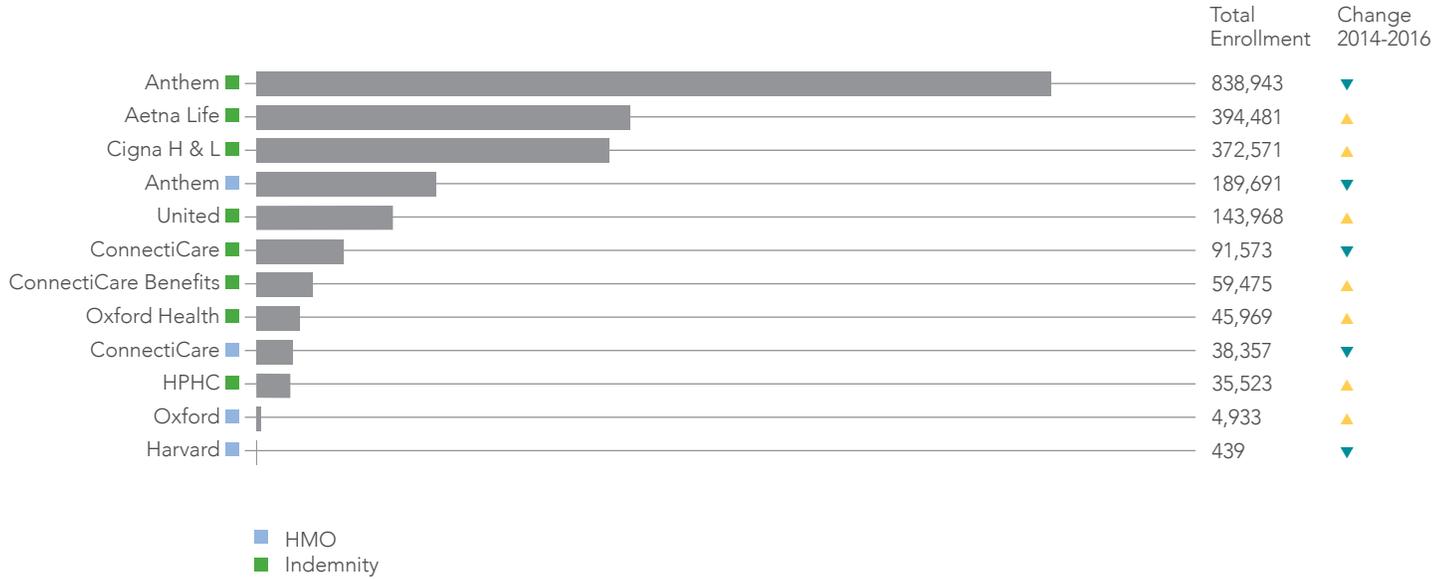
| | FULLY INSURED | | | OTHER ENROLLMENT | | | TOTAL ENROLLMENT | | |
|---------------------|------------------|-------------------|-------------------|------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| | Individual Plans | Small Group Plans | Large Group Plans | Individual Plans | Small Group Plans | Large Group Plans | Individual Plans | Small Group Plans | Large Group Plans |
| Anthem | 12,983 | 2,169 | 8,709 | 0 | 0 | 165,830 | 12,983 | 2,169 | 174,539 |
| ConnectiCare | 172 | 16 | 30,512 | 0 | 0 | 7,657 | 172 | 16 | 38,169 |
| Harvard | 0 | 370 | 69 | 0 | 0 | 0 | 0 | 370 | 69 |
| Oxford | 0 | 901 | 4,032 | 0 | 0 | 0 | 0 | 901 | 4,032 |
| Totals | 13,155 | 3,456 | 43,322 | 0 | 0 | 173,487 | 13,155 | 3,456 | 216,809 |

Indemnity

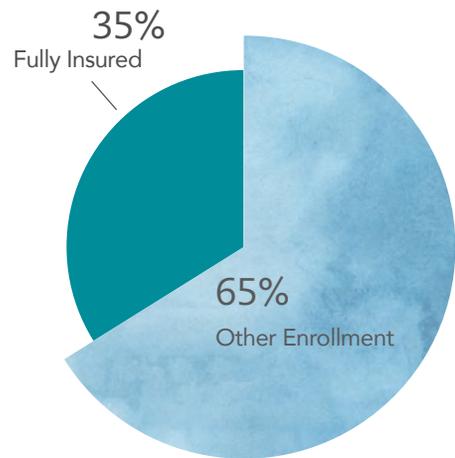
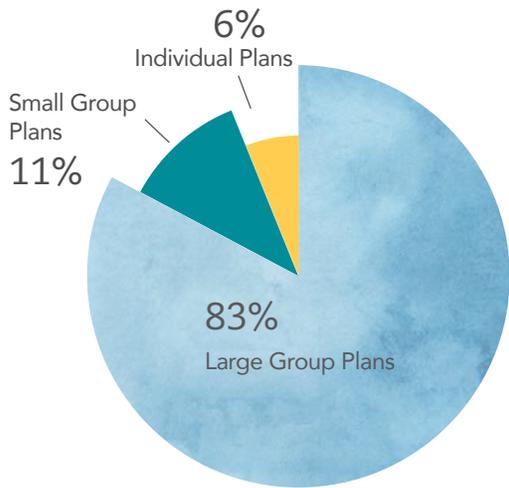
| | FULLY INSURED | | | OTHER ENROLLMENT | | | TOTAL ENROLLMENT | | |
|------------------------------|------------------|-------------------|-------------------|------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| | Individual Plans | Small Group Plans | Large Group Plans | Individual Plans | Small Group Plans | Large Group Plans | Individual Plans | Small Group Plans | Large Group Plans |
| Aetna Life | 720 | 74,314 | 79,244 | 0 | 0 | 240,203 | 720 | 74,314 | 319,447 |
| Anthem | 33,432 | 79,634 | 46,972 | 0 | 0 | 678,905 | 33,432 | 79,634 | 725,877 |
| Cigna H & L | 535 | 0 | 31,770 | 46 | 0 | 340,220 | 581 | 0 | 371,990 |
| ConnectiCare Benefits | 59,475 | 0 | 0 | 0 | 0 | 0 | 59,475 | 0 | 0 |
| ConnectiCare | 23,933 | 24,199 | 43,441 | 0 | 0 | 0 | 23,933 | 24,199 | 43,441 |
| HPHC | 0 | 22,661 | 12,862 | 0 | 0 | 0 | 0 | 22,661 | 12,862 |
| Oxford Health | 0 | 29,586 | 16,383 | 0 | 0 | 0 | 0 | 29,586 | 16,383 |
| United | 0 | 1,487 | 142,481 | 0 | 0 | 0 | 0 | 1,487 | 142,481 |
| Totals | 118,095 | 231,881 | 373,153 | 46 | 0 | 1,259,328 | 118,141 | 231,881 | 1,632,481 |

Managed Care Organizations

2017 ENROLLMENT



Total Enrollment
2,215,923



The total enrollment includes people with private health insurance through individual policies or through their employer's fully-insured or self-insured plans. The enrollment does not include Medicare or Medicaid enrollees. CID has statutory authority over fully-insured plans, therefore the remainder of this book contains information on fully-insured plans and does not include information on self-funded plans, Medicare and Medicaid.

Terms Consumers Should Know

Here is a list of common terms used in this Report Card and in health insurance generally:

Adverse determination A decision that denies, reduces, or terminates a health insurance benefit sought by an enrollee or his or her provider.

Board certified physician A doctor who has passed the medical examination for a particular practice specialty.

Case management A process that coordinates plans of treatment to achieve optimal patient outcomes.

Center for Medicare & Medicaid Services The federal government agency that administers Medicare and oversees the state's administration of the Medicaid program.

Coinsurance A fixed percentage of the medical costs that an enrollee must pay that may be in addition to any deductible.

Copayment (copay) A flat fee that an enrollee must pay each time a service is used that may be in addition to any deductible.

Deductible The dollar amount of medical costs in a calendar or contract year that an enrollee must pay before the plan makes any payments.

Drug formulary The list of prescription drugs for use under the plan.

Emergency treatment This is treatment for a condition of acute symptoms, including severe pain, in which a prudent person would believe their health to be in serious jeopardy should he or she not receive immediate medical attention.

Enrollee A person and his or her eligible dependent(s) who participate in a managed care plan.

Fee for service The plan pays the provider a fee for each service provided.

Fully insured plan The plan is backed by an insurance policy that guarantees benefits in exchange for premium payments.

Gatekeeper plan A plan that requires an enrollee's primary care physician to make a referral to a specialist in order for the plan to cover costs of the specialist's services.

Health maintenance organization (HMO) With this type of organization, subscribers pay a predetermined fee (premium) for medical services. Participating providers are registered with the organization.

Indemnity managed care organization (indemnity MCO) A licensed insurer that offers a managed care plan.

Indemnity plan A health insurance plan that provides reimbursement for medical services covered by the plan.

Managed care plan A plan offered by a managed care organization that has a network of providers and performs utilization review.

Managed care organization (MCO) An organization, whether HMO or indemnity insurer, that offers managed care plans.

Maximum lifetime benefit The maximum dollar amount that a plan will pay out during an enrollee's lifetime for nonessential benefits.

Federal medical loss ratio (MLR) The percentage of premium used to pay claims and certain permitted expenses.

National Committee on Quality Assurance (NCQA) A national not for profit that reviews plans' quality and performance measures and confers accreditation.

Network The group of providers that are under contract with an MCO to deliver medical services to enrollees for an agreed-upon fee. Generally, benefits for covered services will be higher than those for out-of-network providers.

Point of service plan (POS) A managed care plan that permits enrollees to utilize out-of-network providers, at lower levels of benefits or coverage.

Preferred provider organization (PPO) An independent group of providers that enters into a contract with an MCO to provide health services.

Premium The on-going amount paid for health insurance coverage, often monthly. Premium levels are proposed by the MCOs and approved by CID based on actuarial reviews where required by law.

Primary care physician (PCP) A physician practicing General Internal Medicine, General Practice, Family Practice, General Pediatrics or OB/GYN selected by an enrollee for his or her primary care. For the purposes of this report, however, OB/GYNs are categorized under specialist.

Preauthorization A plan may require that services or treatment be preapproved before they will be covered. Also referred to as "precertification" or "prior authorization."

Provider A physician, hospital, nursing home, pharmacy, lab, or other individual or group that provides health care services.

Reasonable and customary fee The commonly charged or prevailing fee for a given health service in a specific geographic area.

Referral The request by a primary care physician to an MCO for an enrollee to receive care from a specialist.

Self-insured plan A group plan under which an employer takes on the risk to pay claims, but may contract with a third party to administer the plan. These plans are not overseen by CID but are regulated under the federal Employee Retirement Income Security Act of 1974 (ERISA).

Utilization review (UR) The process used by a plan to determine whether the treatment, services or setting prescribed by a provider is appropriate or medically necessary for an enrollee. It may be conducted by any organization licensed in Connecticut to perform utilization reviews.

Frequently Asked Questions

The information in this Report Card is based on data provided by the MCOs as of year end 2017. This Report Card does not contain information on specific plans offered by the MCOs. Each MCO offers several different plans and often tailors them to a specific policyholder's needs. You will need to get additional information from the MCO or your employer to make your choice. In addition to this Report Card, you will need provider directories, premium or contribution rates and schedules of benefits for each plan you are considering.

Q. What types of plans are covered in this comparison?

A. Managed Care Plans offered by HMOs or traditional indemnity companies. These plans attempt to manage the access, cost and quality of health care by promoting early detection and preventive care.

Q. How does CID get its information for this Report Card?

A. CID sends a series of surveys to the companies. Their answers to our questions are summarized and included in this Report Card.

Q. Who can I call if I have questions about the information contained in this Report Card?

A. CID's Consumer Affairs Division at 1-800-203-3447.

Q. Does this Report Card evaluate all benefit options?

A. No. Because different plans provide different benefits, it would be nearly impossible to do so. Also, many benefits are mandated by law and therefore would be the same across plans.

Q. Who can I call if I have questions about specific benefit options?

A. Your employer, your insurer, or your independent agent.

Q. Does this Report Card include information regarding Medicare, Medicaid and other entitlement programs?

A. No.

Q. Does this Report Card also rate Medicare or Medicaid coverage and service?

A. No, the Report Card compares the performance of private, commercial insurers. Medicare is the federal health insurance program for people who are 65 or older and younger individuals with disabilities. Medicare information is available at www.Medicare.gov or through the Connecticut CHOICES at the Department on Aging at www.ct.gov/agingservices. Medicaid provides health coverage for low-income populations. In Connecticut, Medicaid is administered by the state Department of Social Services. More information can be found at www.ct.gov/dss.

Q. How are health insurance premiums set?

A. Under Connecticut law, individual and small group health insurance rates must be approved by CID. CID conducts an actuarial review of a health insurer's proposed rates to determine if they are reasonable in relationship to the benefits being provided and are not excessive, inadequate or unfairly discriminatory. CID posts all rate requests on its web site. There is opportunity for the public to comment online or at a public hearing.

Member Satisfaction Survey

2017 DATA

| HMO | | Anthem | ConnectiCare |
|---|-----------|--------|--------------|
| Percentage of Managed Care members surveyed | | 6.00% | 1.13% |
| Percentage of those surveyed who responded | | 18.55% | 14.98% |
| Q: In the last 12 months, how often did you get an appointment with a specialist as soon as you needed? | Never | 1.05% | 3.13% |
| | Sometimes | 10.00% | 9.38% |
| | Usually | 25.79% | 25.00% |
| | Always | 63.16% | 62.50% |
| Q: In the last 12 months, how often did you get an appointment for a check-up or routine care at a doctor's office or clinic as soon as you needed? | Never | 0.85% | 2.56% |
| | Sometimes | 9.83% | 10.26% |
| | Usually | 27.35% | 28.21% |
| | Always | 61.97% | 58.97% |
| Q: In the last 12 months, when you needed care right away, how often did you get care as soon as you needed? | Never | 1.85% | 0.00% |
| | Sometimes | 9.26% | 5.00% |
| | Usually | 13.89% | 15.00% |
| | Always | 75.00% | 80.00% |
| Q: In the last 12 months, how often was it easy to get care, tests or treatment you needed? | Never | 0.86% | 0.00% |
| | Sometimes | 6.90% | 4.76% |
| | Usually | 28.45% | 35.71% |
| | Always | 63.79% | 59.52% |
| Q: In the last 12 months, how often did the written materials or Internet provide the information you needed about how your health plan works? | Never | 8.45% | 5.88% |
| | Sometimes | 29.27% | 29.41% |
| | Usually | 50.00% | 35.29% |
| | Always | 12.20% | 29.41% |
| Q: In the last 12 months, how often did your health plan's customer service give you the information or help you needed? | Never | 3.80% | 0.00% |
| | Sometimes | 21.52% | 7.69% |
| | Usually | 26.58% | 46.15% |
| | Always | 48.10% | 46.15% |

Member Satisfaction Survey

2017 DATA

| Harvard | Oxford |
|---------|--------|
| 39.00% | 31.00% |
| 16.80% | 18.00% |
| 9.10% | 3.00% |
| 0.00% | 11.00% |
| 36.40% | 33.00% |
| 54.50% | 53.00% |
| 0.00% | 2.00% |
| 44.00% | 14.00% |
| 16.00% | 28.00% |
| 40.00% | 56.00% |
| 0.00% | 1.00% |
| 0.00% | 11.00% |
| 20.00% | 19.00% |
| 80.00% | 70.00% |
| 0.00% | 0.00% |
| 20.00% | 8.00% |
| 36.00% | 29.00% |
| 44.00% | 66.00% |
| 11.10% | 3.00% |
| 11.10% | 31.00% |
| 55.60% | 46.00% |
| 22.20% | 20.00% |
| 0.00% | 1.00% |
| 20.00% | 14.00% |
| 40.00% | 24.00% |
| 40.00% | 61.00% |

Member Satisfaction Survey

2017 DATA

| Indemnity | | Aetna Life | Anthem | Cigna H & L |
|---|-----------|------------|--------|-------------|
| Percentage of Managed Care members surveyed | | 1.65% | 0.89% | 100.00% |
| Percentage of those surveyed who responded | | 18.97% | 16.70% | 20.00% |
| Q: In the last 12 months, how often did you get an appointment with a specialist as soon as you needed? | Never | 1.30% | 5.11% | 2.00% |
| | Sometimes | 11.69% | 10.22% | 10.00% |
| | Usually | 32.47% | 28.47% | 35.00% |
| | Always | 54.55% | 56.20% | 53.00% |
| Q: In the last 12 months, how often did you get an appointment for a check-up or routine care at a doctor's office or clinic as soon as you needed? | Never | 1.94% | 2.06% | 0.00% |
| | Sometimes | 18.45% | 17.01% | 16.00% |
| | Usually | 31.55% | 30.93% | 31.00% |
| | Always | 48.06% | 50.00% | 53.00% |
| Q: In the last 12 months, when you needed care right away, how often did you get care as soon as you needed? | Never | 1.18% | 1.04% | 2.00% |
| | Sometimes | 8.24% | 11.46% | 9.00% |
| | Usually | 21.18% | 20.83% | 21.00% |
| | Always | 69.41% | 66.67% | 68.00% |
| Q: In the last 12 months, how often was it easy to get care, tests or treatment you needed? | Never | 1.44% | 3.50% | 2.00% |
| | Sometimes | 6.73% | 4.50% | 5.00% |
| | Usually | 36.54% | 37.00% | 36.00% |
| | Always | 55.29% | 55.00% | 57.00% |
| Q: In the last 12 months, how often did the written materials or Internet provide the information you needed about how your health plan works? | Never | 5.22% | 2.78% | 4.00% |
| | Sometimes | 36.52% | 23.61% | 29.00% |
| | Usually | 41.74% | 62.50% | 46.00% |
| | Always | 16.52% | 11.00% | 21.00% |
| Q: In the last 12 months, how often did your health plan's customer service give you the information or help you needed? | Never | 0.00% | 1.52% | 2.00% |
| | Sometimes | 22.35% | 13.64% | 26.00% |
| | Usually | 25.88% | 28.79% | 28.00% |
| | Always | 51.76% | 56.00% | 44.00% |

Member Satisfaction Survey

2017 DATA

| ConnectiCare | HPHC | Oxford Health | United |
|--------------|--------|---------------|--------|
| 1.12% | 5.00% | 3.00% | 1.00% |
| 15.18% | 17.00% | 21.00% | 16.00% |
| 3.70% | 2.80% | 2.00% | 3.00% |
| 13.89% | 11.80% | 12.00% | 15.00% |
| 24.07% | 32.00% | 37.00% | 31.00% |
| 58.33% | 53.40% | 49.00% | 51.00% |
| 0.77% | 1.60% | 2.00% | 0.00% |
| 17.69% | 16.90% | 16.00% | 15.00% |
| 26.92% | 28.40% | 31.00% | 33.00% |
| 54.62% | 53.10% | 52.00% | 52.00% |
| 1.32% | 0.80% | 0.00% | 1.00% |
| 7.89% | 10.00% | 6.00% | 10.00% |
| 18.42% | 22.50% | 26.00% | 20.00% |
| 72.37% | 66.70% | 68.00% | 69.00% |
| 0.00% | 0.00% | 1.00% | 1.00% |
| 8.96% | 9.70% | 9.00% | 9.00% |
| 39.55% | 38.00% | 31.00% | 34.00% |
| 51.49% | 52.00% | 59.00% | 56.00% |
| 2.00% | 1.90% | 3.00% | 5.00% |
| 40.00% | 31.40% | 38.00% | 30.00% |
| 44.00% | 46.70% | 41.00% | 40.00% |
| 14.00% | 20.00% | 18.00% | 25.00% |
| 5.26% | 4.90% | 4.00% | 9.00% |
| 24.56% | 14.60% | 13.00% | 27.00% |
| 29.82% | 32.90% | 34.00% | 21.00% |
| 40.35% | 47.60% | 48.00% | 43.00% |

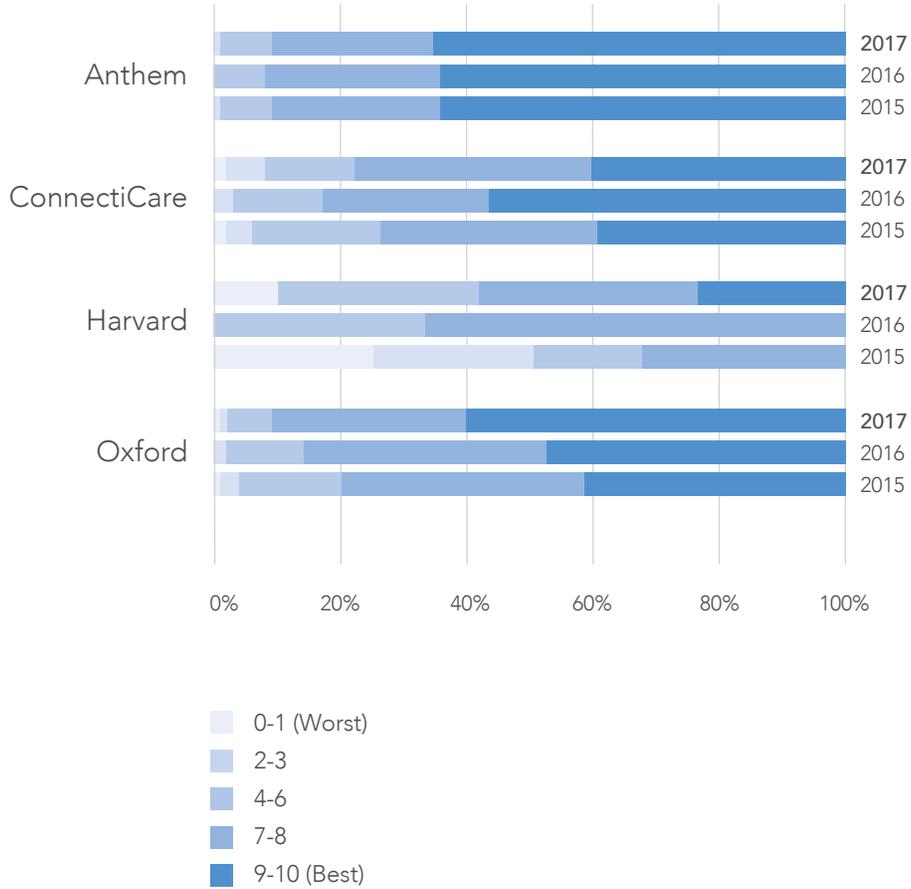
Note: ConnectiCare Benefits did not provide results for 2017 as responses were too low for 95% confidence level.

Member Satisfaction Survey

HEALTH PLAN RATING

Q: How would you rate your health plan, on a scale of 0 to 10 where 0 is the worst health plan possible and 10 is the best health plan possible?

HMO

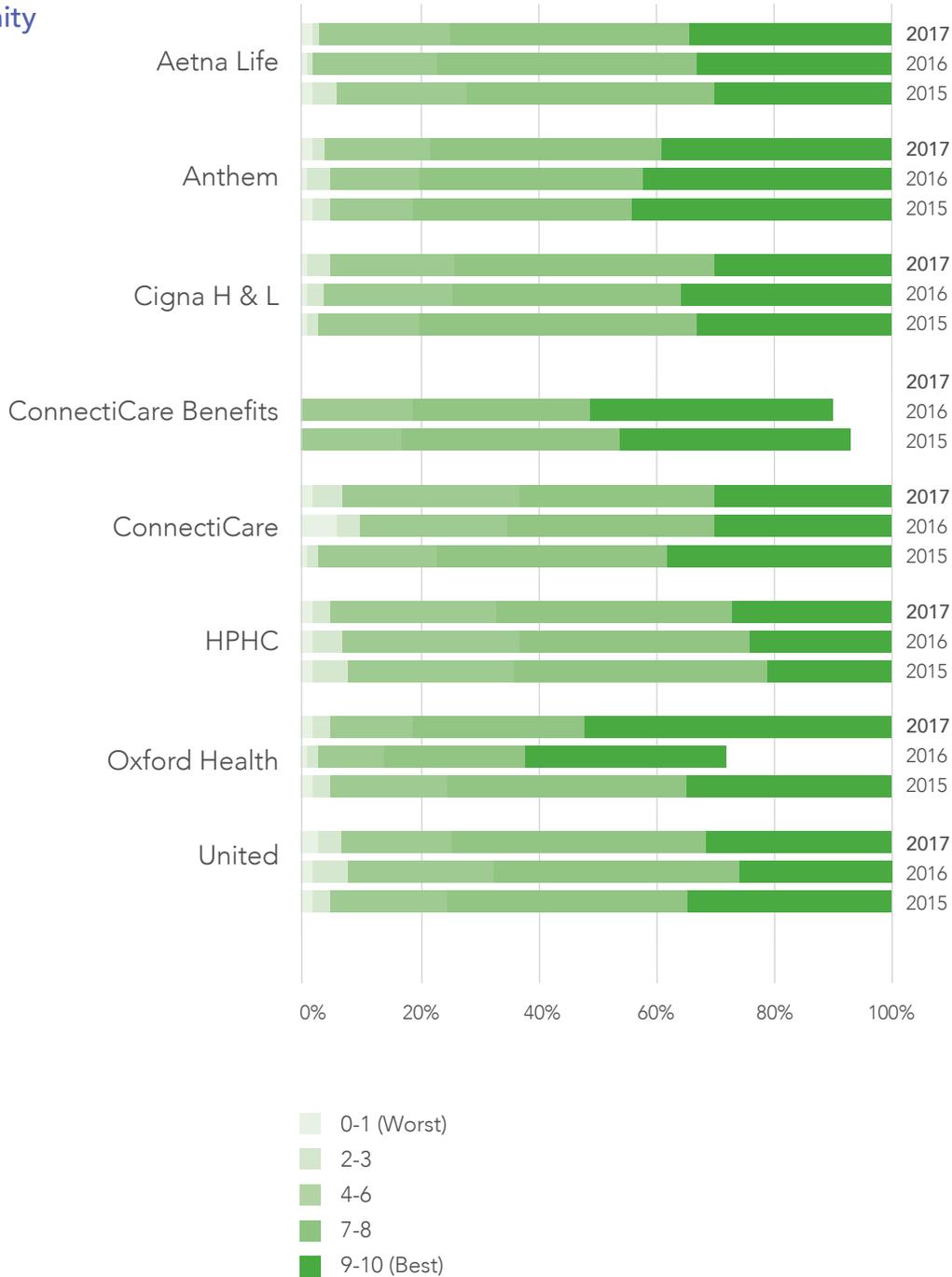


Member Satisfaction Survey

HEALTH PLAN RATING

Q: How would you rate your health plan, on a scale of 0 to 10 where 0 is the worst health plan possible and 10 is the best health plan possible?

Indemnity



Note: ConnectiCare Benefits did not provide results for 2017 as responses too low for 95% confidence level. Totals for ConnectiCare Benefits (2015 and 2016) and Oxford Health (2016) do not equal 100% due to data provided by the companies.

Utilization Review Data

2017 DATA

HMO - Anthem

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 10,622 | 840 | 11,462 |
| 1. Based on medical necessity | 10,355 | 831 | 11,186 |
| 2. Based on anything other than medical necessity | 267 | 9 | 276 |
| B. The total number of UR requests in A that were denied. | 772 | 35 | 807 |
| 1. Based on medical necessity | 764 | 30 | 794 |
| 2. Based on anything other than medical necessity | 8 | 5 | 13 |
| The percentage of UR requests that were denied based on A. | 7.27% | 4.17% | 7.04% |
| 1. Based on medical necessity | 7.38% | 3.61% | 7.10% |
| 2. Based on anything other than medical necessity | 3.00% | 55.56% | 4.71% |
| C. The total number of denials in B above that were appealed. | 108 | 17 | 125 |
| 1. Based on medical necessity | 102 | 16 | 118 |
| 2. Based on anything other than medical necessity | 6 | 1 | 7 |
| The percentage of denials in B above that were appealed. | 13.99% | 48.57% | 15.49% |
| 1. Based on medical necessity | 13.35% | 53.33% | 14.86% |
| 2. Based on anything other than medical necessity | 75.00% | 20.00% | 53.85% |
| D. The total number of appeals in C that were reversed on appeal. | 42 | 10 | 52 |
| 1. Based on medical necessity | 40 | 10 | 50 |
| 2. Based on anything other than medical necessity | 2 | 0 | 2 |
| The percentage of appeals in C that were reversed on appeal. | 38.89% | 58.82% | 41.60% |
| 1. Based on medical necessity | 39.22% | 62.50% | 42.37% |
| 2. Based on anything other than medical necessity | 33.33% | 0.00% | 28.57% |
| E. The total number of appeals in C that were upheld on appeal. | 66 | 7 | 73 |
| 1. Based on medical necessity | 62 | 6 | 68 |
| 2. Based on anything other than medical necessity | 4 | 1 | 5 |
| The percentage of appeals in C that were upheld on appeal. | 61.11% | 41.18% | 58.40% |
| 1. Based on medical necessity | 60.78% | 37.50% | 57.63% |
| 2. Based on anything other than medical necessity | 66.67% | 100.00% | 71.43% |
| F. The number of appeals in E that went to external appeal (through CID). | 5 | 0 | 5 |
| 1. Based on medical necessity | 5 | 0 | 5 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in E that went to external appeal (through CID). | 7.58% | 0.00% | 6.85% |
| 1. Based on medical necessity | 8.06% | 0.00% | 7.35% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 2 | 0 | 2 |
| 1. Based on medical necessity | 2 | 0 | 2 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 40.00% | 0.00% | 40.00% |
| 1. Based on medical necessity | 40.00% | 0.00% | 40.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

HMO - ConnectiCare

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 11,438 | 1,006 | 12,444 |
| 1. Based on medical necessity | 11,020 | 1,000 | 12,020 |
| 2. Based on anything other than medical necessity | 418 | 6 | 424 |
| B. The total number of UR requests in A that were denied. | 1,779 | 38 | 1,817 |
| 1. Based on medical necessity | 1,361 | 32 | 1,393 |
| 2. Based on anything other than medical necessity | 418 | 6 | 424 |
| The percentage of UR requests that were denied based on A. | 15.55% | 3.78% | 14.60% |
| 1. Based on medical necessity | 12.35% | 3.20% | 11.59% |
| 2. Based on anything other than medical necessity | 100.00% | 100.00% | 100.00% |
| C. The total number of denials in B above that were appealed. | 212 | 10 | 222 |
| 1. Based on medical necessity | 108 | 10 | 118 |
| 2. Based on anything other than medical necessity | 104 | 0 | 104 |
| The percentage of denials in B above that were appealed. | 11.92% | 26.32% | 12.22% |
| 1. Based on medical necessity | 7.94% | 31.25% | 8.47% |
| 2. Based on anything other than medical necessity | 24.88% | 0.00% | 24.53% |
| D. The total number of appeals in C that were reversed on appeal. | 56 | 0 | 56 |
| 1. Based on medical necessity | 42 | 0 | 42 |
| 2. Based on anything other than medical necessity | 14 | 0 | 14 |
| The percentage of appeals in C that were reversed on appeal. | 26.42% | 0.00% | 25.23% |
| 1. Based on medical necessity | 38.89% | 0.00% | 35.59% |
| 2. Based on anything other than medical necessity | 13.46% | 0.00% | 13.46% |
| E. The total number of appeals in C that were upheld on appeal. | 156 | 10 | 166 |
| 1. Based on medical necessity | 66 | 10 | 76 |
| 2. Based on anything other than medical necessity | 90 | 0 | 90 |
| The percentage of appeals in C that were upheld on appeal. | 73.58% | 100.00% | 74.77% |
| 1. Based on medical necessity | 61.11% | 100.00% | 64.41% |
| 2. Based on anything other than medical necessity | 86.54% | 0.00% | 86.54% |
| F. The number of appeals in E that went to external appeal (through CID). | 5 | 0 | 5 |
| 1. Based on medical necessity | 4 | 0 | 4 |
| 2. Based on anything other than medical necessity | 1 | 0 | 1 |
| The percentage of appeals in E that went to external appeal (through CID). | 3.21% | 0.00% | 3.01% |
| 1. Based on medical necessity | 6.06% | 0.00% | 5.26% |
| 2. Based on anything other than medical necessity | 1.11% | 0.00% | 1.11% |
| G. The total number of external appeals above in F that were reversed on appeal. | 3 | 0 | 3 |
| 1. Based on medical necessity | 2 | 0 | 2 |
| 2. Based on anything other than medical necessity | 1 | 0 | 1 |
| The percentage of external appeals above in F that were reversed on appeal. | 60.00% | 0.00% | 60.00% |
| 1. Based on medical necessity | 50.00% | 0.00% | 50.00% |
| 2. Based on anything other than medical necessity | 100.00% | 0.00% | 100.00% |

Utilization Review Data

2017 DATA

HMO - Harvard

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 82 | 33 | 115 |
| 1. Based on medical necessity | 74 | 32 | 106 |
| 2. Based on anything other than medical necessity | 8 | 1 | 9 |
| B. The total number of UR requests in A that were denied. | 11 | 2 | 13 |
| 1. Based on medical necessity | 8 | 1 | 9 |
| 2. Based on anything other than medical necessity | 3 | 1 | 4 |
| The percentage of UR requests that were denied based on A. | 13.41% | 6.06% | 11.30% |
| 1. Based on medical necessity | 10.81% | 3.13% | 8.49% |
| 2. Based on anything other than medical necessity | 37.50% | 100.00% | 44.44% |
| C. The total number of denials in B above that were appealed. | 1 | 1 | 2 |
| 1. Based on medical necessity | 1 | 1 | 2 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of denials in B above that were appealed. | 9.09% | 50.00% | 15.38% |
| 1. Based on medical necessity | 12.50% | 100.00% | 22.22% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| D. The total number of appeals in C that were reversed on appeal. | 1 | 1 | 2 |
| 1. Based on medical necessity | 1 | 1 | 2 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in C that were reversed on appeal. | 100.00% | 0.00% | 100.00% |
| 1. Based on medical necessity | 100.00% | 0.00% | 100.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| E. The total number of appeals in C that were upheld on appeal. | 0 | 0 | 0 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in C that were upheld on appeal. | 0.00% | 0.00% | 0.00% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| F. The number of appeals in E that went to external appeal (through CID). | 0 | 0 | 0 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in E that went to external appeal (through CID). | 0.00% | 0.00% | 0.00% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 0 | 0 | 0 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 0.00% | 0.00% | 0.00% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

HMO - Oxford

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 3,153 | 69 | 3,222 |
| 1. Based on medical necessity | 3,110 | 60 | 3,170 |
| 2. Based on anything other than medical necessity | 43 | 9 | 52 |
| B. The total number of UR requests in A that were denied. | 331 | 32 | 363 |
| 1. Based on medical necessity | 320 | 23 | 343 |
| 2. Based on anything other than medical necessity | 11 | 9 | 20 |
| The percentage of UR requests that were denied based on A. | 10.50% | 46.38% | 11.27% |
| 1. Based on medical necessity | 10.29% | 38.33% | 10.82% |
| 2. Based on anything other than medical necessity | 25.58% | 100.00% | 38.46% |
| C. The total number of denials in B above that were appealed. | 56 | 3 | 59 |
| 1. Based on medical necessity | 46 | 2 | 48 |
| 2. Based on anything other than medical necessity | 10 | 1 | 11 |
| The percentage of denials in B above that were appealed. | 16.92% | 9.38% | 16.25% |
| 1. Based on medical necessity | 14.38% | 8.70% | 13.99% |
| 2. Based on anything other than medical necessity | 90.91% | 11.11% | 55.00% |
| D. The total number of appeals in C that were reversed on appeal. | 31 | 1 | 32 |
| 1. Based on medical necessity | 24 | 0 | 24 |
| 2. Based on anything other than medical necessity | 7 | 1 | 8 |
| The percentage of appeals in C that were reversed on appeal. | 55.36% | 33.33% | 54.24% |
| 1. Based on medical necessity | 52.17% | 0.00% | 50.00% |
| 2. Based on anything other than medical necessity | 70.00% | 100.00% | 72.73% |
| E. The total number of appeals in C that were upheld on appeal. | 13 | 2 | 15 |
| 1. Based on medical necessity | 10 | 2 | 12 |
| 2. Based on anything other than medical necessity | 3 | 0 | 3 |
| The percentage of appeals in C that were upheld on appeal. | 23.21% | 66.67% | 25.42% |
| 1. Based on medical necessity | 21.74% | 0.00% | 25.00% |
| 2. Based on anything other than medical necessity | 30.00% | 0.00% | 27.27% |
| F. The number of appeals in E that went to external appeal (through CID). | 0 | 0 | 0 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in E that went to external appeal (through CID). | 0.00% | 0.00% | 0.00% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 0 | 0 | 0 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 0.00% | 0.00% | 0.00% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

Indemnity - Aetna Life

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 4,381 | 802 | 5,183 |
| 1. Based on medical necessity | 4,308 | 802 | 5,110 |
| 2. Based on anything other than medical necessity | 73 | 0 | 73 |
| B. The total number of UR requests in A that were denied. | 864 | 93 | 957 |
| 1. Based on medical necessity | 832 | 93 | 925 |
| 2. Based on anything other than medical necessity | 32 | 0 | 32 |
| The percentage of UR requests that were denied based on A. | 19.72% | 11.60% | 18.46% |
| 1. Based on medical necessity | 19.31% | 11.60% | 18.10% |
| 2. Based on anything other than medical necessity | 43.84% | 0.00% | 43.84% |
| C. The total number of denials in B above that were appealed. | 272 | 28 | 300 |
| 1. Based on medical necessity | 216 | 27 | 243 |
| 2. Based on anything other than medical necessity | 56 | 1 | 57 |
| The percentage of denials in B above that were appealed. | 31.48% | 30.11% | 31.35% |
| 1. Based on medical necessity | 25.96% | 29.03% | 26.27% |
| 2. Based on anything other than medical necessity | 175.00% | 0.00% | 178.13% |
| D. The total number of appeals in C that were reversed on appeal. | 93 | 13 | 106 |
| 1. Based on medical necessity | 86 | 13 | 99 |
| 2. Based on anything other than medical necessity | 7 | 0 | 7 |
| The percentage of appeals in C that were reversed on appeal. | 34.19% | 46.43% | 35.33% |
| 1. Based on medical necessity | 39.81% | 48.15% | 40.74% |
| 2. Based on anything other than medical necessity | 12.50% | 0.00% | 12.28% |
| E. The total number of appeals in C that were upheld on appeal. | 179 | 15 | 194 |
| 1. Based on medical necessity | 130 | 14 | 144 |
| 2. Based on anything other than medical necessity | 49 | 1 | 50 |
| The percentage of appeals in C that were upheld on appeal. | 65.81% | 53.57% | 64.67% |
| 1. Based on medical necessity | 60.19% | 51.85% | 59.26% |
| 2. Based on anything other than medical necessity | 87.50% | 0.00% | 87.72% |
| F. The number of appeals in E that went to external appeal (through CID). | 16 | 2 | 18 |
| 1. Based on medical necessity | 6 | 2 | 8 |
| 2. Based on anything other than medical necessity | 10 | 0 | 10 |
| The percentage of appeals in E that went to external appeal (through CID). | 8.94% | 13.33% | 9.28% |
| 1. Based on medical necessity | 4.62% | 14.29% | 5.56% |
| 2. Based on anything other than medical necessity | 20.41% | 0.00% | 20.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 2 | 0 | 2 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 2 | 0 | 2 |
| The percentage of external appeals above in F that were reversed on appeal. | 12.50% | 0.00% | 11.11% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 20.00% | 0.00% | 20.00% |

Utilization Review Data

2017 DATA

Indemnity - Anthem

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 77,815 | 5,472 | 83,287 |
| 1. Based on medical necessity | 76,289 | 5,343 | 81,632 |
| 2. Based on anything other than medical necessity | 1,526 | 129 | 1,655 |
| B. The total number of UR requests in A that were denied. | 10,178 | 236 | 10,414 |
| 1. Based on medical necessity | 10,071 | 149 | 10,220 |
| 2. Based on anything other than medical necessity | 107 | 87 | 194 |
| The percentage of UR requests that were denied based on A. | 13.08% | 4.31% | 12.50% |
| 1. Based on medical necessity | 13.20% | 2.79% | 12.52% |
| 2. Based on anything other than medical necessity | 7.01% | 67.44% | 11.72% |
| C. The total number of denials in B above that were appealed. | 688 | 53 | 741 |
| 1. Based on medical necessity | 582 | 39 | 621 |
| 2. Based on anything other than medical necessity | 106 | 14 | 120 |
| The percentage of denials in B above that were appealed. | 6.76% | 22.46% | 7.12% |
| 1. Based on medical necessity | 5.78% | 26.17% | 6.08% |
| 2. Based on anything other than medical necessity | 99.07% | 16.09% | 61.86% |
| D. The total number of appeals in C that were reversed on appeal. | 302 | 12 | 314 |
| 1. Based on medical necessity | 274 | 12 | 286 |
| 2. Based on anything other than medical necessity | 28 | 0 | 28 |
| The percentage of appeals in C that were reversed on appeal. | 43.90% | 22.64% | 42.38% |
| 1. Based on medical necessity | 47.08% | 30.77% | 46.05% |
| 2. Based on anything other than medical necessity | 26.42% | 0.00% | 23.33% |
| E. The total number of appeals in C that were upheld on appeal. | 386 | 41 | 427 |
| 1. Based on medical necessity | 308 | 27 | 335 |
| 2. Based on anything other than medical necessity | 78 | 14 | 92 |
| The percentage of appeals in C that were upheld on appeal. | 56.10% | 77.36% | 57.62% |
| 1. Based on medical necessity | 52.92% | 69.23% | 53.95% |
| 2. Based on anything other than medical necessity | 73.58% | 100.00% | 76.67% |
| F. The number of appeals in E that went to external appeal (through CID). | 21 | 0 | 21 |
| 1. Based on medical necessity | 16 | 0 | 16 |
| 2. Based on anything other than medical necessity | 5 | 0 | 5 |
| The percentage of appeals in E that went to external appeal (through CID). | 5.44% | 0.00% | 4.92% |
| 1. Based on medical necessity | 5.19% | 0.00% | 4.78% |
| 2. Based on anything other than medical necessity | 6.41% | 0.00% | 5.43% |
| G. The total number of external appeals above in F that were reversed on appeal. | 5 | 0 | 5 |
| 1. Based on medical necessity | 5 | 0 | 5 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 23.81% | 0.00% | 23.81% |
| 1. Based on medical necessity | 31.25% | 0.00% | 31.25% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

Indemnity - Cigna H & L

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 40,535 | 2,110 | 42,645 |
| 1. Based on medical necessity | 39,826 | 2,014 | 41,840 |
| 2. Based on anything other than medical necessity | 709 | 96 | 805 |
| B. The total number of UR requests in A that were denied. | 15,065 | 936 | 16,001 |
| 1. Based on medical necessity | 14,676 | 922 | 15,598 |
| 2. Based on anything other than medical necessity | 389 | 14 | 403 |
| The percentage of UR requests that were denied based on A. | 37.17% | 44.37% | 37.52% |
| 1. Based on medical necessity | 36.85% | 45.79% | 37.28% |
| 2. Based on anything other than medical necessity | 54.87% | 14.58% | 50.06% |
| C. The total number of denials in B above that were appealed. | 778 | 45 | 823 |
| 1. Based on medical necessity | 437 | 41 | 478 |
| 2. Based on anything other than medical necessity | 341 | 4 | 345 |
| The percentage of denials in B above that were appealed. | 5.16% | 4.81% | 5.14% |
| 1. Based on medical necessity | 2.98% | 4.45% | 3.06% |
| 2. Based on anything other than medical necessity | 87.66% | 28.57% | 85.61% |
| D. The total number of appeals in C that were reversed on appeal. | 226 | 7 | 233 |
| 1. Based on medical necessity | 145 | 6 | 151 |
| 2. Based on anything other than medical necessity | 81 | 1 | 82 |
| The percentage of appeals in C that were reversed on appeal. | 29.05% | 15.56% | 28.31% |
| 1. Based on medical necessity | 33.18% | 14.63% | 31.59% |
| 2. Based on anything other than medical necessity | 23.75% | 25.00% | 23.77% |
| E. The total number of appeals in C that were upheld on appeal. | 552 | 38 | 590 |
| 1. Based on medical necessity | 292 | 35 | 327 |
| 2. Based on anything other than medical necessity | 260 | 3 | 263 |
| The percentage of appeals in C that were upheld on appeal. | 70.95% | 84.44% | 71.69% |
| 1. Based on medical necessity | 66.82% | 85.37% | 68.41% |
| 2. Based on anything other than medical necessity | 76.25% | 75.00% | 76.23% |
| F. The number of appeals in E that went to external appeal (through CID). | 7 | 7 | 14 |
| 1. Based on medical necessity | 7 | 7 | 14 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in E that went to external appeal (through CID). | 1.27% | 18.42% | 2.37% |
| 1. Based on medical necessity | 2.40% | 20.00% | 4.28% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 2 | 3 | 5 |
| 1. Based on medical necessity | 2 | 3 | 5 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 28.57% | 42.86% | 35.71% |
| 1. Based on medical necessity | 28.57% | 42.86% | 35.71% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

Indemnity - ConnectiCare Benefits

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 30,806 | 2,690 | 33,496 |
| 1. Based on medical necessity | 29,905 | 2,679 | 32,584 |
| 2. Based on anything other than medical necessity | 901 | 11 | 912 |
| B. The total number of UR requests in A that were denied. | 5,361 | 178 | 5,539 |
| 1. Based on medical necessity | 4,460 | 167 | 4,627 |
| 2. Based on anything other than medical necessity | 901 | 11 | 912 |
| The percentage of UR requests that were denied based on A. | 17.40% | 6.62% | 16.54% |
| 1. Based on medical necessity | 14.91% | 6.23% | 14.20% |
| 2. Based on anything other than medical necessity | 100.00% | 100.00% | 100.00% |
| C. The total number of denials in B above that were appealed. | 554 | 34 | 588 |
| 1. Based on medical necessity | 273 | 33 | 306 |
| 2. Based on anything other than medical necessity | 281 | 1 | 282 |
| The percentage of denials in B above that were appealed. | 10.33% | 19.10% | 10.62% |
| 1. Based on medical necessity | 6.12% | 19.76% | 6.61% |
| 2. Based on anything other than medical necessity | 31.19% | 9.09% | 30.92% |
| D. The total number of appeals in C that were reversed on appeal. | 181 | 6 | 187 |
| 1. Based on medical necessity | 153 | 5 | 158 |
| 2. Based on anything other than medical necessity | 28 | 1 | 29 |
| The percentage of appeals in C that were reversed on appeal. | 32.67% | 17.65% | 31.80% |
| 1. Based on medical necessity | 56.04% | 15.15% | 51.63% |
| 2. Based on anything other than medical necessity | 9.96% | 100.00% | 10.28% |
| E. The total number of appeals in C that were upheld on appeal. | 373 | 28 | 401 |
| 1. Based on medical necessity | 120 | 28 | 148 |
| 2. Based on anything other than medical necessity | 253 | 0 | 253 |
| The percentage of appeals in C that were upheld on appeal. | 67.33% | 82.35% | 68.20% |
| 1. Based on medical necessity | 43.96% | 84.85% | 48.37% |
| 2. Based on anything other than medical necessity | 90.04% | 0.00% | 89.72% |
| F. The number of appeals in E that went to external appeal (through CID). | 5 | 1 | 6 |
| 1. Based on medical necessity | 3 | 1 | 4 |
| 2. Based on anything other than medical necessity | 2 | 0 | 2 |
| The percentage of appeals in E that went to external appeal (through CID). | 1.34% | 3.57% | 1.50% |
| 1. Based on medical necessity | 2.50% | 3.57% | 2.70% |
| 2. Based on anything other than medical necessity | 0.79% | 0.00% | 0.79% |
| G. The total number of external appeals above in F that were reversed on appeal. | 2 | 0 | 2 |
| 1. Based on medical necessity | 0 | 0 | 0 |
| 2. Based on anything other than medical necessity | 2 | 0 | 2 |
| The percentage of external appeals above in F that were reversed on appeal. | 40.00% | 0.00% | 33.33% |
| 1. Based on medical necessity | 0.00% | 0.00% | 0.00% |
| 2. Based on anything other than medical necessity | 100.00% | 0.00% | 100.00% |

Utilization Review Data

2017 DATA

Indemnity - ConnectiCare

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 40,257 | 4,749 | 45,006 |
| 1. Based on medical necessity | 38,821 | 4,726 | 43,547 |
| 2. Based on anything other than medical necessity | 1,436 | 23 | 1,459 |
| B. The total number of UR requests in A that were denied. | 6,539 | 277 | 6,816 |
| 1. Based on medical necessity | 5,103 | 254 | 5,357 |
| 2. Based on anything other than medical necessity | 1,436 | 23 | 1,459 |
| The percentage of UR requests that were denied based on A. | 16.24% | 5.83% | 15.14% |
| 1. Based on medical necessity | 13.14% | 5.37% | 12.30% |
| 2. Based on anything other than medical necessity | 100.00% | 100.00% | 100.00% |
| C. The total number of denials in B above that were appealed. | 948 | 88 | 1,036 |
| 1. Based on medical necessity | 435 | 83 | 518 |
| 2. Based on anything other than medical necessity | 513 | 5 | 518 |
| The percentage of denials in B above that were appealed. | 14.50% | 31.77% | 15.20% |
| 1. Based on medical necessity | 8.52% | 32.68% | 9.67% |
| 2. Based on anything other than medical necessity | 35.72% | 21.74% | 35.50% |
| D. The total number of appeals in C that were reversed on appeal. | 252 | 12 | 264 |
| 1. Based on medical necessity | 188 | 11 | 199 |
| 2. Based on anything other than medical necessity | 64 | 1 | 65 |
| The percentage of appeals in C that were reversed on appeal. | 26.58% | 13.64% | 25.48% |
| 1. Based on medical necessity | 43.22% | 13.25% | 38.42% |
| 2. Based on anything other than medical necessity | 12.48% | 20.00% | 12.55% |
| E. The total number of appeals in C that were upheld on appeal. | 696 | 76 | 772 |
| 1. Based on medical necessity | 247 | 72 | 319 |
| 2. Based on anything other than medical necessity | 449 | 4 | 453 |
| The percentage of appeals in C that were upheld on appeal. | 73.42% | 86.36% | 74.52% |
| 1. Based on medical necessity | 56.78% | 86.75% | 61.58% |
| 2. Based on anything other than medical necessity | 87.52% | 80.00% | 87.45% |
| F. The number of appeals in E that went to external appeal (through CID). | 14 | 8 | 22 |
| 1. Based on medical necessity | 12 | 8 | 20 |
| 2. Based on anything other than medical necessity | 2 | 0 | 2 |
| The percentage of appeals in E that went to external appeal (through CID). | 2.01% | 10.53% | 2.85% |
| 1. Based on medical necessity | 4.86% | 11.11% | 6.27% |
| 2. Based on anything other than medical necessity | 0.45% | 0.00% | 0.44% |
| G. The total number of external appeals above in F that were reversed on appeal. | 4 | 4 | 8 |
| 1. Based on medical necessity | 4 | 4 | 8 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 28.57% | 50.00% | 36.36% |
| 1. Based on medical necessity | 33.33% | 50.00% | 40.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

Indemnity - HPHC

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 6,615 | 124 | 6,739 |
| 1. Based on medical necessity | 6,046 | 123 | 6,169 |
| 2. Based on anything other than medical necessity | 569 | 1 | 570 |
| B. The total number of UR requests in A that were denied. | 606 | 87 | 693 |
| 1. Based on medical necessity | 521 | 86 | 607 |
| 2. Based on anything other than medical necessity | 85 | 1 | 86 |
| The percentage of UR requests that were denied based on A. | 9.16% | 70.16% | 10.28% |
| 1. Based on medical necessity | 8.62% | 69.92% | 9.84% |
| 2. Based on anything other than medical necessity | 14.94% | 100.00% | 15.09% |
| C. The total number of denials in B above that were appealed. | 91 | 23 | 114 |
| 1. Based on medical necessity | 63 | 22 | 85 |
| 2. Based on anything other than medical necessity | 28 | 1 | 29 |
| The percentage of denials in B above that were appealed. | 15.02% | 26.44% | 16.45% |
| 1. Based on medical necessity | 12.09% | 25.58% | 14.00% |
| 2. Based on anything other than medical necessity | 32.94% | 100.00% | 33.72% |
| D. The total number of appeals in C that were reversed on appeal. | 44 | 5 | 49 |
| 1. Based on medical necessity | 36 | 5 | 41 |
| 2. Based on anything other than medical necessity | 8 | 0 | 8 |
| The percentage of appeals in C that were reversed on appeal. | 48.35% | 21.74% | 42.98% |
| 1. Based on medical necessity | 57.14% | 22.73% | 48.24% |
| 2. Based on anything other than medical necessity | 28.57% | 0.00% | 27.59% |
| E. The total number of appeals in C that were upheld on appeal. | 47 | 1 | 48 |
| 1. Based on medical necessity | 27 | 0 | 27 |
| 2. Based on anything other than medical necessity | 20 | 1 | 21 |
| The percentage of appeals in C that were upheld on appeal. | 51.65% | 4.35% | 42.11% |
| 1. Based on medical necessity | 42.86% | 0.00% | 31.76% |
| 2. Based on anything other than medical necessity | 71.43% | 0.00% | 72.41% |
| F. The number of appeals in E that went to external appeal (through CID). | 2 | 0 | 2 |
| 1. Based on medical necessity | 2 | 0 | 2 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of appeals in E that went to external appeal (through CID). | 4.26% | 0.00% | 4.17% |
| 1. Based on medical necessity | 7.41% | 0.00% | 7.41% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |
| G. The total number of external appeals above in F that were reversed on appeal. | 1 | 0 | 1 |
| 1. Based on medical necessity | 1 | 0 | 1 |
| 2. Based on anything other than medical necessity | 0 | 0 | 0 |
| The percentage of external appeals above in F that were reversed on appeal. | 50.00% | 0.00% | 50.00% |
| 1. Based on medical necessity | 50.00% | 0.00% | 50.00% |
| 2. Based on anything other than medical necessity | 0.00% | 0.00% | 0.00% |

Utilization Review Data

2017 DATA

Indemnity - Oxford Health

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 31,001 | 1,878 | 32,879 |
| 1. Based on medical necessity | 28,166 | 982 | 29,148 |
| 2. Based on anything other than medical necessity | 2,835 | 896 | 3,731 |
| B. The total number of UR requests in A that were denied. | 4,139 | 995 | 5,134 |
| 1. Based on medical necessity | 3,923 | 982 | 4,905 |
| 2. Based on anything other than medical necessity | 216 | 13 | 229 |
| The percentage of UR requests that were denied based on A. | 13.35% | 52.98% | 15.61% |
| 1. Based on medical necessity | 13.93% | 100.00% | 16.83% |
| 2. Based on anything other than medical necessity | 7.62% | 1.45% | 6.14% |
| C. The total number of denials in B above that were appealed. | 844 | 21 | 865 |
| 1. Based on medical necessity | 665 | 16 | 681 |
| 2. Based on anything other than medical necessity | 179 | 5 | 184 |
| The percentage of denials in B above that were appealed. | 20.39% | 2.11% | 16.85% |
| 1. Based on medical necessity | 16.95% | 1.63% | 13.88% |
| 2. Based on anything other than medical necessity | 82.87% | 38.46% | 80.35% |
| D. The total number of appeals in C that were reversed on appeal. | 463 | 2 | 465 |
| 1. Based on medical necessity | 346 | 1 | 347 |
| 2. Based on anything other than medical necessity | 117 | 1 | 118 |
| The percentage of appeals in C that were reversed on appeal. | 54.86% | 9.52% | 53.76% |
| 1. Based on medical necessity | 52.03% | 6.25% | 50.95% |
| 2. Based on anything other than medical necessity | 65.36% | 20.00% | 64.13% |
| E. The total number of appeals in C that were upheld on appeal. | 381 | 19 | 400 |
| 1. Based on medical necessity | 319 | 15 | 334 |
| 2. Based on anything other than medical necessity | 62 | 4 | 66 |
| The percentage of appeals in C that were upheld on appeal. | 45.14% | 90.48% | 46.24% |
| 1. Based on medical necessity | 47.97% | 93.75% | 49.05% |
| 2. Based on anything other than medical necessity | 34.64% | 80.00% | 35.87% |
| F. The number of appeals in E that went to external appeal (through CID). | 21 | 0 | 21 |
| 1. Based on medical necessity | 9 | 0 | 9 |
| 2. Based on anything other than medical necessity | 12 | 0 | 12 |
| The percentage of appeals in E that went to external appeal (through CID). | 5.51% | 0.00% | 5.25% |
| 1. Based on medical necessity | 2.82% | 0.00% | 2.69% |
| 2. Based on anything other than medical necessity | 19.35% | 0.00% | 18.18% |
| G. The total number of external appeals above in F that were reversed on appeal. | 17 | 0 | 17 |
| 1. Based on medical necessity | 6 | 0 | 6 |
| 2. Based on anything other than medical necessity | 11 | 0 | 11 |
| The percentage of external appeals above in F that were reversed on appeal. | 80.95% | 0.00% | 80.95% |
| 1. Based on medical necessity | 66.67% | 0.00% | 66.67% |
| 2. Based on anything other than medical necessity | 91.67% | 0.00% | 91.67% |

Utilization Review Data

2017 DATA

Indemnity - United

| | Medical Requests | MH/SA Requests | Total Requests |
|---|------------------|----------------|----------------|
| A. The total number of utilization review requests. | 11,736 | 4,971 | 16,707 |
| 1. Based on medical necessity | 9,485 | 4,944 | 14,429 |
| 2. Based on anything other than medical necessity | 2,251 | 27 | 2,278 |
| B. The total number of UR requests in A that were denied. | 4,391 | 863 | 5,254 |
| 1. Based on medical necessity | 4,228 | 836 | 5,064 |
| 2. Based on anything other than medical necessity | 163 | 27 | 190 |
| The percentage of UR requests that were denied based on A. | 37.41% | 17.36% | 31.45% |
| 1. Based on medical necessity | 44.58% | 16.91% | 35.10% |
| 2. Based on anything other than medical necessity | 7.24% | 100.00% | 8.34% |
| C. The total number of denials in B above that were appealed. | 822 | 34 | 856 |
| 1. Based on medical necessity | 659 | 22 | 681 |
| 2. Based on anything other than medical necessity | 163 | 12 | 175 |
| The percentage of denials in B above that were appealed. | 18.72% | 3.94% | 16.29% |
| 1. Based on medical necessity | 15.59% | 2.63% | 13.45% |
| 2. Based on anything other than medical necessity | 100.00% | 44.44% | 92.11% |
| D. The total number of appeals in C that were reversed on appeal. | 403 | 8 | 411 |
| 1. Based on medical necessity | 317 | 4 | 321 |
| 2. Based on anything other than medical necessity | 86 | 4 | 90 |
| The percentage of appeals in C that were reversed on appeal. | 49.03% | 23.53% | 48.01% |
| 1. Based on medical necessity | 48.10% | 18.18% | 47.14% |
| 2. Based on anything other than medical necessity | 52.76% | 33.33% | 51.43% |
| E. The total number of appeals in C that were upheld on appeal. | 412 | 23 | 435 |
| 1. Based on medical necessity | 335 | 17 | 352 |
| 2. Based on anything other than medical necessity | 77 | 6 | 83 |
| The percentage of appeals in C that were upheld on appeal. | 50.12% | 67.65% | 50.82% |
| 1. Based on medical necessity | 50.83% | 77.27% | 51.69% |
| 2. Based on anything other than medical necessity | 47.24% | 50.00% | 47.43% |
| F. The number of appeals in E that went to external appeal (through CID). | 21 | 3 | 24 |
| 1. Based on medical necessity | 9 | 3 | 12 |
| 2. Based on anything other than medical necessity | 12 | 0 | 12 |
| The percentage of appeals in E that went to external appeal (through CID). | 5.10% | 13.04% | 5.52% |
| 1. Based on medical necessity | 2.69% | 17.65% | 3.41% |
| 2. Based on anything other than medical necessity | 15.58% | 0.00% | 14.46% |
| G. The total number of external appeals above in F that were reversed on appeal. | 17 | 2 | 19 |
| 1. Based on medical necessity | 6 | 2 | 8 |
| 2. Based on anything other than medical necessity | 11 | 0 | 11 |
| The percentage of external appeals above in F that were reversed on appeal. | 80.95% | 66.67% | 79.17% |
| 1. Based on medical necessity | 66.67% | 66.67% | 66.67% |
| 2. Based on anything other than medical necessity | 91.67% | 0.00% | 91.67% |

Mental Health - Utilization Review Data

2017 DATA

HMO - Anthem

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 320 | 77 | 71 | 191 | 123 | 58 |
| Number of UR requests denied | 6 | 10 | 5 | 3 | 10 | 1 |
| Percentage of UR requests denied | 1.88% | 12.99% | 7.04% | 1.57% | 8.13% | 1.72% |
| Number of denials that were appealed | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of denials that were appealed | 0.00% | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

HMO - ConnectiCare

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 318 | 115 | 102 | 492 | 75 | 42 |
| Number of UR requests denied | 11 | 15 | 7 | 21 | 1 | 5 |
| Percentage of UR requests denied | 3.46% | 13.04% | 6.86% | 4.27% | 1.33% | 11.90% |
| Number of denials that were appealed | 2 | 5 | 2 | 5 | 0 | 0 |
| Percentage of denials that were appealed | 18.18% | 33.33% | 28.57% | 23.81% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 1 | 2 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 50.00% | 40.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 33.33% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 100.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Mental Health - Utilization Review Data

2017 DATA

HMO - Harvard

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 15 | 2 | 4 | 9 | 2 | 0 |
| Number of UR requests denied | 0 | 0 | 0 | 2 | 0 | 0 |
| Percentage of UR requests denied | 0.00% | 0.00% | 0.00% | 22.22% | 0.00% | 0.00% |
| Number of denials that were appealed | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of denials that were appealed | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

HMO - Oxford

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 0 | 4 | 0 | 17 | 49 | 7 |
| Number of UR requests denied | 0 | 3 | 0 | 1 | 0 | 0 |
| Percentage of UR requests denied | 0.00% | 75.00% | 0.00% | 5.88% | 0.00% | 0.00% |
| Number of denials that were appealed | 0 | 1 | 0 | 1 | 0 | 0 |
| Percentage of denials that were appealed | 0.00% | 33.33% | 0.00% | 100% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Mental Health - Utilization Review Data

2017 DATA

Indemnity - Aetna Life

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 221 | 117 | 103 | 139 | 102 | 122 |
| Number of UR requests denied | 11 | 26 | 26 | 18 | 1 | 11 |
| Percentage of UR requests denied | 4.98% | 22.22% | 25.24% | 12.95% | 0.98% | 9.02% |
| Number of denials that were appealed | 0 | 2 | 1 | 6 | 1 | 0 |
| Percentage of denials that were appealed | 0.00% | 7.69% | 3.85% | 33.33% | 100.00% | 0.00% |
| Number of appeals that reversed the decision | 0 | 1 | 1 | 2 | 1 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 50.00% | 100.00% | 33.33% | 100.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 100.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Indemnity - Anthem

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 1,380 | 1,138 | 842 | 1,447 | 471 | 194 |
| Number of UR requests denied | 20 | 111 | 39 | 36 | 26 | 4 |
| Percentage of UR requests denied | 1.45% | 9.75% | 4.63% | 2.49% | 5.52% | 2.06% |
| Number of denials that were appealed | 1 | 4 | 0 | 0 | 0 | 1 |
| Percentage of denials that were appealed | 5.00% | 3.60% | 0.00% | 0.00% | 0.00% | 25.00% |
| Number of appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 1 | 2 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 100.00% | 50.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Mental Health - Utilization Review Data

2017 DATA

Indemnity - Cigna H & L

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 621 | 201 | 119 | 171 | 42 | 38 |
| Number of UR requests denied | 62 | 21 | 9 | 5 | 2 | 0 |
| Percentage of UR requests denied | 9.98% | 10.45% | 7.56% | 2.92% | 4.76% | 0.00% |
| Number of denials that were appealed | 33 | 12 | 0 | 0 | 0 | 0 |
| Percentage of denials that were appealed | 53.23% | 57.14% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 7 | 2 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 21.21% | 16.67% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 6 | 1 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 23.08% | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 3 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 50.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Indemnity - ConnectiCare Benefits

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 386 | 256 | 196 | 822 | 191 | 92 |
| Number of UR requests denied | 8 | 15 | 7 | 57 | 4 | 1 |
| Percentage of UR requests denied | 2.07% | 5.86% | 3.57% | 6.93% | 2.09% | 1.09% |
| Number of denials that were appealed | 3 | 6 | 1 | 4 | 1 | 0 |
| Percentage of denials that were appealed | 37.50% | 40.00% | 14.29% | 7.02% | 25.00% | 0.00% |
| Number of appeals that reversed the decision | 1 | 1 | 0 | 0 | 1 | 0 |
| Percentage of appeals that reversed the decision | 33.33% | 16.67% | 0.00% | 0.00% | 100.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 1 | 1 | 1 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 20.00% | 100.00% | 25.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 1 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 100.00% | 0.00% | 0.00% |

Mental Health - Utilization Review Data

2017 DATA

Indemnity - ConnectiCare

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 1,120 | 802 | 872 | 2,473 | 246 | 237 |
| Number of UR requests denied | 27 | 66 | 68 | 99 | 8 | 18 |
| Percentage of UR requests denied | 2.41% | 8.23% | 7.80% | 4.00% | 3.25% | 7.59% |
| Number of denials that were appealed | 1 | 20 | 15 | 25 | 0 | 9 |
| Percentage of denials that were appealed | 3.70% | 30.30% | 22.06% | 25.25% | 0.00% | 50.00% |
| Number of appeals that reversed the decision | 1 | 4 | 3 | 4 | 0 | 2 |
| Percentage of appeals that reversed the decision | 100.00% | 20.00% | 20.00% | 16.00% | 0.00% | 22.22% |
| Number of upheld appeals that went to external appeal | 0 | 3 | 0 | 1 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 18.75% | 0.00% | 4.76% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 33.33% | 0.00% | 0.00% | 0.00% | 0.00% |

Indemnity - HPHC

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 12 | 35 | 29 | 38 | 3 | 6 |
| Number of UR requests denied | 5 | 26 | 17 | 32 | 1 | 0 |
| Percentage of UR requests denied | 41.67% | 74.29% | 58.62% | 84.21% | 33.33% | 0.00% |
| Number of denials that were appealed | 1 | 9 | 6 | 6 | 0 | 0 |
| Percentage of denials that were appealed | 20.00% | 34.62% | 35.29% | 18.75% | 0.00% | 0.00% |
| Number of appeals that reversed the decision | 0 | 2 | 1 | 2 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 22.22% | 16.67% | 33.33% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Mental Health - Utilization Review Data

2017 DATA

Indemnity - Oxford Health

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 94 | 55 | 12 | 55 | 1,000 | 125 |
| Number of UR requests denied | 11 | 29 | 12 | 55 | 226 | 12 |
| Percentage of UR requests denied | 11.70% | 52.73% | 100.00% | 100.00% | 22.60% | 9.60% |
| Number of denials that were appealed | 0 | 10 | 3 | 2 | 0 | 1 |
| Percentage of denials that were appealed | 0.00% | 34.48% | 25.00% | 3.64% | 0.00% | 8.33% |
| Number of appeals that reversed the decision | 0 | 1 | 0 | 0 | 0 | 0 |
| Percentage of appeals that reversed the decision | 0.00% | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

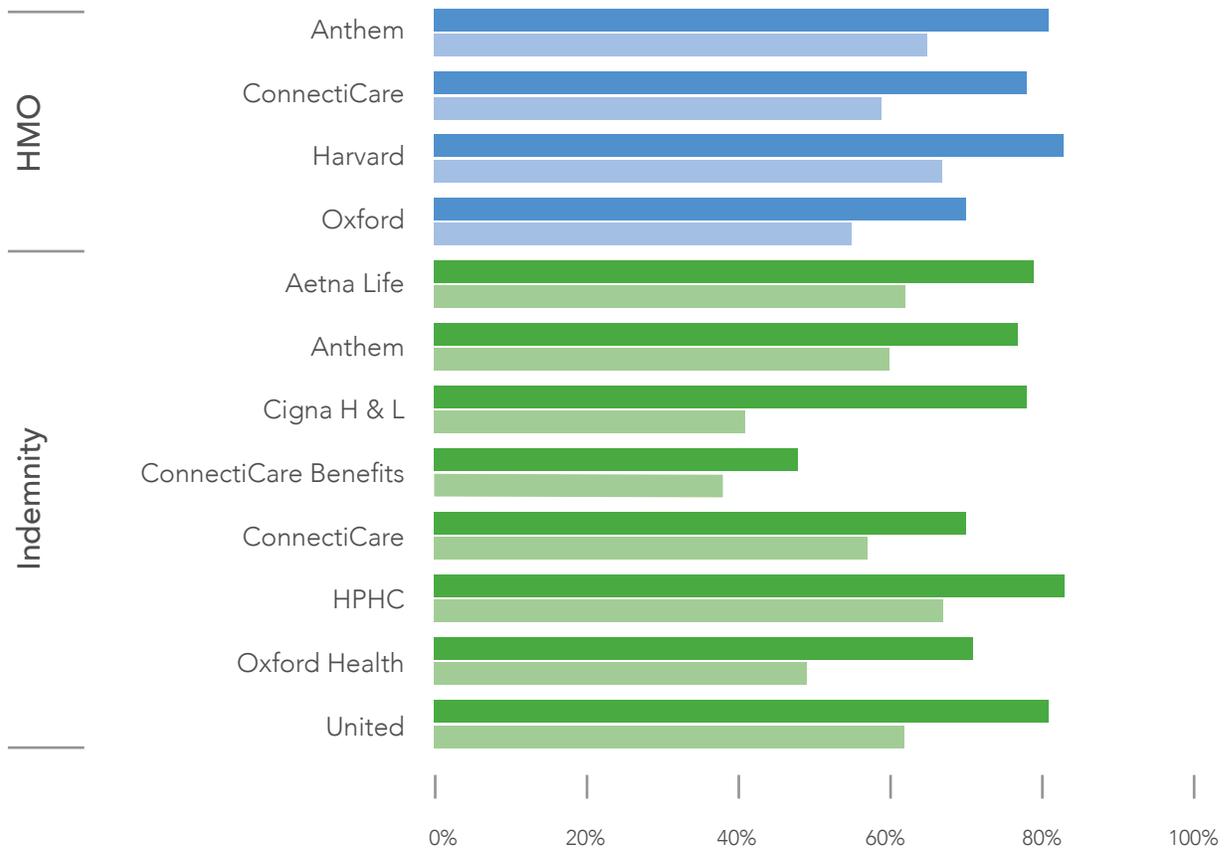
Indemnity - United

| | Acute Inpatient | Residential | Partial Hospitalization | Intensive Outpatient | Routine Outpatient | Substance Abuse Detox |
|--|-----------------|-------------|-------------------------|----------------------|--------------------|-----------------------|
| Number of UR requests received | 315 | 227 | 242 | 732 | 3,368 | 60 |
| Number of UR requests denied | 7 | 15 | 5 | 41 | 766 | 2 |
| Percentage of UR requests denied | 2.22% | 6.61% | 2.07% | 5.60% | 22.74% | 3.33% |
| Number of denials that were appealed | 4 | 4 | 1 | 11 | 0 | 2 |
| Percentage of denials that were appealed | 57.14% | 26.67% | 20.00% | 26.83% | 0.00% | 100.00% |
| Number of appeals that reversed the decision | 1 | 1 | 0 | 2 | 0 | 0 |
| Percentage of appeals that reversed the decision | 25.00% | 25.00% | 0.00% | 18.18% | 0.00% | 0.00% |
| Number of upheld appeals that went to external appeal | 0 | 1 | 0 | 2 | 0 | 0 |
| Percentage of upheld appeals that went to external appeals | 0.00% | 33.33% | 0.00% | 22.22% | 0.00% | 0.00% |
| Number of external appeals that reversed the decision | 0 | 0 | 0 | 2 | 0 | 0 |
| Percentage of external appeals that reversed the decision | 0.00% | 0.00% | 0.00% | 100.00% | 0.00% | 0.00% |

Mental Health - Care Measures

2017 DATA

Follow-Up After Hospitalization for Mental Illness



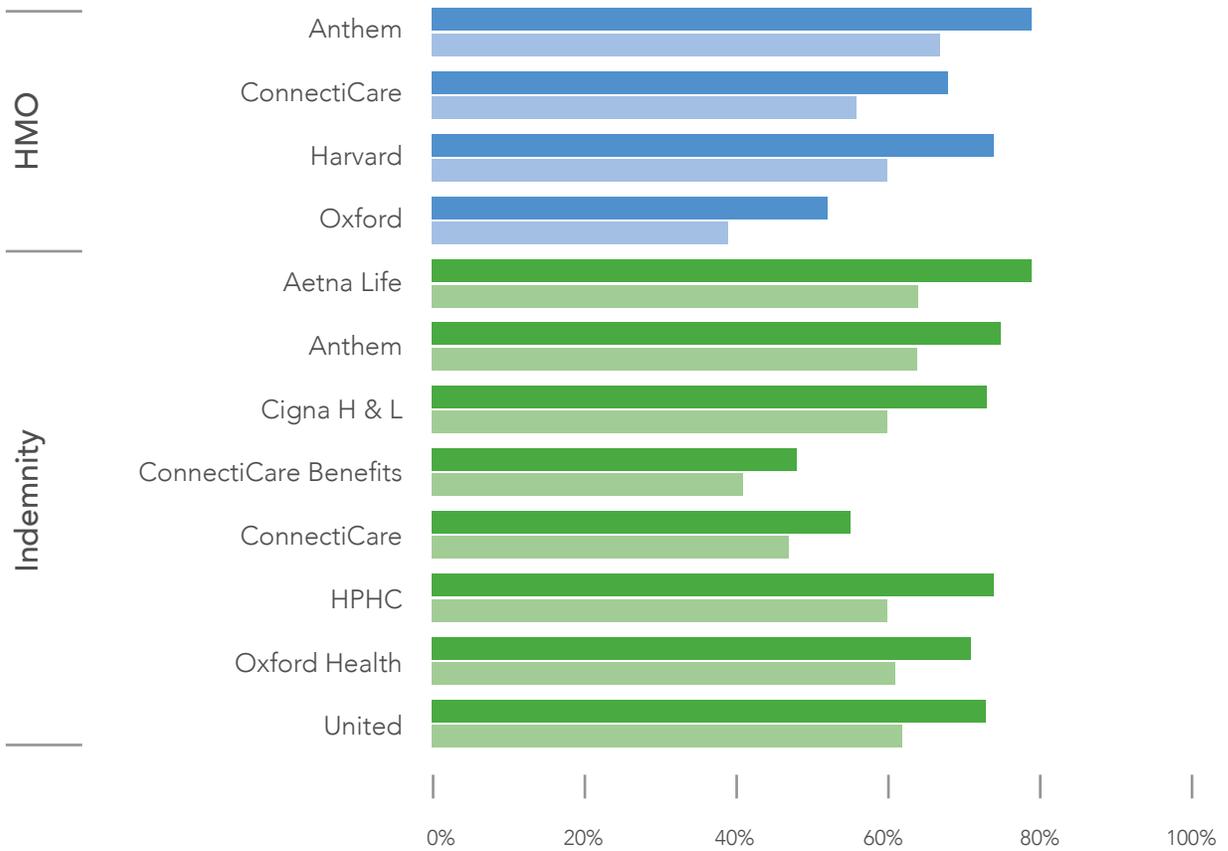
The percentage of discharges for members 6 years of age and older as of the discharge date who: (a) were continuously enrolled from the date of discharge through 30 days after discharge and (b) had an acute care inpatient discharge with a principal diagnosis of mental illness with a discharge date on or between January 1 and December 1, 2017:

- ■ A) Who had a follow-up visit with a mental health practitioner within 30 days after the hospital discharge.
- ■ B) Who had a follow-up visit with a mental health practitioner within 7 days after the hospital discharge.

Mental Health - Care Measures

2017 DATA

Follow-Up After Emergency Department Visit for Mental Health



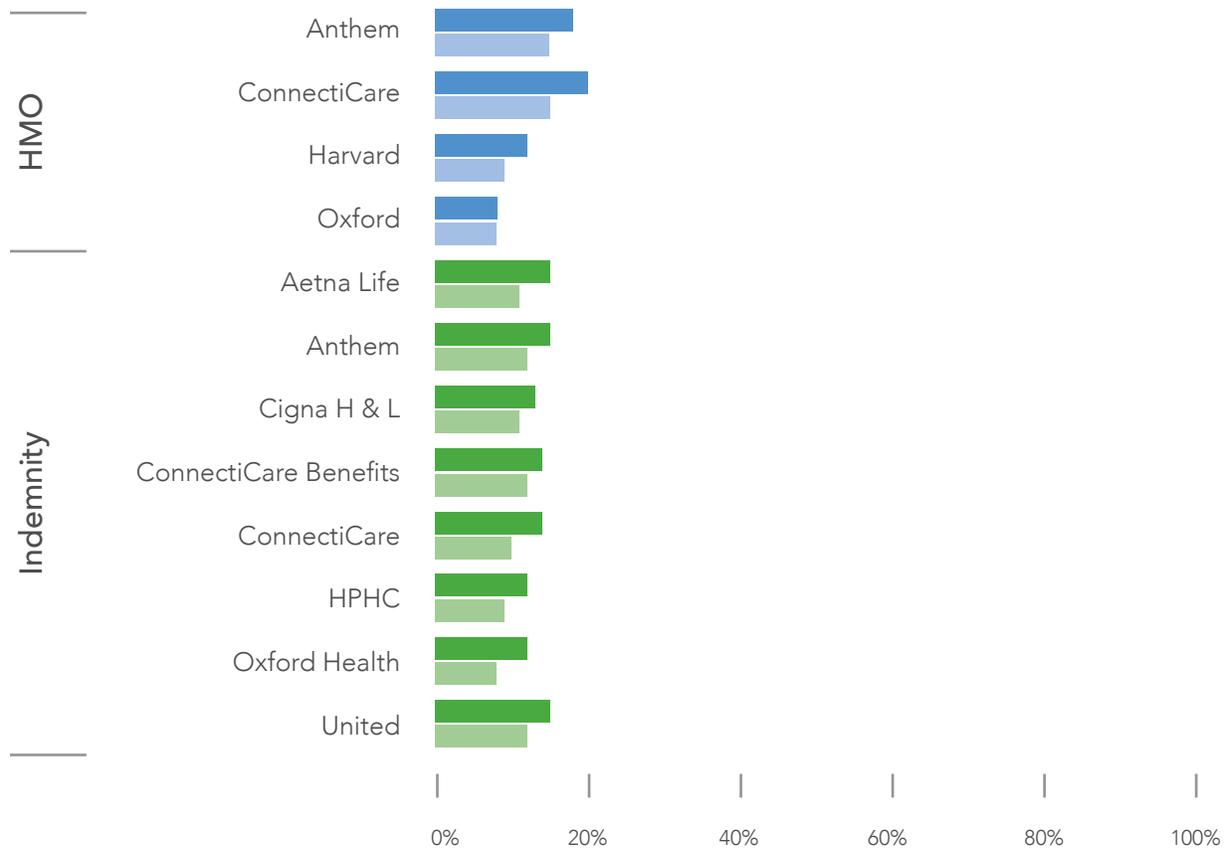
The percentage of emergency department (ED) visits between January 1 and December 1, 2017, for members 6 years of age and older as of the date of the ED visit who: (a) were continuously enrolled from the date of the ED visit through 30 days after the ED visit and (b) who had a principal diagnosis of mental illness with a follow-up visit for mental illness:

- ■ A) Who had a follow-up visit with a practitioner, with a principal diagnosis of a mental health disorder on or within 30 days after the ED visit.
- ■ B) Who had a follow-up visit with a practitioner, with a principal diagnosis of a mental health disorder on or within 7 days after the ED visit.

Mental Health - Care Measures

2017 DATA

Follow-up After Emergency Department Visit for Alcohol or Other Drug Dependence



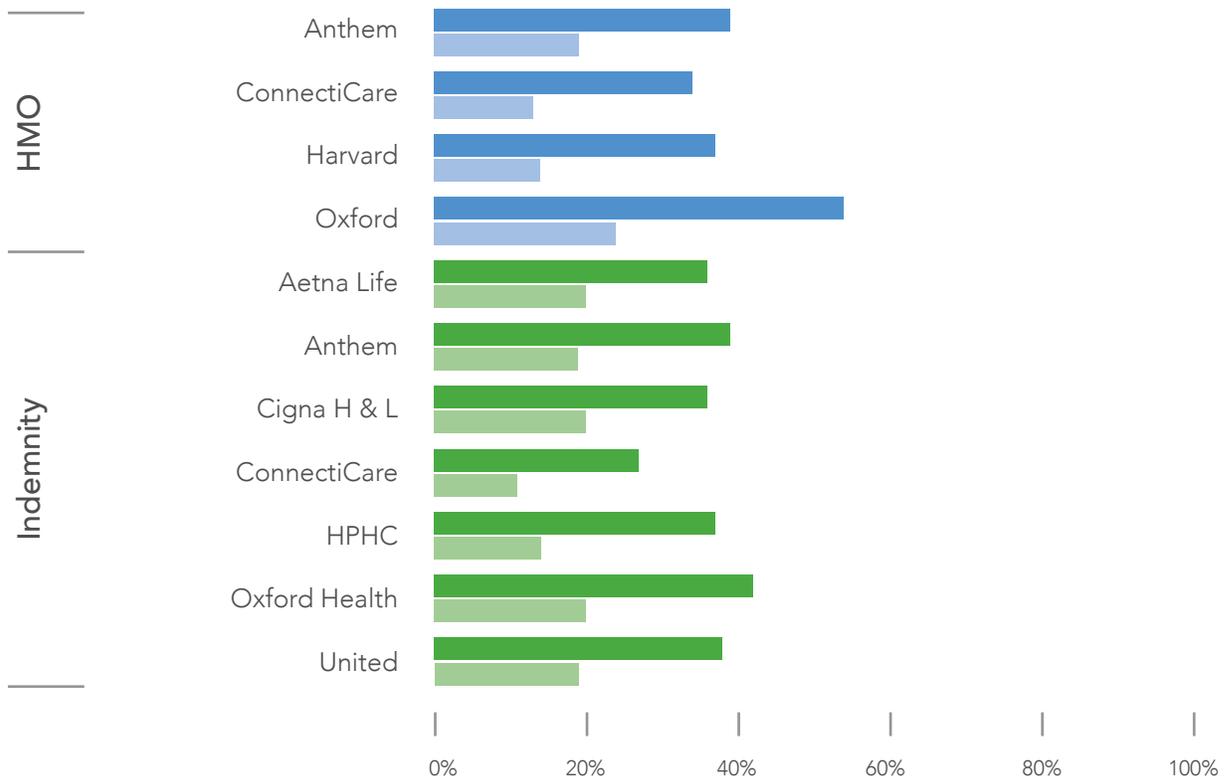
The percentage of emergency department (ED) visits between January 1 and December 1, 2017, for members 13 years of age and older as of the date of the ED visit who: (a) were continuously enrolled from the date of the ED visit through 30 days after the ED visit, and (b) who had a principal diagnosis of alcohol or other drug (AOD) dependence with a follow-up visit for AOD abuse or dependency:

- ■ A) Who had a follow-up visit with a practitioner, with a principal diagnosis of AOD abuse or dependency on or within 30 days after the ED visit.
- ■ B) Who had a follow-up visit with a practitioner, with a principal diagnosis of AOD abuse or dependency on or within 7 days after the ED visit.

Mental Health - Care Measures

2017 DATA

Initiation and Engagement of Alcohol and Other Drug Dependence Treatment (IET)



The percentage of members 13 years of age and older as of December 31, 2017, with a new episode of alcohol or other drug (AOD) dependence on or between January 1 and November 15, 2017, who: (a) were continuously enrolled from 60 days prior to the Index Episode Start Date (IESD) through 48 days after the IESD and (b) received the following:

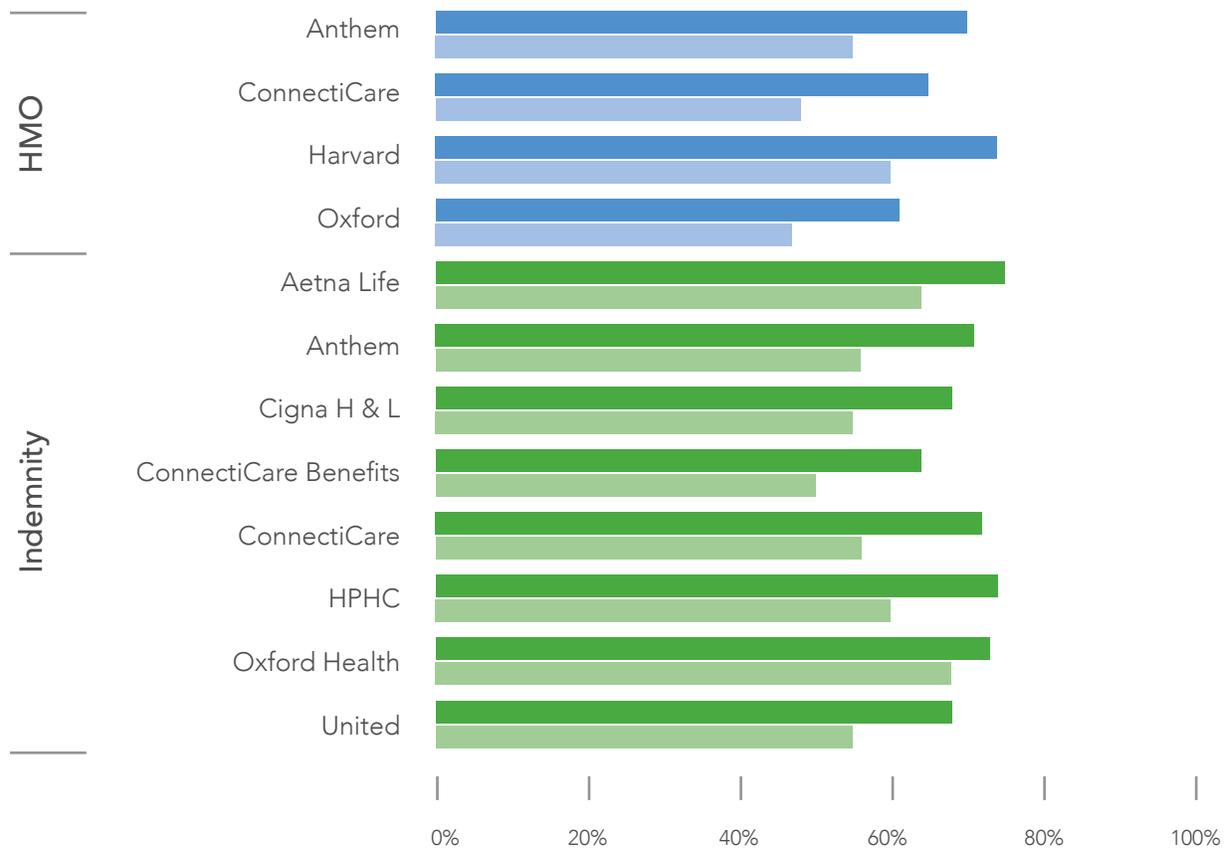
- ■ A) Initiation of AOD Treatment - the percentage of members who initiate treatment through an inpatient AOD admission, outpatient visit, intensive outpatient encounter or partial hospitalization, telehealth, or medication assisted treatment (MAT) within 14 days of the diagnosis.
- ■ B) Engagement of AOD Treatment - the percentage of members who initiated treatment and who had two or more additional services with a diagnosis of AOD or MAT within 39 days of the initiation visit.

Note: ConnectiCare Benefits (Indemnity) unable to provide data due to vendor issue.

Mental Health - Care Measures

2017 DATA

Anti-Depressant Medication Management



The percentage of members 18 and older as of April 30, 2017, who: (a) were continuously enrolled 105 days prior to the index prescription start date (IPSD) through 231 days after the IPSD, (b) were not taking a antidepressant medication 105 days prior to the IPSD, (c) were diagnosed with a new episode of depression during the 121-day period from 60 days prior to the IPSD through 60 days after the IPSD and treated with antidepressant medication, and (d) met at least one of the following criteria during the intake period: (1) an outpatient visit, ED visit, telehealth visit, intensive outpatient or partial hospitalization setting with any diagnosis of major depression; or (2) an acute or nonacute inpatient stay with any diagnosis of major depression.

- ■ A) Who remained on antidepressant medication for at least an 84-day period (12 weeks).
- ■ B) Who remained on antidepressant medication for at least 180 days (6 months).

Mental Health - Care Measures

2017 DATA

HMO

| | Anthem | ConnectiCare | Harvard | Oxford |
|--|--------|--------------|---------|--------|
|--|--------|--------------|---------|--------|

MENTAL HEALTH UTILIZATION

The total number of members who received care.

| | Anthem | ConnectiCare | Harvard | Oxford |
|--|--------|--------------|---------|--------|
| A) Any mental health service | 24,116 | 1,339 | 88 | 2,428 |
| B) Inpatient mental health services | 152 | 18 | 0 | 26 |
| C) Intensive outpatient or partial hospitalization health services | 164 | 11 | 0 | 21 |
| D) Outpatient mental health services | 23,613 | 1,293 | 86 | 2,367 |
| E) Emergency department health services | 185 | 16 | 2 | 13 |
| F) Telehealth services | 2 | 1 | 0 | 1 |

| | Anthem | ConnectiCare | Harvard | Oxford |
|--|--------|--------------|---------|--------|
|--|--------|--------------|---------|--------|

ALCOHOL & OTHER DRUG SERVICES

The total number of members who received care.

| | Anthem | ConnectiCare | Harvard | Oxford |
|--|--------|--------------|---------|--------|
| A) Any chemical dependency service | 982 | 721 | 13 | 119 |
| B) Inpatient chemical dependency services | 109 | 57 | 4 | 20 |
| C) Intensive outpatient or partial hospitalization dependency services | 21 | 6 | 0 | 2 |
| D) Outpatient or ambulatory medication assisted treatment (MAT) dispensing event | 687 | 515 | 9 | 79 |
| E) Emergency department dependency services | 165 | 143 | 0 | 18 |
| F) Telehealth services | 0 | 0 | 0 | 0 |

Mental Health - Care Measures

2017 DATA

Indemnity

| Aetna Life | Anthem | Cigna H & L |
|------------|--------|-------------|
|------------|--------|-------------|

MENTAL HEALTH UTILIZATION

The total number of members who received care.

| | Aetna Life | Anthem | Cigna H & L |
|--|------------|--------|-------------|
| A) Any mental health service | 29,576 | 54,435 | 29,821 |
| B) Inpatient mental health services | 287 | 527 | 254 |
| C) Intensive outpatient or partial hospitalization health services | 207 | 416 | 185 |
| D) Outpatient mental health services | 28,890 | 53,197 | 29,153 |
| E) Emergency department health services | 180 | 246 | 210 |
| F) Telehealth services | 12 | 49 | 19 |

| Aetna Life | Anthem | Cigna H & L |
|------------|--------|-------------|
|------------|--------|-------------|

ALCOHOL & OTHER DRUG SERVICES

The total number of members who received care.

| | Aetna Life | Anthem | Cigna H & L |
|--|------------|--------|-------------|
| A) Any chemical dependency service | 4,031 | 7,612 | 3,114 |
| B) Inpatient chemical dependency services | 433 | 848 | 292 |
| C) Intensive outpatient or partial hospitalization dependency services | 94 | 196 | 84 |
| D) Outpatient or ambulatory medication assisted treatment (MAT) dispensing event | 2,771 | 5,200 | 2,079 |
| E) Emergency department dependency services | 732 | 1,365 | 659 |
| F) Telehealth services | 1 | 3 | 0 |

Note: ConnectiCare Benefits is not included in table since it could not retrieve numbers due to a vendor issue.

Mental Health - Care Measures

2017 DATA

| ConnectiCare | HPHC | Oxford Health | United |
|--------------|------|---------------|--------|
|--------------|------|---------------|--------|

| | | | |
|-------|-------|-------|--------|
| 5,501 | 4,025 | 7,708 | 16,087 |
| 51 | 26 | 69 | 174 |
| 62 | 54 | 40 | 114 |
| 5,345 | 3,853 | 7,573 | 15,743 |
| 39 | 92 | 20 | 46 |
| 4 | 0 | 6 | 10 |

| ConnectiCare | HPHC | Oxford Health | United |
|--------------|------|---------------|--------|
|--------------|------|---------------|--------|

| | | | |
|-------|-----|-----|-------|
| 2,708 | 869 | 772 | 1,564 |
| 245 | 78 | 104 | 200 |
| 32 | 20 | 27 | 44 |
| 1,861 | 608 | 483 | 1,021 |
| 570 | 163 | 158 | 299 |
| 0 | 0 | 0 | 0 |

Health Claims

2017 DATA

Claim expenses are on a per member per month basis.

HMO

| | Anthem | ConnectiCare | Harvard | Oxford |
|--|----------|--------------|----------|----------|
| Total mental health | \$14.39 | \$9.19 | \$2.92 | \$12.09 |
| Inpatient mental health | \$5.92 | \$3.35 | \$0.00 | \$4.14 |
| Outpatient mental health | \$8.47 | \$5.84 | \$2.92 | \$7.95 |
| Total substance abuse or dependency | \$2.71 | \$2.82 | \$0.63 | \$4.77 |
| Inpatient substance abuse or dependency | \$1.80 | \$0.19 | \$0.50 | \$3.12 |
| Outpatient substance abuse or dependency | \$0.91 | \$2.63 | \$0.13 | \$1.65 |
| Total medical | \$411.07 | \$386.61 | \$253.89 | \$406.39 |
| Inpatient medical | \$137.40 | \$115.16 | \$47.67 | \$99.88 |
| Outpatient medical | \$273.67 | \$271.45 | \$206.22 | \$306.51 |
| Total for all inpatient | \$145.12 | \$118.70 | \$48.17 | \$107.14 |
| Total for all outpatient | \$283.05 | \$279.92 | \$209.27 | \$316.11 |

Indemnity

| | Aetna Life | Anthem | Cigna H & L | ConnectiCare Benefits |
|--|------------|----------|-------------|-----------------------|
| Total mental health | \$9.03 | \$13.50 | \$6.63 | \$8.48 |
| Inpatient mental health | \$3.17 | \$4.79 | \$2.29 | \$2.35 |
| Outpatient mental health | \$5.86 | \$8.71 | \$4.34 | \$6.13 |
| Total substance abuse or dependency | \$3.86 | \$3.95 | \$2.09 | \$5.46 |
| Inpatient substance abuse or dependency | \$1.93 | \$2.58 | \$0.83 | \$0.28 |
| Outpatient substance abuse or dependency | \$1.93 | \$1.37 | \$1.26 | \$5.18 |
| Total medical | \$280.96 | \$342.69 | \$263.37 | \$360.93 |
| Inpatient medical | \$76.32 | \$101.28 | \$110.54 | \$97.49 |
| Outpatient medical | \$204.64 | \$241.41 | \$152.83 | \$263.44 |
| Total for all inpatient | \$81.42 | \$108.65 | \$113.66 | \$100.12 |
| Total for all outpatient | \$212.43 | \$251.49 | \$158.43 | \$274.75 |

Health Claims

2017 DATA



Thousands of **Connecticut** individuals and families use their insurance to access **behavioral health & substance abuse treatment.**

THE CONNECTICUT INSURANCE DEPARTMENT IS HERE TO HELP WITH QUESTIONS OR CONCERNS.



| ConnectiCare | HPHC | Oxford Health | United |
|--------------|----------|---------------|----------|
| \$8.93 | \$6.73 | \$17.73 | \$18.58 |
| \$2.60 | \$3.09 | \$3.84 | \$3.02 |
| \$6.33 | \$3.64 | \$13.89 | \$15.56 |
| \$5.34 | \$3.49 | \$9.06 | \$6.21 |
| \$0.30 | \$1.40 | \$4.03 | \$1.92 |
| \$5.04 | \$2.09 | \$5.03 | \$4.29 |
| \$350.04 | \$338.69 | \$415.97 | \$422.76 |
| \$100.12 | \$106.31 | \$94.93 | \$100.17 |
| \$249.92 | \$232.38 | \$321.04 | \$322.59 |
| \$103.02 | \$110.80 | \$102.80 | \$105.11 |
| \$261.29 | \$238.11 | \$339.96 | \$342.44 |

Claim Denials

2017 DATA

HMO

| | | Anthem |
|--|---|---------|
| The total number of claims received for the period. | | 274,730 |
| Provide the number of denied claims in each of the following: | 1) "not a covered benefit" | 802 |
| | 2) "not medically necessary" | 309 |
| | 3) "not an eligible enrollee/dependent" | 8,602 |
| | 4) "incomplete submission" | 2,040 |
| | 5) "duplicate submission" | 4,505 |
| | 6) "all other miscellaneous" | 13,780 |
| Provide the number of claim denials as a percent of the total claims received for the following: | 1) "not a covered benefit" | 0.29% |
| | 2) "not medically necessary" | 0.11% |
| | 3) "not an eligible enrollee/dependent" | 3.13% |
| | 4) "incomplete submission" | 0.74% |
| | 5) "duplicate submission" | 1.64% |
| | 6) "all other miscellaneous" | 5.02% |
| Provide the number of internal appeals of claim denials in each of the following: | 1) "not a covered benefit" | 5 |
| | 2) "not medically necessary" | 10 |
| | 3) "not an eligible enrollee/dependent" | 33 |
| | 4) "incomplete submission" | 0 |
| | 5) "duplicate submission" | 0 |
| | 6) "all other miscellaneous" | 238 |
| Provide the number of internal appeals as a percent of the total claims for the following: | 1) "not a covered benefit" | 0.00% |
| | 2) "not medically necessary" | 0.00% |
| | 3) "not an eligible enrollee/dependent" | 0.01% |
| | 4) "incomplete submission" | 0.00% |
| | 5) "duplicate submission" | 0.00% |
| | 6) "all other miscellaneous" | 0.09% |
| Provide the number of internal appeals reversed on appeal in each of the following: | 1) "not a covered benefit" | 1 |
| | 2) "not medically necessary" | 3 |
| | 3) "not an eligible enrollee/dependent" | 5 |
| | 4) "incomplete submission" | 0 |
| | 5) "duplicate submission" | 0 |
| | 6) "all other miscellaneous" | 95 |
| Provide the number of reversed appeals as a percent of the total claims for the following: | 1) "not a covered benefit" | 0.00% |
| | 2) "not medically necessary" | 0.00% |
| | 3) "not an eligible enrollee/dependent" | 0.00% |
| | 4) "incomplete submission" | 0.00% |
| | 5) "duplicate submission" | 0.00% |
| | 6) "all other miscellaneous" | 0.03% |

Claim Denials

2017 DATA

| ConnectiCare | Harvard | Oxford |
|--------------|---------|--------|
| 1,122,712 | 5,052 | 36,320 |
| 8,558 | 21 | 2,220 |
| 1,072 | 5 | 319 |
| 27,531 | 1 | 5,358 |
| 31,224 | 34 | 1,195 |
| 26,200 | 157 | 7,808 |
| 96,753 | 385 | 19,420 |
| 0.76% | 0.42% | 6.11% |
| 0.10% | 0.10% | 0.88% |
| 2.45% | 0.02% | 14.75% |
| 2.78% | 0.67% | 3.29% |
| 2.33% | 3.11% | 21.50% |
| 8.62% | 7.62% | 53.47% |
| 107 | 1 | 0 |
| 230 | 0 | 46 |
| 3 | 0 | 0 |
| 157 | 0 | 0 |
| 26 | 0 | 0 |
| 2,268 | 0 | 15 |
| 0.01% | 0.02% | 0.00% |
| 0.02% | 0.00% | 0.13% |
| 0.00% | 0.00% | 0.00% |
| 0.01% | 0.00% | 0.00% |
| 0.00% | 0.00% | 0.00% |
| 0.20% | 0.00% | 0.04% |
| 30 | 1 | 0 |
| 53 | 0 | 24 |
| 1 | 0 | 0 |
| 58 | 0 | 0 |
| 7 | 0 | 0 |
| 1,266 | 0 | 4 |
| 0.00% | 0.02% | 0.00% |
| 0.00% | 0.00% | 0.07% |
| 0.00% | 0.00% | 0.00% |
| 0.01% | 0.00% | 0.00% |
| 0.00% | 0.00% | 0.00% |
| 0.11% | 0.00% | 0.01% |

Claim Denials

2017 DATA

Indemnity

| | | Aetna Life | Anthem |
|--|---|------------|-----------|
| The total number of claims received for the period. | | 1,926,401 | 1,539,822 |
| Provide the number of denied claims in each of the following: | 1) "not a covered benefit" | 62,721 | 3,290 |
| | 2) "not medically necessary" | 1,960 | 1,394 |
| | 3) "not an eligible enrollee/dependent" | 70,499 | 39,076 |
| | 4) "incomplete submission" | 80,360 | 45,631 |
| | 5) "duplicate submission" | 13,145 | 48,276 |
| | 6) "all other miscellaneous" | 233,475 | 83,899 |
| Provide the number of claim denials as a percent of the total claims received for the following: | 1) "not a covered benefit" | 3.26% | 0.21% |
| | 2) "not medically necessary" | 0.10% | 0.09% |
| | 3) "not an eligible enrollee/dependent" | 3.66% | 2.54% |
| | 4) "incomplete submission" | 4.17% | 2.96% |
| | 5) "duplicate submission" | 0.68% | 3.14% |
| | 6) "all other miscellaneous" | 12.12% | 5.45% |
| Provide the number of internal appeals of claim denials in each of the following: | 1) "not a covered benefit" | 51 | 20 |
| | 2) "not medically necessary" | 24 | 63 |
| | 3) "not an eligible enrollee/dependent" | 0 | 70 |
| | 4) "incomplete submission" | 1 | 0 |
| | 5) "duplicate submission" | 0 | 0 |
| | 6) "all other miscellaneous" | 167 | 755 |
| Provide the number of internal appeals as a percent of the total claims for the following: | 1) "not a covered benefit" | 0.00% | 0.00% |
| | 2) "not medically necessary" | 0.00% | 0.00% |
| | 3) "not an eligible enrollee/dependent" | 0.00% | 0.00% |
| | 4) "incomplete submission" | 0.01% | 0.00% |
| | 5) "duplicate submission" | 0.00% | 0.00% |
| | 6) "all other miscellaneous" | 0.01% | 0.05% |
| Provide the number of internal appeals reversed on appeal in each of the following: | 1) "not a covered benefit" | 4 | 3 |
| | 2) "not medically necessary" | 2 | 13 |
| | 3) "not an eligible enrollee/dependent" | 0 | 12 |
| | 4) "incomplete submission" | 0 | 0 |
| | 5) "duplicate submission" | 0 | 0 |
| | 6) "all other miscellaneous" | 35 | 269 |
| Provide the number of reversed appeals as a percent of the total claims for the following: | 1) "not a covered benefit" | 0.00% | 0.00% |
| | 2) "not medically necessary" | 0.00% | 0.00% |
| | 3) "not an eligible enrollee/dependent" | 0.00% | 0.00% |
| | 4) "incomplete submission" | 0.00% | 0.00% |
| | 5) "duplicate submission" | 0.00% | 0.00% |
| | 6) "all other miscellaneous" | 0.00% | 0.02% |

Claim Denials

2017 DATA

| Cigna H & L | ConnectiCare Benefits | ConnectiCare | HPHC | Oxford Health | United |
|-------------|-----------------------|--------------|---------|---------------|-----------|
| 1,118,823 | 2,319,384 | 4,018,851 | 315,598 | 286,829 | 1,133,589 |
| 72,865 | 26,006 | 37,206 | 1,395 | 10,397 | 7,545 |
| 546 | 2,511 | 4,686 | 866 | 4,224 | 1,539 |
| 1,533 | 76,405 | 77,337 | 92 | 23,854 | 7,702 |
| 98 | 63,019 | 115,706 | 1,528 | 13,463 | 9,439 |
| 1,590 | 59,622 | 113,797 | 12,763 | 45,981 | 6,209 |
| 18,961 | 164,559 | 301,669 | 19,762 | 188,730 | 96,108 |
| 6.51% | 1.12% | 0.93% | 0.44% | 3.62% | 0.67% |
| 0.05% | 0.11% | 0.12% | 0.27% | 1.47% | 0.14% |
| 0.14% | 3.29% | 1.92% | 0.03% | 8.32% | 0.68% |
| 0.01% | 2.72% | 2.88% | 0.48% | 4.69% | 0.83% |
| 0.14% | 2.57% | 2.83% | 4.04% | 16.03% | 0.55% |
| 1.69% | 7.09% | 7.51% | 6.26% | 65.80% | 8.48% |
| 122 | 412 | 537 | 14 | 5 | 21 |
| 194 | 242 | 474 | 64 | 364 | 327 |
| 1 | 26 | 21 | 0 | 2 | 0 |
| 0 | 316 | 1,248 | 2 | 0 | 0 |
| 2 | 133 | 254 | 0 | 3 | 0 |
| 79 | 3,466 | 5,704 | 25 | 541 | 252 |
| 0.01% | 0.02% | 0.01% | 0.00% | 0.00% | 0.00% |
| 0.02% | 0.01% | 0.01% | 0.02% | 0.13% | 0.03% |
| 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 0.00% | 0.01% | 0.03% | 0.00% | 0.00% | 0.00% |
| 0.00% | 0.01% | 0.01% | 0.00% | 0.00% | 0.00% |
| 0.01% | 0.15% | 0.14% | 0.01% | 0.19% | 0.02% |
| 122 | 80 | 174 | 2 | 1 | 5 |
| 72 | 66 | 199 | 35 | 168 | 139 |
| 0 | 5 | 0 | 0 | 0 | 0 |
| 0 | 131 | 573 | 0 | 0 | 0 |
| 0 | 70 | 103 | 0 | 0 | 0 |
| 27 | 1,343 | 2,015 | 10 | 127 | 96 |
| 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 0.01% | 0.00% | 0.00% | 0.01% | 0.06% | 0.01% |
| 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 0.00% | 0.01% | 0.01% | 0.00% | 0.00% | 0.00% |
| 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 0.00% | 0.06% | 0.05% | 0.00% | 0.04% | 0.01% |

Federal Medical Loss Ratios

2017 DATA

Federal Medical Loss Ratio is the percentage of premium used to pay claims and certain permitted expenses.

HMO

| | Individual | Small Group | Large Group |
|--------------|------------|-------------|-------------|
| Anthem | 91.40% | 85.70% | 91.10% |
| ConnectiCare | 103.86% | NR | 88.91% |
| Harvard | NA | 98.30% | NR |
| Oxford | NA | 98.60% | 88.90% |

Indemnity

| | Individual | Small Group | Large Group |
|-----------------------|------------|-------------|-------------|
| Aetna Life | 83.50% | 94.30% | 75.10% |
| Anthem | 91.40% | 85.70% | 91.10% |
| Cigna H & L | 96.50% | NA | 88.80% |
| ConnectiCare Benefits | 87.14% | NA | NA |
| ConnectiCare | 100.24% | 86.69% | 89.52% |
| HPHC | NA | 107.30% | 102.50% |
| Oxford Health | 105.20% | 85.30% | 88.10% |
| United | 94.60% | 97.00% | 85.60% |

Note: NA indicates measure was not applicable or insurer was not in that market. NR indicates that the insurer was not required to report as they had fewer than 1,000 members over a three year period.

The state MLR is not included in the report as the federal MLR is the determining factor in any rebates required based on ACA.

Participating Providers by County

The following tables show the total number of primary care physicians*, physician specialists, hospitals and pharmacies for each HMO provider network in Connecticut by county. If an individual physician practices in more than one office, the physician is only counted once. Physicians who practice in more than one county were placed in the county that has the largest number of the HMO's enrollees.

HMO

|  | FAIRFIELD COUNTY | | | | | | | | | | | |
|---|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 1,155 | 1,094 | 999 | 1,851 | 1,766 | 1,706 | 6 | 6 | 6 | 165 | 165 | 162 |
| ConnectiCare | 1,428 | 1,497 | 1,414 | 3,298 | 2,837 | 2,659 | 6 | 6 | 6 | 165 | 164 | 162 |
| Harvard | 525 | 518 | 445 | 2,524 | 3,248 | 2,110 | 6 | 6 | 6 | 216 | 213 | 160 |
| Oxford | 1,016 | 763 | 715 | 2,281 | 2,010 | 1,921 | 6 | 6 | 6 | 166 | 160 | 158 |

|  | HARTFORD COUNTY | | | | | | | | | | | |
|--|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 1,184 | 1,125 | 1,096 | 2,184 | 2,062 | 2,076 | 7 | 7 | 7 | 183 | 180 | 182 |
| ConnectiCare | 1,521 | 1,735 | 1,640 | 3,925 | 3,812 | 3,675 | 7 | 7 | 7 | 183 | 180 | 183 |
| Harvard | 723 | 654 | 710 | 5,614 | 4,635 | 4,667 | 7 | 7 | 7 | 239 | 237 | 181 |
| Oxford | 997 | 727 | 761 | 2,472 | 2,149 | 1,970 | 6 | 7 | 7 | 184 | 177 | 179 |

|  | LITCHFIELD COUNTY | | | | | | | | | | | |
|---|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 152 | 144 | 127 | 163 | 167 | 162 | 2 | 2 | 2 | 39 | 40 | 40 |
| ConnectiCare | 246 | 137 | 150 | 768 | 212 | 217 | 2 | 3 | 3 | 39 | 39 | 39 |
| Harvard | 58 | 81 | 60 | 347 | 652 | 305 | 3 | 4 | 4 | 48 | 47 | 40 |
| Oxford | 140 | 107 | 116 | 360 | 330 | 333 | 2 | 2 | 2 | 39 | 40 | 40 |

* Primary care physicians are defined as physicians practicing General Internal Medicine, General Practice, Family Practice, and General Pediatrics. OB/GYN physicians are not considered to be primary care physicians for this tabulation.

Participating Providers by County

HMO

|  | MIDDLESEX COUNTY | | | | | | | | | | | |
|--|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 204 | 211 | 224 | 211 | 256 | 256 | 1 | 1 | 1 | 39 | 38 | 38 |
| ConnectiCare | 274 | 222 | 211 | 453 | 213 | 206 | 1 | 1 | 1 | 39 | 38 | 38 |
| Harvard | 80 | 96 | 75 | 347 | 779 | 415 | 1 | 1 | 1 | 49 | 49 | 36 |
| Oxford | 209 | 154 | 164 | 390 | 341 | 296 | 1 | 1 | 1 | 37 | 37 | 37 |

|  | NEW HAVEN COUNTY | | | | | | | | | | | |
|---|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 1,269 | 1,242 | 1,163 | 2,459 | 2,417 | 2,403 | 6 | 6 | 6 | 188 | 188 | 183 |
| ConnectiCare | 1,610 | 1,408 | 1,331 | 4,134 | 2,777 | 2,749 | 6 | 7 | 7 | 189 | 188 | 183 |
| Harvard | 447 | 476 | 377 | 4,654 | 5,036 | 3,968 | 5 | 5 | 5 | 227 | 224 | 175 |
| Oxford | 1,012 | 774 | 776 | 2,901 | 2,557 | 2,396 | 7 | 6 | 6 | 182 | 185 | 177 |

|  | NEW LONDON COUNTY | | | | | | | | | | | |
|--|-------------------------|------|------|-----------------------|-------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 300 | 290 | 279 | 405 | 411 | 395 | 2 | 2 | 2 | 52 | 52 | 54 |
| ConnectiCare | 326 | 311 | 307 | 871 | 634 | 606 | 2 | 2 | 2 | 55 | 56 | 54 |
| Harvard | 117 | 123 | 112 | 834 | 1,078 | 683 | 2 | 2 | 2 | 64 | 64 | 49 |
| Oxford | 247 | 211 | 195 | 604 | 502 | 447 | 1 | 2 | 2 | 53 | 53 | 53 |

Participating Providers by County

HMO

|  | TOLLAND COUNTY | | | | | | | | | | | |
|---|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 98 | 89 | 88 | 55 | 56 | 69 | 2 | 2 | 1 | 23 | 24 | 25 |
| ConnectiCare | 188 | 100 | 98 | 274 | 81 | 87 | 2 | 2 | 2 | 23 | 24 | 25 |
| Harvard | 43 | 67 | 45 | 235 | 597 | 237 | 2 | 2 | 2 | 39 | 39 | 22 |
| Oxford | 126 | 92 | 100 | 347 | 263 | 189 | 2 | 2 | 2 | 23 | 25 | 25 |

|  | WINDHAM COUNTY | | | | | | | | | | | |
|--|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 118 | 115 | 116 | 110 | 104 | 117 | 2 | 2 | 2 | 23 | 22 | 22 |
| ConnectiCare | 179 | 128 | 127 | 321 | 170 | 152 | 2 | 2 | 2 | 23 | 22 | 22 |
| Harvard | 63 | 75 | 55 | 221 | 454 | 160 | 2 | 2 | 2 | 39 | 34 | 24 |
| Oxford | 113 | 106 | 103 | 234 | 178 | 171 | 2 | 2 | 2 | 23 | 21 | 22 |

|  | TOTAL, ALL COUNTIES | | | | | | | | | | | |
|---|-------------------------|-------|-------|-----------------------|--------|--------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Anthem | 4,480 | 4,310 | 4,092 | 7,438 | 7,239 | 7,184 | 28 | 28 | 27 | 712 | 709 | 706 |
| ConnectiCare | 5,772 | 5,538 | 5,278 | 14,044 | 10,736 | 10,351 | 28 | 30 | 30 | 716 | 711 | 706 |
| Harvard | 2,056 | 2,090 | 1,879 | 14,776 | 16,479 | 12,545 | 28 | 29 | 29 | 921 | 907 | 687 |
| Oxford | 3,860 | 2,934 | 2,930 | 9,589 | 8,330 | 7,723 | 27 | 28 | 28 | 707 | 698 | 691 |

Participating Providers by County

The following tables show the total number of primary care physicians*, physician specialists, hospitals and pharmacies for each Indemnity provider network in Connecticut by county. If an individual physician practices in more than one office, the physician is only counted once. Physicians who practice in more than one county were placed in the county that has the largest number of the Indemnity's enrollees.

Indemnity

|  | FAIRFIELD COUNTY | | | | | | | | | | | |
|--|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 1,206 | 1,177 | 1,109 | 2,644 | 2,469 | 2,414 | 6 | 6 | 6 | 165 | 163 | 160 |
| Anthem | 1,171 | 1,107 | 1,018 | 1,881 | 1,795 | 1,748 | 6 | 6 | 6 | 165 | 165 | 162 |
| Cigna H & L | 1,586 | 1,475 | 1,372 | 3,385 | 3,406 | 3,263 | 6 | 6 | 6 | 171 | 166 | 165 |
| ConnectiCare Benefits | 1,395 | 1,449 | 1,361 | 3,205 | 2,741 | 2,553 | 6 | 6 | 6 | 165 | 164 | 162 |
| ConnectiCare | 1,428 | 1,497 | 1,414 | 3,298 | 2,837 | 2,659 | 6 | 6 | 6 | 165 | 164 | 162 |
| HPHC | 525 | 518 | 445 | 2,524 | 3,248 | 2,110 | 6 | 6 | 6 | 216 | 213 | 160 |
| Oxford Health | 1,016 | 763 | 715 | 2,281 | 2,010 | 1,921 | 6 | 6 | 6 | 166 | 160 | 158 |
| United | 1,016 | 763 | 715 | 2,281 | 2,010 | 1,921 | 6 | 6 | 6 | 166 | 160 | 158 |

* Primary care physicians are defined as physicians practicing General Internal Medicine, General Practice, Family Practice, and General Pediatrics. OB/GYN physicians are not considered to be primary care physicians for this tabulation.

Participating Providers by County

Indemnity

|  | HARTFORD COUNTY | | | | | | | | | | | |
|---|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 1,100 | 1,075 | 1,055 | 2,496 | 2,391 | 2,363 | 7 | 7 | 7 | 178 | 183 | 184 |
| Anthem | 1,185 | 1,127 | 1,099 | 2,216 | 2,093 | 2,121 | 7 | 7 | 7 | 183 | 180 | 182 |
| Cigna H & L | 1,642 | 1,673 | 1,589 | 3,956 | 4,011 | 3,831 | 7 | 7 | 7 | 183 | 181 | 185 |
| ConnectiCare Benefits | 1,496 | 1,697 | 1,603 | 3,779 | 3,676 | 3,538 | 7 | 7 | 7 | 183 | 180 | 183 |
| ConnectiCare | 1,521 | 1,735 | 1,640 | 3,925 | 3,812 | 3,675 | 7 | 7 | 7 | 183 | 180 | 183 |
| HPHC | 723 | 654 | 710 | 5,614 | 4,635 | 4,667 | 7 | 7 | 7 | 239 | 237 | 181 |
| Oxford Health | 997 | 727 | 761 | 2,472 | 2,149 | 1,970 | 6 | 7 | 7 | 184 | 177 | 179 |
| United | 997 | 727 | 761 | 2,472 | 2,149 | 1,970 | 6 | 7 | 7 | 184 | 177 | 179 |

|  | LITCHFIELD COUNTY | | | | | | | | | | | |
|---|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 200 | 193 | 174 | 545 | 528 | 537 | 2 | 3 | 3 | 39 | 40 | 40 |
| Anthem | 153 | 146 | 129 | 167 | 170 | 170 | 2 | 2 | 2 | 39 | 40 | 40 |
| Cigna H & L | 227 | 227 | 214 | 465 | 465 | 470 | 2 | 3 | 3 | 38 | 40 | 40 |
| ConnectiCare Benefits | 244 | 135 | 150 | 757 | 202 | 207 | 2 | 3 | 3 | 39 | 39 | 39 |
| ConnectiCare | 246 | 137 | 150 | 768 | 212 | 217 | 2 | 3 | 3 | 39 | 39 | 39 |
| HPHC | 58 | 81 | 60 | 347 | 652 | 305 | 3 | 4 | 4 | 48 | 47 | 40 |
| Oxford Health | 140 | 107 | 116 | 360 | 330 | 333 | 2 | 2 | 2 | 39 | 40 | 40 |
| United | 140 | 107 | 116 | 360 | 330 | 333 | 2 | 2 | 2 | 39 | 40 | 40 |

Participating Providers by County

Indemnity

|  | MIDDLESEX COUNTY | | | | | | | | | | | |
|--|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 223 | 213 | 197 | 489 | 490 | 479 | 1 | 1 | 1 | 36 | 38 | 38 |
| Anthem | 204 | 211 | 224 | 215 | 259 | 262 | 1 | 1 | 1 | 39 | 38 | 38 |
| Cigna H & L | 299 | 301 | 272 | 437 | 456 | 427 | 1 | 1 | 1 | 37 | 38 | 36 |
| ConnectiCare Benefits | 273 | 218 | 210 | 421 | 189 | 190 | 1 | 1 | 1 | 39 | 38 | 38 |
| ConnectiCare | 274 | 222 | 211 | 453 | 213 | 206 | 1 | 1 | 1 | 39 | 38 | 38 |
| HPHC | 80 | 96 | 75 | 347 | 779 | 415 | 1 | 1 | 1 | 49 | 49 | 36 |
| Oxford Health | 209 | 154 | 164 | 390 | 341 | 296 | 1 | 1 | 1 | 37 | 37 | 37 |
| United | 209 | 154 | 164 | 390 | 341 | 296 | 1 | 1 | 1 | 37 | 37 | 37 |

|  | NEW HAVEN COUNTY | | | | | | | | | | | |
|--|-------------------------|-------|-------|-----------------------|-------|-------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 1,324 | 1,283 | 1,230 | 3,004 | 2,916 | 2,905 | 6 | 7 | 7 | 184 | 186 | 181 |
| Anthem | 1,273 | 1,246 | 1,169 | 1,273 | 2,465 | 2,449 | 6 | 6 | 6 | 188 | 188 | 183 |
| Cigna H & L | 1,760 | 1,674 | 1,521 | 4,010 | 3,955 | 3,810 | 6 | 7 | 7 | 183 | 183 | 179 |
| ConnectiCare Benefits | 1,568 | 1,331 | 1,249 | 4,074 | 2,722 | 2,703 | 6 | 7 | 7 | 189 | 188 | 183 |
| ConnectiCare | 1,610 | 1,408 | 1,331 | 4,134 | 2,777 | 2,749 | 6 | 7 | 7 | 189 | 188 | 183 |
| HPHC | 447 | 476 | 377 | 4,654 | 5,036 | 3,968 | 5 | 5 | 5 | 227 | 224 | 175 |
| Oxford Health | 1,012 | 774 | 776 | 2,901 | 2,557 | 2,396 | 7 | 6 | 6 | 182 | 185 | 177 |
| United | 1,012 | 774 | 776 | 2,901 | 2,557 | 2,396 | 7 | 6 | 6 | 182 | 185 | 177 |

Participating Providers by County

Indemnity

|  | NEW LONDON COUNTY | | | | | | | | | | | |
|---|-------------------------|------|------|-----------------------|-------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 271 | 263 | 251 | 727 | 655 | 627 | 2 | 2 | 2 | 51 | 52 | 52 |
| Anthem | 302 | 295 | 284 | 417 | 424 | 411 | 2 | 2 | 2 | 52 | 52 | 54 |
| Cigna H & L | 393 | 277 | 269 | 985 | 745 | 674 | 2 | 2 | 2 | 58 | 59 | 58 |
| ConnectiCare Benefits | 324 | 310 | 303 | 841 | 601 | 584 | 2 | 2 | 2 | 55 | 56 | 54 |
| ConnectiCare | 326 | 311 | 307 | 871 | 634 | 606 | 2 | 2 | 2 | 55 | 56 | 54 |
| HPHC | 117 | 123 | 112 | 834 | 1,078 | 683 | 2 | 2 | 2 | 64 | 64 | 49 |
| Oxford Health | 247 | 211 | 195 | 604 | 502 | 447 | 1 | 2 | 2 | 53 | 53 | 53 |
| United | 247 | 211 | 195 | 604 | 502 | 447 | 1 | 2 | 2 | 53 | 53 | 53 |

|  | TOLLAND COUNTY | | | | | | | | | | | |
|---|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 149 | 155 | 146 | 355 | 338 | 340 | 2 | 2 | 2 | 22 | 24 | 24 |
| Anthem | 99 | 90 | 89 | 56 | 57 | 70 | 2 | 2 | 1 | 23 | 24 | 25 |
| Cigna H & L | 196 | 259 | 212 | 356 | 397 | 308 | 2 | 2 | 2 | 22 | 23 | 23 |
| ConnectiCare Benefits | 186 | 97 | 96 | 272 | 79 | 85 | 2 | 2 | 2 | 23 | 24 | 25 |
| ConnectiCare | 188 | 100 | 98 | 274 | 81 | 87 | 2 | 2 | 2 | 23 | 24 | 25 |
| HPHC | 43 | 67 | 45 | 235 | 597 | 237 | 2 | 2 | 2 | 39 | 39 | 22 |
| Oxford Health | 126 | 92 | 100 | 347 | 263 | 189 | 2 | 2 | 2 | 23 | 25 | 25 |
| United | 126 | 92 | 100 | 347 | 263 | 189 | 2 | 2 | 2 | 23 | 25 | 25 |

Participating Providers by County

Indemnity

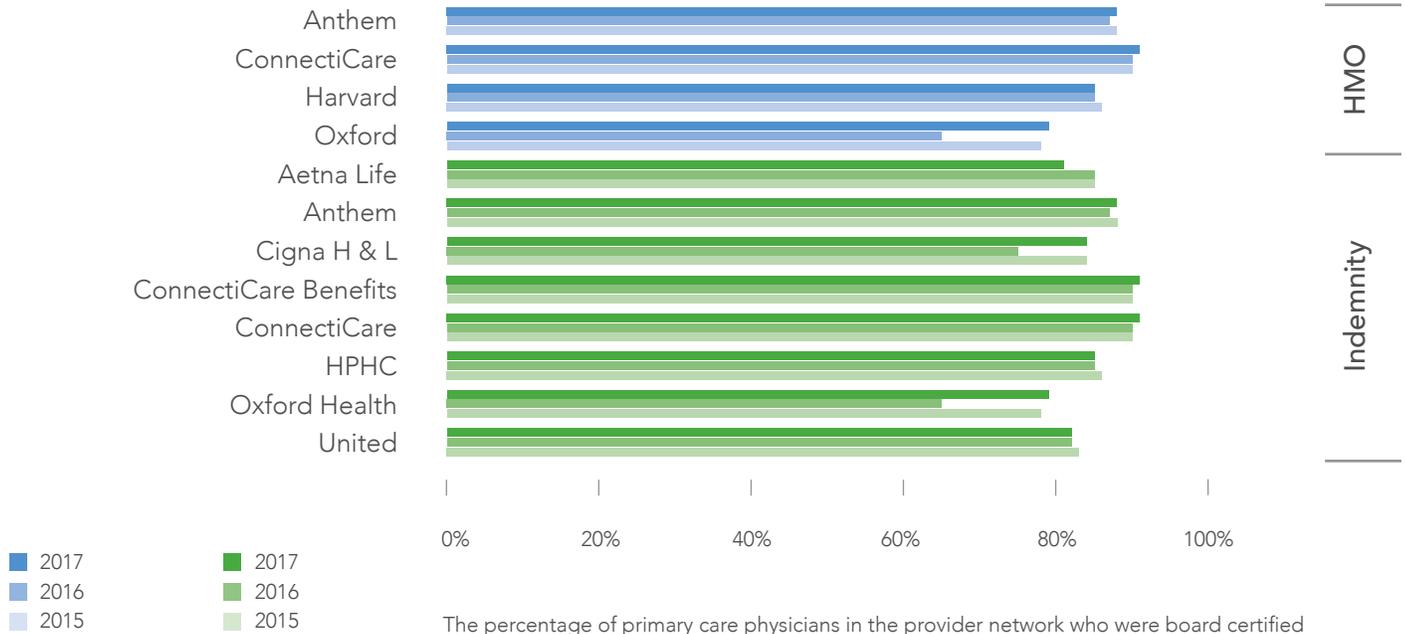
|  | WINDHAM COUNTY | | | | | | | | | | | |
|--|-------------------------|------|------|-----------------------|------|------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 147 | 139 | 134 | 263 | 259 | 250 | 2 | 2 | 2 | 22 | 22 | 22 |
| Anthem | 119 | 116 | 116 | 117 | 111 | 124 | 2 | 2 | 2 | 23 | 22 | 22 |
| Cigna H & L | 182 | 166 | 156 | 360 | 308 | 297 | 2 | 2 | 2 | 23 | 22 | 22 |
| ConnectiCare Benefits | 175 | 122 | 122 | 314 | 163 | 145 | 2 | 2 | 2 | 23 | 22 | 22 |
| ConnectiCare | 179 | 128 | 127 | 321 | 170 | 152 | 2 | 2 | 2 | 23 | 22 | 22 |
| HPHC | 63 | 75 | 55 | 221 | 454 | 160 | 2 | 2 | 2 | 39 | 34 | 24 |
| Oxford Health | 113 | 106 | 103 | 234 | 178 | 171 | 2 | 2 | 2 | 23 | 21 | 22 |
| United | 113 | 106 | 103 | 234 | 178 | 171 | 2 | 2 | 2 | 23 | 21 | 22 |

|  | TOTAL, ALL COUNTIES | | | | | | | | | | | |
|--|-------------------------|-------|-------|-----------------------|--------|--------|-----------|------|------|------------|------|------|
| | Primary Care Physicians | | | Physician Specialists | | | Hospitals | | | Pharmacies | | |
| | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 | 2018 | 2017 | 2016 |
| Aetna Life | 4,620 | 4,498 | 4,296 | 10,523 | 10,046 | 9,915 | 28 | 30 | 30 | 697 | 708 | 701 |
| Anthem | 4,506 | 4,338 | 4,128 | 7,574 | 7,374 | 7,355 | 28 | 28 | 27 | 712 | 709 | 706 |
| Cigna H & L | 6,285 | 6,052 | 5,605 | 13,954 | 13,743 | 13,080 | 28 | 30 | 30 | 715 | 712 | 708 |
| ConnectiCare Benefits | 5,661 | 5,359 | 5,094 | 13,663 | 10,373 | 10,005 | 28 | 30 | 30 | 716 | 711 | 706 |
| ConnectiCare | 5,772 | 5,538 | 5,278 | 14,044 | 10,736 | 10,351 | 28 | 30 | 30 | 716 | 711 | 706 |
| HPHC | 2,056 | 2,090 | 1,879 | 14,776 | 16,479 | 12,545 | 28 | 29 | 29 | 921 | 907 | 687 |
| Oxford Health | 3,860 | 2,934 | 2,930 | 9,589 | 8,330 | 7,723 | 27 | 28 | 28 | 707 | 698 | 691 |
| United | 3,860 | 2,934 | 2,930 | 9,589 | 8,330 | 7,723 | 27 | 28 | 28 | 707 | 698 | 691 |

Care Measures

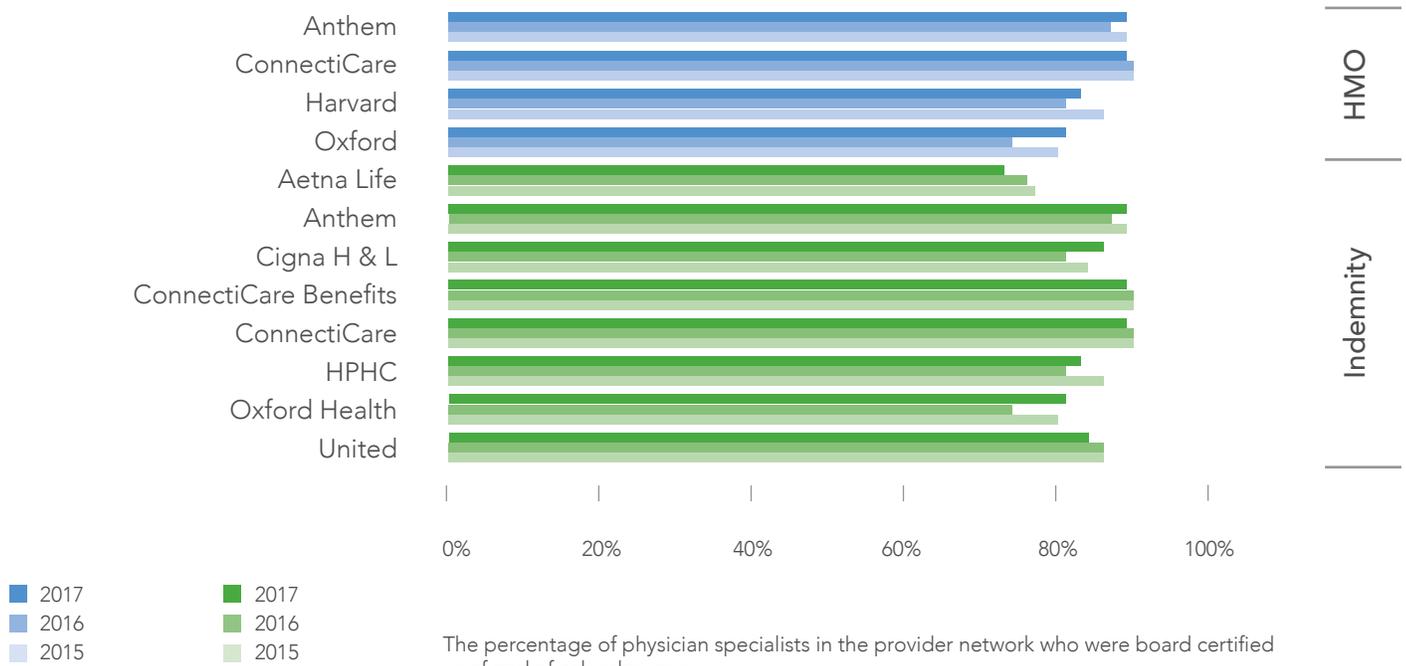
2017 DATA

Percentage of Primary Care Physicians Who Are Board Certified



The percentage of primary care physicians in the provider network who were board certified as of end of calendar year.

Percentage of Physician Specialists Who Are Board Certified

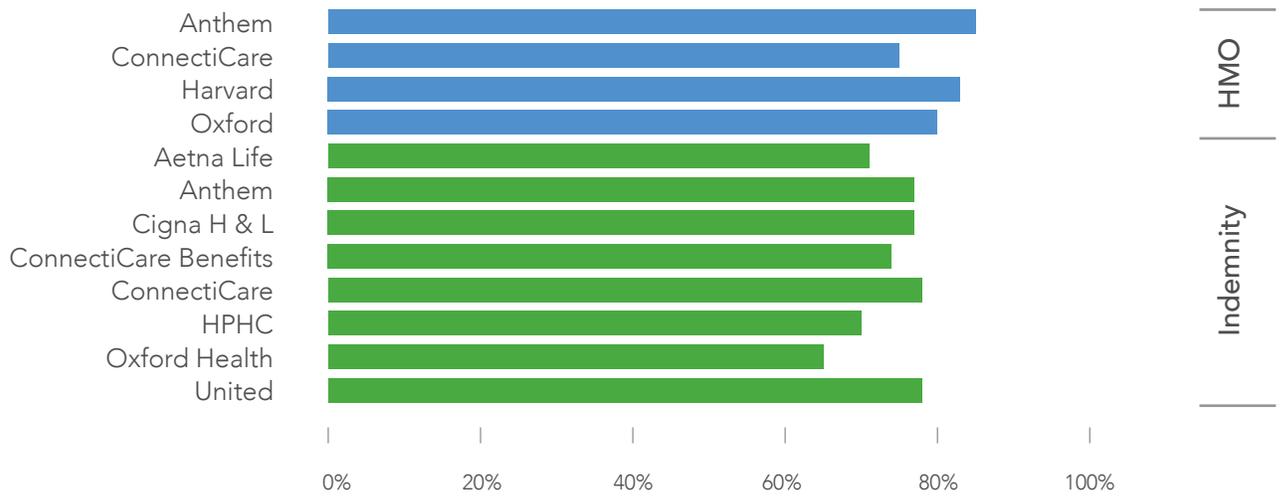


The percentage of physician specialists in the provider network who were board certified as of end of calendar year.

Care Measures

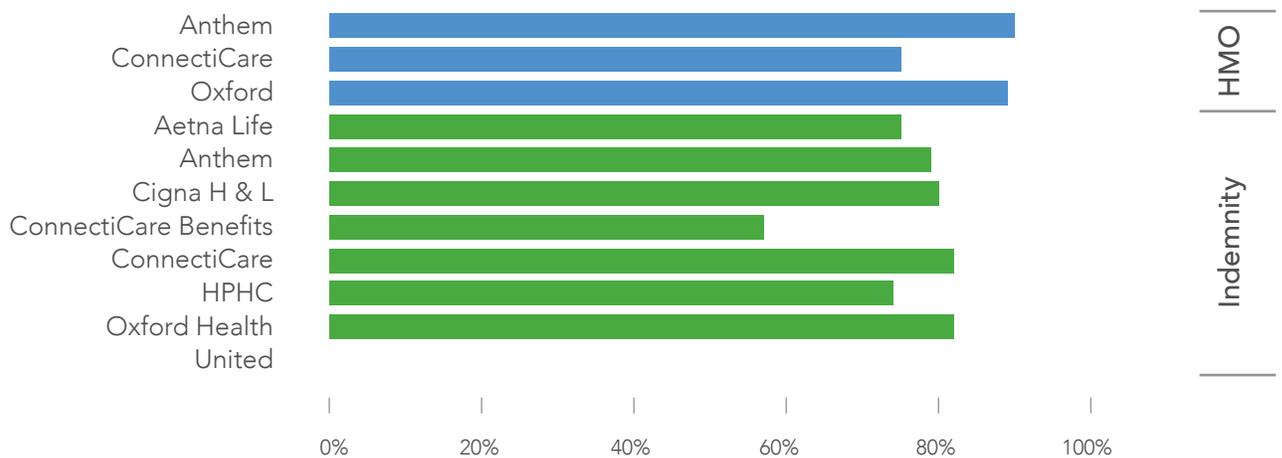
2017 DATA

Breast Cancer Screening



The percentage of enrolled women who: (a) were age 52 through 74 years as of December 31, 2017; and (b) were continuously enrolled from October 1, 2015, through December 31, 2017; and (c) had 1 or more mammogram between October 1, 2015, and December 31, 2017.

Cervical Cancer Screening



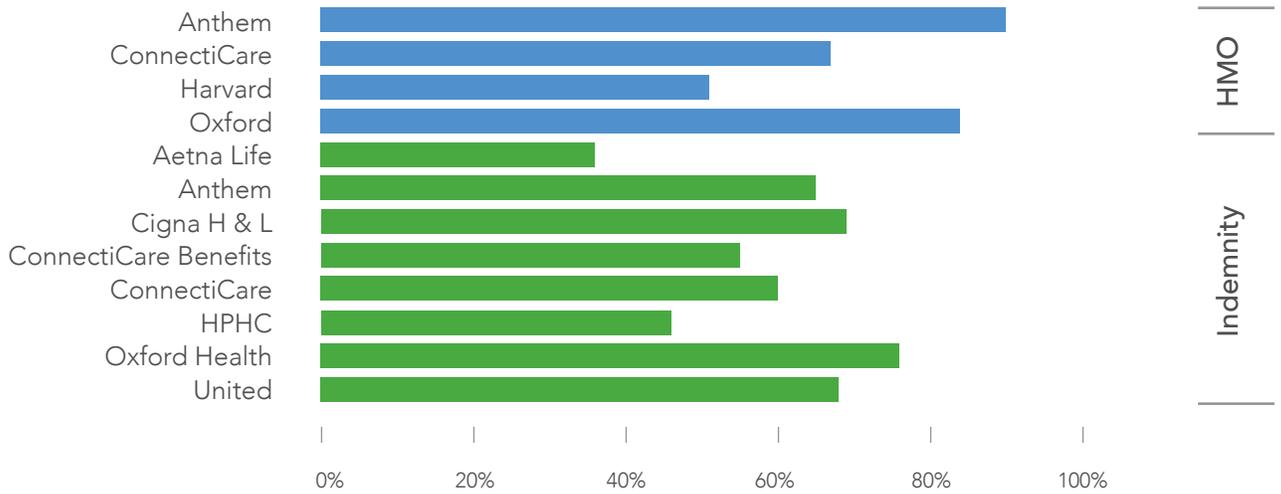
The percentage of enrolled women who: (a) were age 24 through 64 years as of December 31, 2017; and (b) were continuously enrolled during 2015, 2016, or 2017; and (c) who were either: (A) a woman age 21-64, who had cervical cytology performed during 2015, 2016, or 2017; or (B) from the women that did not meet (A) that are age 30-64 as of December 31, 2017, who had cervical cytology and human papillomavirus (HPV) with service dates four or less days apart during 2017 or 4 years prior to 2017, and were 30 years or older on the date of both tests.

Note: Harvard (HMO) was excluded from chart as proportion served was 0%.

Care Measures

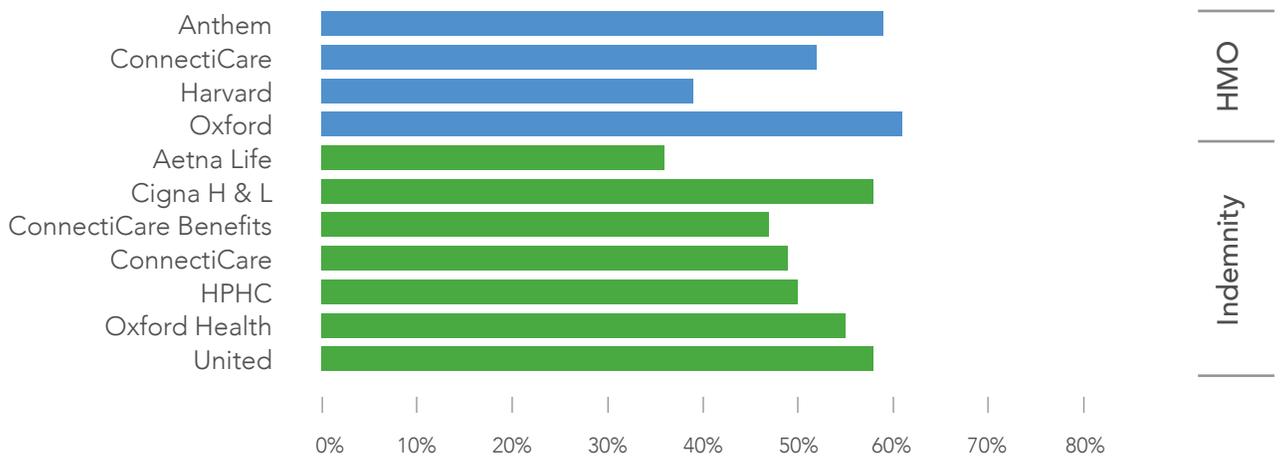
2017 DATA

Colorectal Cancer Screening



The percentage of members ages 51 through 75 years as of December 31, 2017, who were continuously enrolled during 2016 and 2017 and who had one or more screenings for colorectal cancer, as defined by any of the following criteria: (a) fecal occult blood test (FOBT) during 2017; (b) flexible sigmoidoscopy during 2017 or the 4 years prior to 2017; (c) colonoscopy during 2017 or the 9 years prior to 2017; (d) CT colonography during 2017 or the 4 years prior to 2017; or (e) FIT-DNA test during 2017 or the 2 years prior to 2017.

Controlling High Blood Pressure



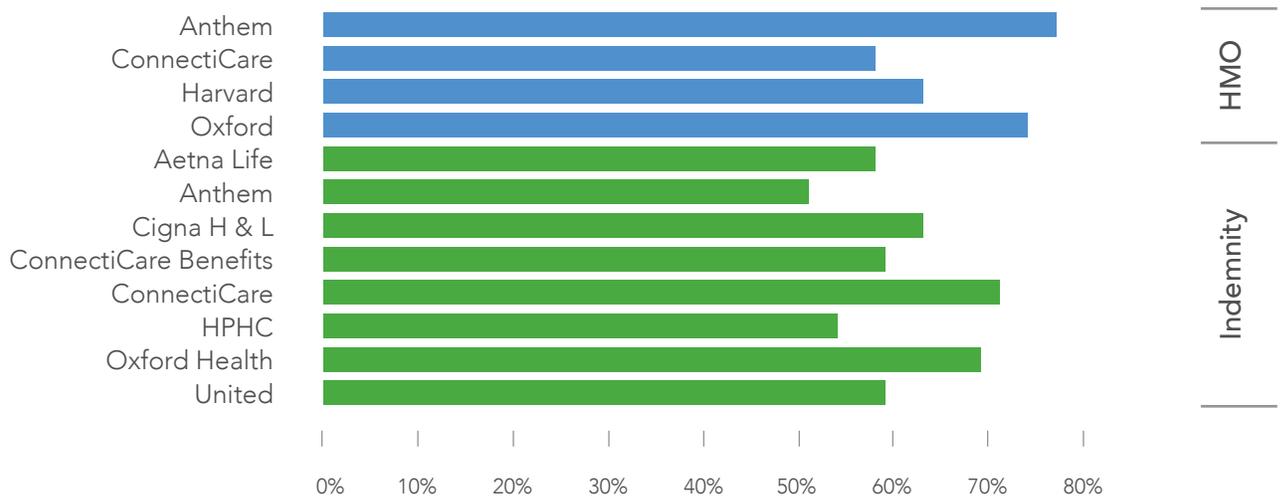
The percentage of members age 18 through 85 years as of December 31, 2017, who were continuously enrolled during 2017, who were diagnosed with hypertension (HTN), whose blood pressure was adequately controlled during 2017, based on any of the following criteria: (a) members 18-59 years of age whose BP was <140/90 mm Hg; (b) members 60-85 years of age with a diagnosis of diabetes whose BP was <140/90 mm Hg; or (c) members 60-85 years of age without a diagnosis of diabetes whose BP was <150/90 mm Hg.

Note: A single rate is reported and is the sum of all 3 groups. Anthem (Indemnity) was excluded from chart as proportion served was 0%.

Care Measures

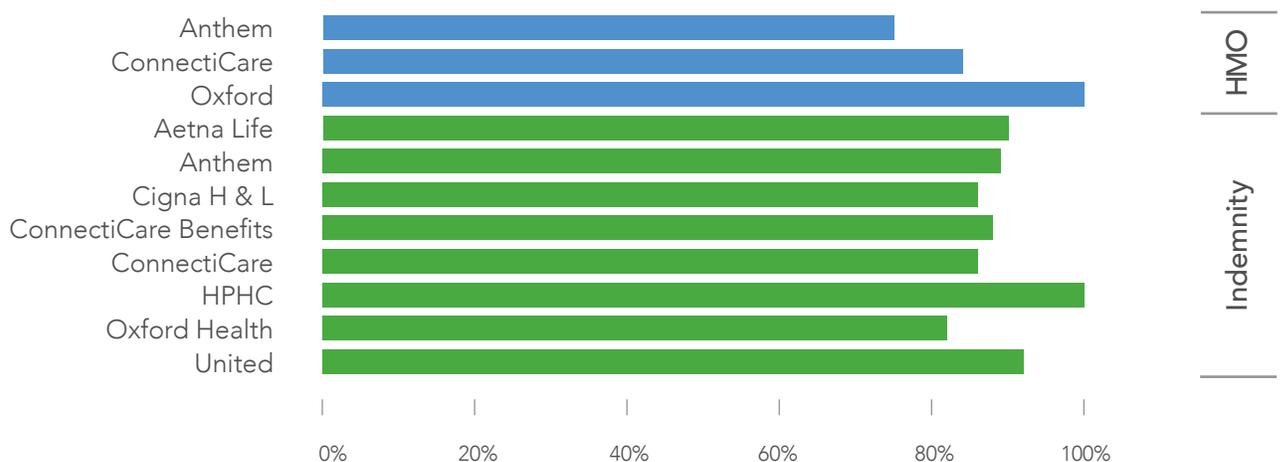
2017 DATA

Eye Exams for People with Diabetes



The percentage of all member with diabetes (Types II and I) who: (a) were enrolled on December 31, 2017; and (b) were 18 through 75 years during 2017; and (c) were continuously enrolled during 2017; and (d) had either a retinal or dilated eye examination in 2017, or a negative retinal or dilated eye examination in 2016, or a bilateral eye enucleation anytime during the member's history through December 31, 2017.

Beta Blocker Treatment After a Heart Attack



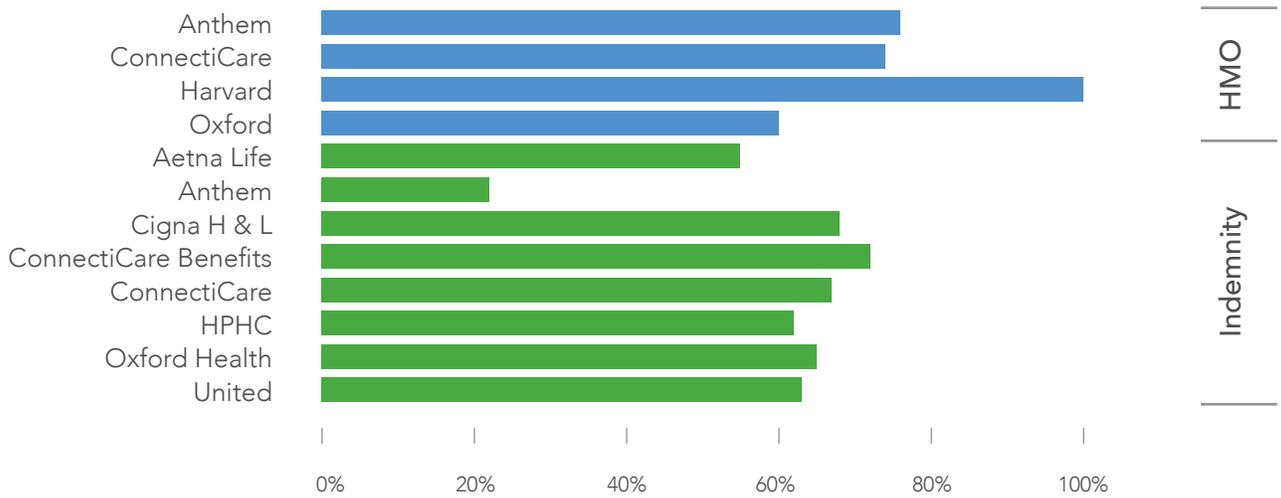
The percentage of all members who: (a) were age 18 years and older as of December 31, 2017; and (b) were hospitalized and discharged between July 1, 2016, and June 30, 2017; and (c) were continuously enrolled from the discharge date through 179 days after discharge; and (d) had a diagnosis of Acute Myocardial Infarction (AMI); and (e) received persistent beta blocker treatment for 6 months after discharge.

Note: Harvard (HMO) was excluded from chart as proportion served was 0%.

Care Measures

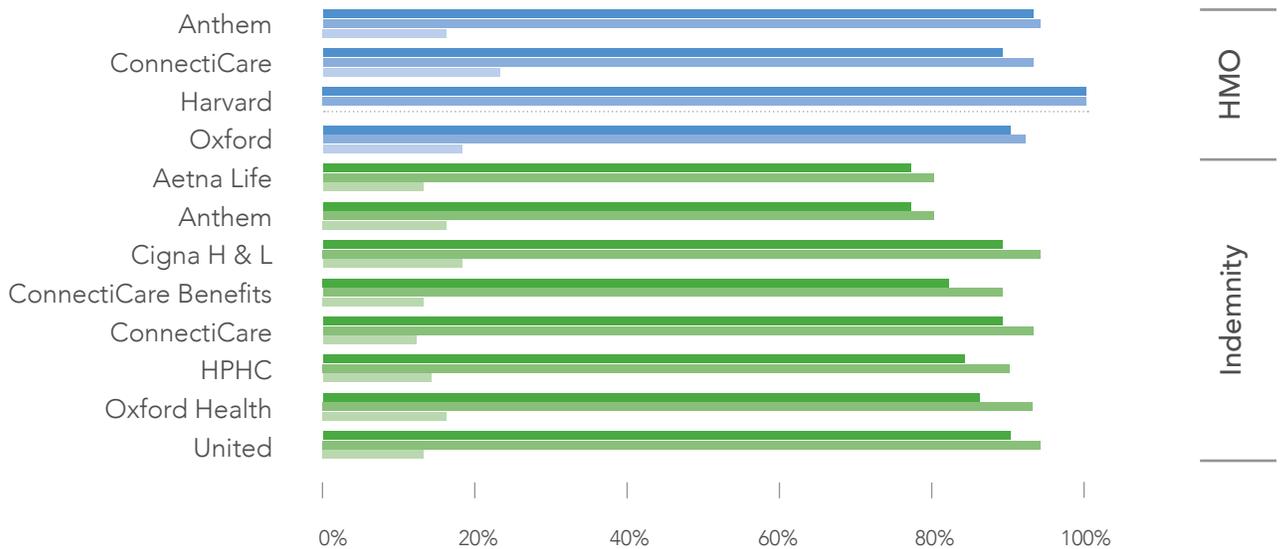
2017 DATA

Childhood Immunizations



The percentage of enrolled children who: (a) turned two years old during 2017; and (b) were continuously enrolled for the 12 months preceding their second birthday; and (c) have received the recommended immunizations on or before the child's second birthday including polio, measles, mumps, rubella, influenza type b, hepatitis b, diphtheria, tetanus, pertussis, chicken pox, pneumococcal, rotavirus and hepatitis A.

Immunizations for Adolescents



■ A
■ B
■ C
⋯ Did not report
■ A
■ B
■ C

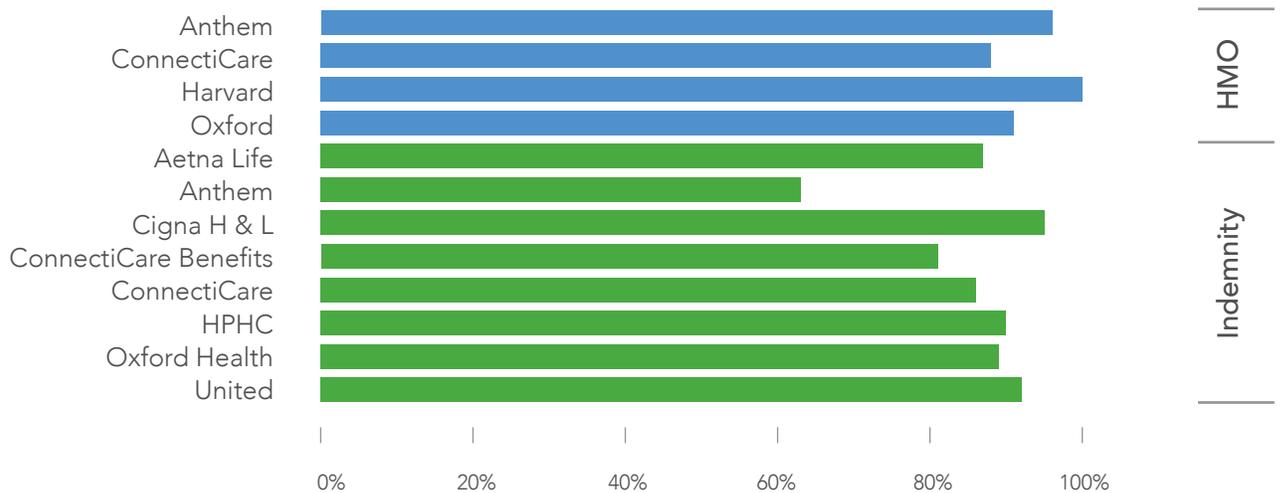
The percentage of members who: (a) turned 13 years of age during 2017; (b) were continuously enrolled for the 12 months prior to their 13th birthday; (c) had: (A) at least one meningococcal conjugate vaccine with date of service (DOS) on or between their 11th and 13th birthdays; (B) at least one tetanus, diphtheria toxoids and acellular pertussis vaccine (Tdap) with DOS on or between the member's 10th and 13th birthdays; or (C) at least 3 human papillomavirus (HPV) vaccines with different DOS on or between their 9th and 13th birthdays, or at least 2 HPV vaccines with different DOS on or between their 9th and 13th birthdays.

Note: Harvard (HMO) was excluded from chart for category C because proportion served was 0%.

Care Measures

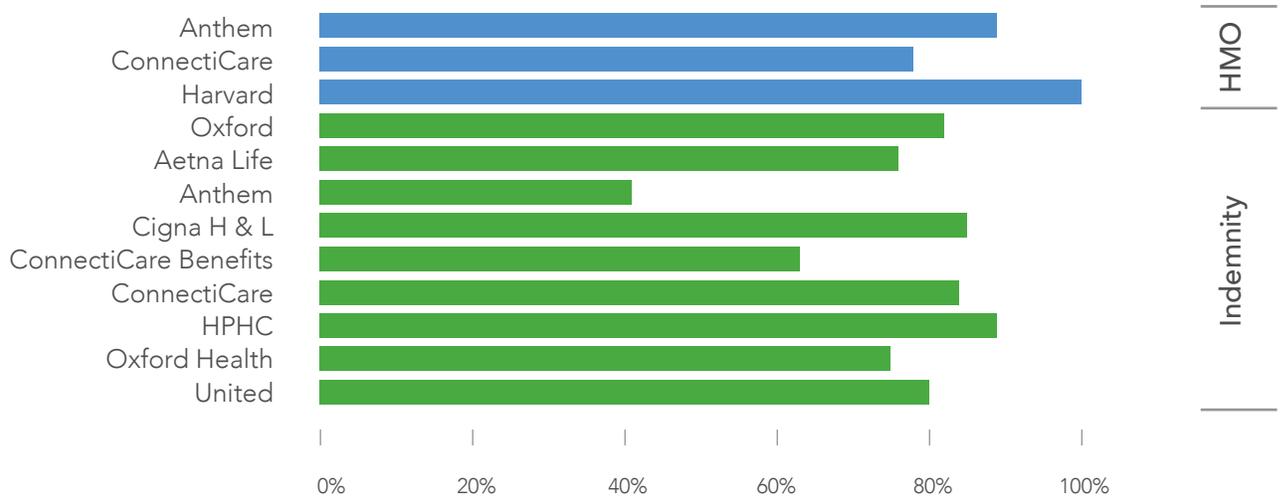
2017 DATA

Prenatal Care in the First Trimester



The percentage of enrolled women who: (a) delivered a live birth between November 6, 2016, and November 5, 2017; and (b) were continuously enrolled for 43 days prior to delivery through 56 days after delivery; and (c) had at least one prenatal care visit in the first trimester, on the enrollment start date, or within 42 days of enrollment in the MCO.

Postpartum Care Following Delivery

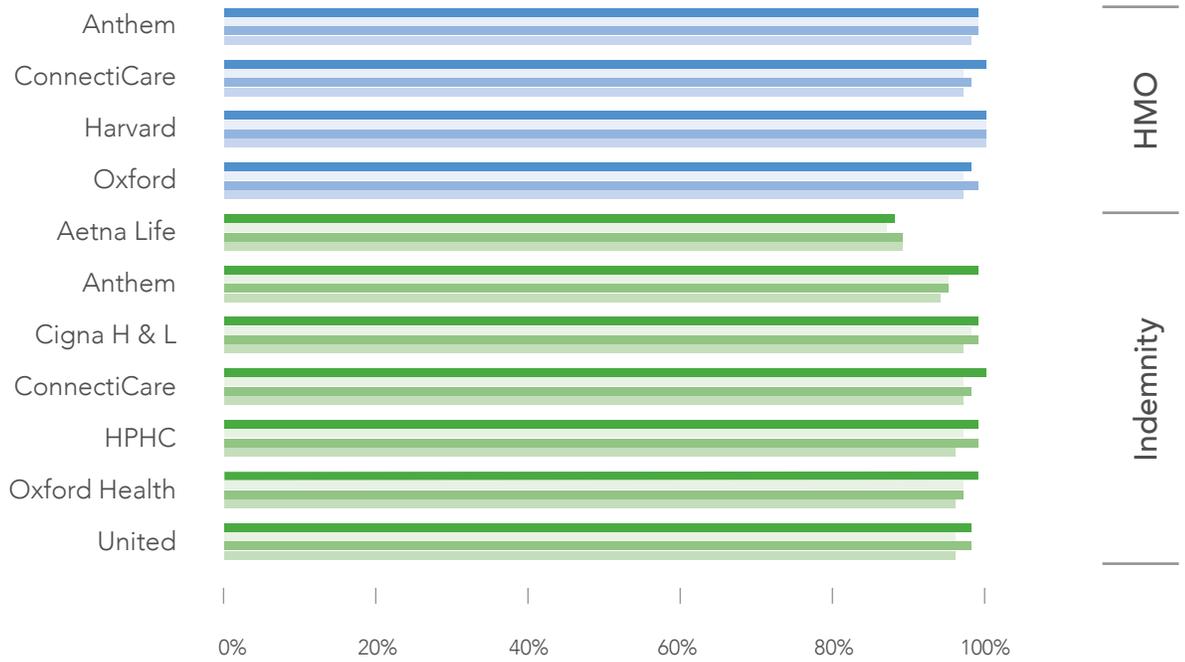


The percentage of enrolled women who: (a) delivered a live birth between November 6, 2016, and November 5, 2017; and (b) were continuously enrolled for 43 days prior to delivery through 56 days after delivery; and (c) had a postpartum visit on or between 21 and 56 days after delivery.

Care Measures

2017 DATA

Child and Adolescent Access to Primary Care Physicians



The percentage of members 12 months - 19 years of age who had a visit with a Primary Care Physician (PCP) based on the following age criteria:

(A) 12-24 months of age as of December 31, 2017, who were continuously enrolled in the plan during 2017 and had a PCP visit during 2017;

(B) 25 months-6 years of age as of December 31, 2017, who were continuously enrolled in the plan during 2017 and had a PCP visit during 2017;

(C) 7-11 years of age as of December 31, 2017, who were continuously enrolled in 2016 and 2017 and had a PCP visit during 2016 or 2017;

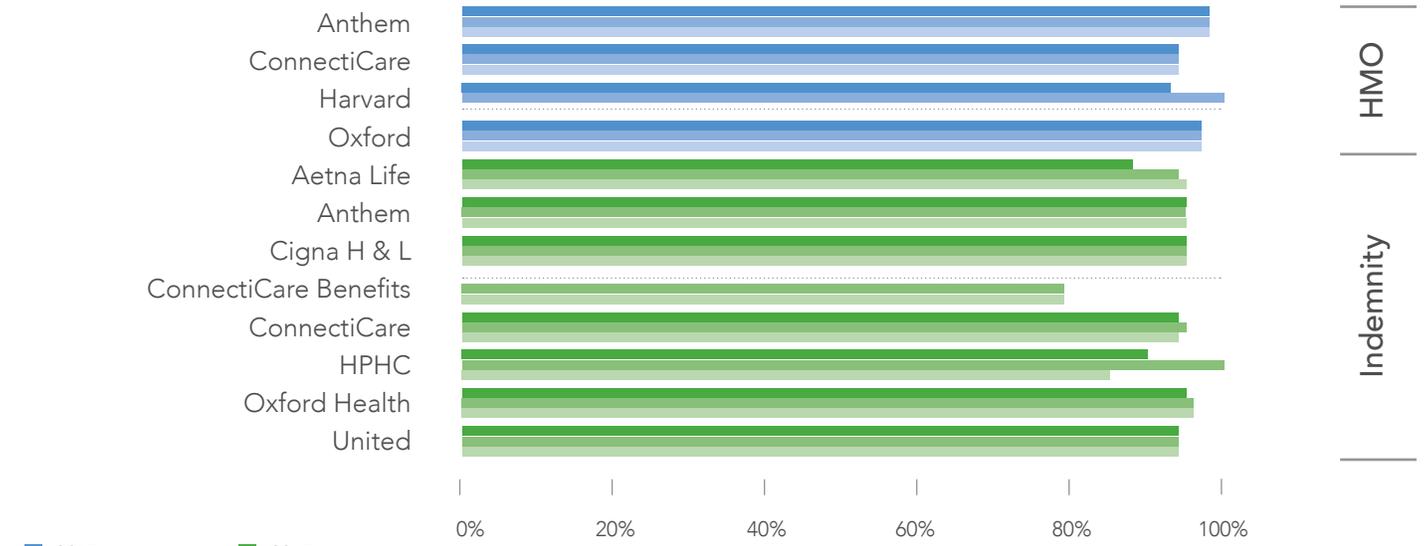
(D) 12-19 years of age as of December 31, 2017, who were continuously enrolled in 2016 and 2017 and had a PCP visit during 2016 or 2017.

Note: ConnectiCare Benefits (Indemnity) unable to provide data due to vendor issue.

Care Measures

2017 DATA

Adult Access to Preventive and Ambulatory Care, Ages 20-44



■ 2017
■ 2016
■ 2015
⋯ No data (see note)

■ 2017
■ 2016
■ 2015
⋯ No data (see note)

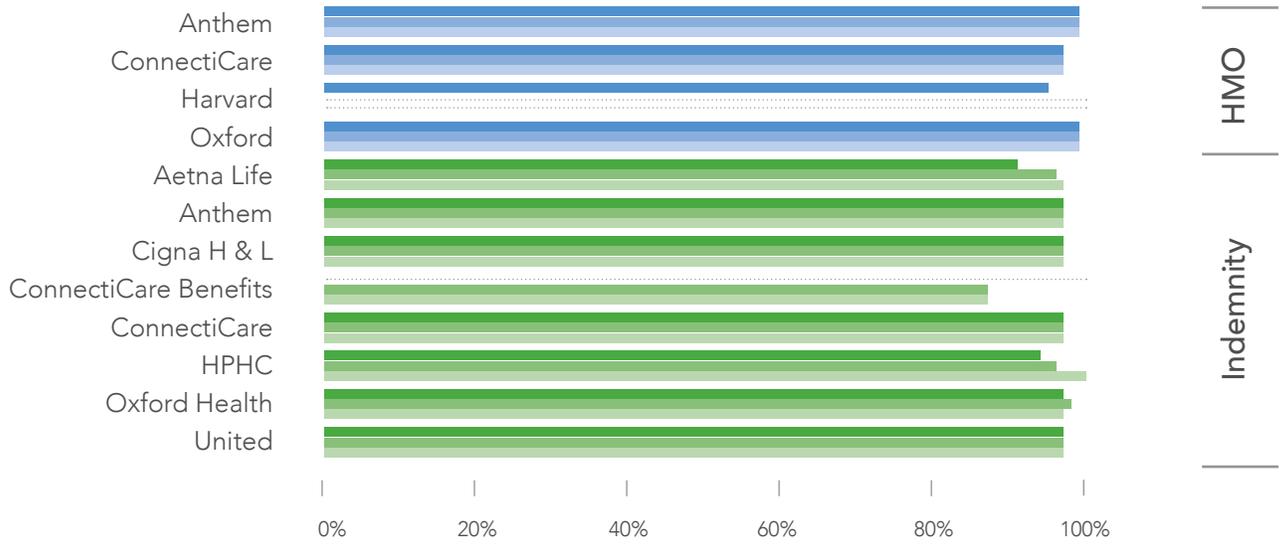
The percentage of enrollees ages 20-44 as of the end of the calendar year who: (a) were continuously enrolled in the plan during that year and two years prior; and (b) had at least one ambulatory or preventive care visit in that year or two years prior.

Note: ConnectiCare Benefits (Indemnity) unable to provide data due to vendor issue. Harvard (HMO) was excluded from chart for 2015 as they did not meet continuous enrollment criteria for that year.

Care Measures

2017 DATA

Adult Access to Preventive and Ambulatory Care, Ages 45-64



■ 2017
■ 2016
■ 2015
■ 2017
■ 2016
■ 2015
..... No data (see note)

The percentage of enrollees ages 45-64 as of the end of the calendar year who: (a) were continuously enrolled in the plan during that year and two years prior; and (b) had at least one ambulatory or preventive care visit in that year or two years prior.

Note: ConnectiCare Benefits (Indemnity) unable to provide data due to vendor issue. Harvard (HMO) was excluded from chart for 2015 and 2016 as they did not meet continuous enrollment criteria for those years.

Help and Additional Information

The following state agencies, federal agencies, or nonprofit organizations also provide information concerning specific health insurance issues.

| Agency | Type of Inquiry | Telephone | Website |
|--|---|----------------------------------|--|
| Connecticut Insurance Department Consumer Affairs | Insurance policies, companies, producers and external appeals | (800) 203-3447 (860) 297-3900 | www.ct.gov/cid |
| Office of the Healthcare Advocate | Managed care problems or questions | (866) 466-4446 | www.ct.gov/oha |
| CT Department of Public Health | Providers and medical facilities | (800) 842-0038 | www.ct.gov/dph |
| U.S. Department of Labor | Employer self-funded or self-insured health plans | (617) 565-9600 | www.dol.gov |
| National Committee for Quality Assurance (NCQA) | Care measures | (800) 839-6487 (888) 275-7585 | www.ncqa.org |
| CT Health Channel | A single online source for CT public and private health insurance information | (877) 263-1997 | www.cthealthchannel.org |
| CT Department of Social Services | HUSKY Healthcare | (877) 284-8759 | www.ct.gov/dss |
| U.S. Department of Health & Human Services | Information on healthcare reform and insurance options | | www.healthcare.gov |
| Access Health CT (CT Insurance Exchange) | Online source for health insurance | (855) 805-4325 | www.accesshealthct.com |

Companies Not Included in this Report

Listed here is an additional licensed company that reported the same information but was not included in this guide as they currently only offer limited duration policies of less than 3 months. The information found in this guide is available directly from the companies or at the offices of CID.

Name Address

| | |
|---|--|
| Aetna Health Inc. | 151 Farmington Avenue Hartford, CT 06156 |
| Cigna HealthCare of Connecticut, Inc. | 900 Cottage Grove Road Hartford, CT 06152 |
| Connecticut General Life Insurance Company | 900 Cottage Grove Road Hartford, CT 06152 |
| Golden Rule Insurance Company | 7440 Woodland Drive Indianapolis, IN 46278-1719 |

Worksheet

Use the worksheet to compare options.

In addition to this report card, you will need provider directories, premium rates, and descriptions of benefits for each plan you are considering.

| | | Option 1 | Option 2 | Option 3 | Option 4 |
|-----------------------------|---|----------|----------|----------|----------|
| Company or Plan Name | | | | | |
| SERVICE PROVIDERS | Includes my current physician(s) | | | | |
| | Includes the hospital I prefer | | | | |
| | Referral needed to see a specialist | | | | |
| | Includes out of network coverage | | | | |
| COVERAGE INCLUDED | Family planning | | | | |
| | Prescription drug | | | | |
| | Hospice care | | | | |
| | Physical therapy | | | | |
| | Medical equipment | | | | |
| | Routine eye exam | | | | |
| | Routine hearing exam | | | | |
| | Mental health benefits | | | | |
| COSTS | My other health needs | | | | |
| | Premium or employee contribution | | | | |
| | Deductible amount | | | | |
| | Coinsurance | | | | |
| COPAYMENT AMOUNTS | Lifetime maximum benefit that plan pays | | | | |
| | Physician office visit | | | | |
| | Specialist office visit | | | | |
| | Emergency room | | | | |
| | Urgent care facility | | | | |
| | Hospital inpatient | | | | |
| | Outpatient surgical facility | | | | |
| Prescription drugs | | | | | |



800-203-3447

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www.ct.gov/cid