



**2017 Report on the Health Care Appeals  
& Grievances Law**

**MSAR #6**

**Al Redmer, Jr.  
Commissioner**

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## **Background**

In 1998, the Appeals and Grievances Law was enacted by the General Assembly to provide a full and fair process for resolving disputes regarding the medical necessity of a proposed or delivered health care service (See Title 15, Subtitle 10A of the Insurance Article). Until July 1, 2011, the Appeals and Grievances law applied only to individuals with insured health benefits.<sup>1</sup> However, effective July 1, 2011, the Department of Budget and Management for the State of Maryland and effective June 28, 2013, Cecil County Public Schools voluntarily elected to use the Maryland Insurance Administration's external review process to provide external review for their self-funded employee health benefit plans.

When the Appeals and Grievance Law was enacted, the percentage of the population under the age of 65 with insured health benefits (42.8 percent) slightly exceeded the percentage of the population under the age of 65 with other employment based health benefits (37.9 percent). Other employment based health benefit plans include self-insured health benefit plans and the Federal Employees Health Benefit Plan (FEHBP). By 2017, the percentage of the population under the age of 65 with insured health benefits declined to 19.7 percent.<sup>2</sup>

The Appeals and Grievances process begins when a carrier renders an "adverse decision," a determination that a proposed or delivered health care service is not medically necessary, appropriate or efficient. The member, the member's representative, or the treating provider on behalf of the member has the right to protest this decision through the carrier's internal review process. When the member, the member's representative, or the treating provider on behalf of the member files a protest with the carrier, this is a "grievance." If the carrier again determines the proposed or delivered health care service is not medically necessary, the member, the member's representative, or the treating provider on behalf of the member may ask the Administration to review the carrier's grievance decision by filing a "complaint".

The Appeals and Grievances Law gives the Administration the authority to contract with an Independent Review Organization (hereinafter referred to as the "IRO") to review these medical necessity complaints. When the Administration sends a complaint to an IRO for review, Maryland law requires that the review be performed by an unbiased provider in the same specialty as the area or areas appropriate to the subject of review. In addition, an IRO may not be a subsidiary of, or in any way be owned or controlled by, a health benefit plan, or a trade association of health benefit plans, or a trade association of health care providers. Based on the IRO's medical opinion, the Administration reaches a decision. If the complainant remains dissatisfied with the Administration's decision, he or she may make a written request for a hearing to

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<sup>1</sup> In 2017, approximately 2.94 million Maryland residents under the age of 65 had health insurance through a commercial health benefit plan.

<sup>2</sup> Maryland Insurance Administration Administration's 2017 Health Benefit Plan Covered Lives Report.

challenge the Administration's decision.<sup>3</sup> Carriers do not have the right to an administrative hearing, but may file a petition for judicial review with the Circuit Court.

The Appeals and Grievance Law also requires carriers to submit quarterly reports to the Commissioner about their adverse decisions and grievance decisions. Specifically, carriers must provide to the Administration:

- The number of adverse decisions issued by the carrier;
- The outcome of each grievance filed with the carrier;
- The number and outcomes of cases that were considered emergency cases;
- The time within which the carrier made a grievance decision on all other cases that were not considered emergency cases;
- The number of grievances filed with the carrier that resulted from an adverse decision involving length of stay for inpatient hospitalization as related to the medical procedure involved; and
- The number and outcome of all other cases that resulted from an adverse decision involving the length of stay for inpatient hospitalization.

These quarterly reports, coupled with the Administration's data regarding complaints, allows for a comprehensive year over year review of this process. This report summarizes the statistical information the Administration has compiled for adverse decisions, grievance decisions and complaints for 2017, noting changes in certain areas since 2014 for nonprofit health services plans, insurers, and health maintenance organizations.

### **Adverse Decisions**

Table 1 provides an overview of the number and type of adverse decisions carriers made in 2014 and 2017. More detailed information about adverse decisions made by each carrier is provided in Appendix 1 for 2017.

Carriers rendered 69,549 adverse decisions in 2017 and 31,391 in 2014, representing an increase of 121.6 percent over the four year period. Pharmacy services, dental services, and the combined categories of laboratory and radiology services accounted for the majority of this increase. Adverse decisions for pharmacy services increased by 615 percent from 2014 to 2017 (2,568 in 2014 to 18,361 in 2017). Adverse decisions for dental services increased by 302.7 percent from 2014 to 2017 (5,896 in 2014 to 23,742 in 2017). Adverse decisions for laboratory, radiology services increased by 22.9 percent from 2014 to 2017 (11,900 in 2014 to 14,624 in 2017).

In 2017, three categories of services accounted for 81.5 percent of all adverse decisions: (1) pharmacy services, (2) dental services; and (3) the combined categories of laboratory, radiology services. In 2014, these same services accounted for 64.9 percent

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<sup>3</sup> The Memorandum of Understanding between the Maryland Department of Budget and Management does not provide State employees who are covered under a State of Maryland health benefit plan the right to a hearing to appeal the Maryland Insurance Administration's decision.

of all adverse decisions. In 2014, pharmacy services ranked fourth in terms of the percentage of all adverse decisions at 8.2 percent (2,568), while in 2017, pharmacy services ranked second at 26.4 percent of all adverse decisions (18,361).

Over the years, policymakers have expressed concern about denials of emergency room services and mental health services. While the data provided by carriers indicate that there are still relatively few adverse decisions for these two types of services (0.1 percent and 2.3 percent of all adverse decisions in 2017, respectively), there has been an increase in the number of adverse decisions for mental health services from 2014 to 2017. Adverse decisions for mental health services increased by 111.2 percent from 2014 to 2017 (758 in 2014 and 1601 in 2017, while adverse decisions for emergency room services decreased by 47.7 percent from 2014 to 2017 (155 in 2014 and 81 in 2017).

**Table 1: Adverse Decisions**

MIA Category/Type of Service	2014		2017		Percent Change 2014-2017
	Number	Percent	Number	Percent	
<b>Inpatient hospital services</b>	<b>1,246</b>	<b>4%</b>	<b>1,296</b>	<b>1.9%</b>	<b>4.0%</b>
<b>Emergency room services</b>	<b>155</b>	<b>0.5%</b>	<b>81</b>	<b>0.1%</b>	<b>-47.7%</b>
<b>Mental health services</b>	<b>758</b>	<b>2.4%</b>	<b>1,601</b>	<b>2.3%</b>	<b>111.2%</b>
<b>Physician services</b>	<b>4,841</b>	<b>15.4%</b>	<b>6,578</b>	<b>9.5%</b>	<b>35.9%</b>
<b>Laboratory, radiology services</b>	<b>11,900</b>	<b>37.9%</b>	<b>14,624</b>	<b>21.0%</b>	<b>22.9%</b>
<b>Pharmacy services</b>	<b>2,568</b>	<b>8.2%</b>	<b>18,361</b>	<b>26.4%</b>	<b>615.0%</b>
<b>PT, OT, ST services (including inpatient rehab)</b>	<b>1,199</b>	<b>3.8%</b>	<b>967</b>	<b>1.4%</b>	<b>-19.3%</b>
<b>Skilled nursing facility</b>	<b>62</b>	<b>0.2%</b>	<b>30</b>	<b>0.0%</b>	<b>-51.6%</b>
<b>Durable medical equipment</b>	<b>2,464</b>	<b>7.8%</b>	<b>1,558</b>	<b>2.2%</b>	<b>-36.8%</b>
<b>Podiatry, dental, optometry, chiropractic</b>	<b>5,896</b>	<b>18.8%</b>	<i>Dental</i> <sup>4</sup> <b>23,742</b>	<b>34.1%</b>	<b>302.7%</b>
<b>Home health services</b>	<b>145</b>	<b>0.5%</b>	<b>285</b>	<b>0.4%</b>	<b>96.6%</b>
<b>Other</b> <sup>5</sup>	<b>157</b>	<b>0.5%</b>	<i>Obesity, IVF, Podiatry, Hearing and Vision</i> <b>426</b>	<b>0.6%</b>	<b>171.3%</b>
<b>Total</b>	<b>31,391</b>	<b>100.0%</b>	<b>69,549</b>	<b>100.0%</b>	<b>121.6%</b>

<sup>4</sup> In 2014, dental was included in a combined category with podiatry, optometry and chiropractic services. In 2017, due to a change in the quarterly reporting process, dental services are now reported as a separate category.

<sup>5</sup> Outpatient hospital services, education services, and transportation.

## Grievance Decisions

Table 2 provides an overview of the number and type of grievances carriers reviewed in 2014 and 2017. In 2014, there were 5,138 grievances, increasing to 6,590 in 2017, representing a 28.3 percent increase.

In 2014, the largest number of grievances reported involved the combined categories of podiatry, dental, optometry, and chiropractic services with a total of 1,169, while in 2017 dental services ranked first in terms of grievances filed with a total of 2,051.

The number of grievances reported by carriers increased for the combined categories of laboratory and radiology services (992 in 2014 to 1,152 in 2017), representing an increase of 16.1 percent. Also, grievances reported by carriers increased for pharmacy services (654 in 2014 to 2,048 in 2017), representing an increase of 213.1 percent. Significant declines reported during this same period involved inpatient hospital services (335 in 2014 to 121 in 2017), representing a decrease of 63.9 percent and emergency room services (360 in 2014 to 4 in 2017), representing a decrease of 98.9 percent.

**Table 2: Grievances**

MIA Category/Type of Service	2014		2017		Percent Change 2014-2017
	Number	Percent	Number	Percent	
<b>Inpatient hospital services</b>	335	6.5%	121	1.8%	-63.9%
<b>Emergency room services</b>	360	7.0%	4	0.1%	-98.9%
<b>Mental health services</b>	159	3.1%	128	1.9%	-19.5%
<b>Physician services</b>	1,026	20.0%	720	10.9%	-29.8%
<b>Laboratory, radiology services</b>	992	19.3%	1,152	17.5%	16.1%
<b>Pharmacy services</b>	654	12.7%	2,048	31.1%	213.1%
<b>PT, OT, ST services (including inpatient rehab)</b>	110	2.1%	50	0.8%	-54.5%
<b>Skilled nursing facility</b>	14	0.3%	12	0.2%	-14.3%
<b>Durable medical equipment</b>	157	3.1%	156	2.4%	-0.6%
<i>Podiatry, dental, optometry, chiropractic</i>	1,169	22.8%	<i>Dental</i> 2,051	31.1%	75.4%
<b>Home health services</b>	25	0.5%	7	0.1%	-72.0%
<i>Other</i>	137	2.7%	<i>Obesity, IVF, Podiatry, Hearing and Vision</i> 141	2.1%	2.8%
<b>Total</b>	<b>5,138</b>	<b>100.0%</b>	<b>6,590</b>	<b>100.0%</b>	<b>28.3%</b>

Table 3 describes how the number of grievances received by carriers compares to the number of adverse decisions that carriers made in 2014 and 2017. Grievances decreased as a percentage of adverse decisions from 2014 to 2017 (16.4 percent to 9.5 percent), in all categories with the exception of durable medical equipment. Carrier data illustrates that grievances pertaining to emergency room services decreased significantly from 2014 to 2017 (232.3 percent to 4.9 percent).

**Table 3: Grievances as a percent of adverse decisions**

<b>MIA Category/Type of Service</b>	<b>2014</b>	<b>MIA Category/Type of Service</b>	<b>2017</b>
<b>Inpatient hospital services</b>	<b>26.9%</b>	<b>Inpatient hospital services</b>	<b>9.3%</b>
<b>Emergency room services</b>	<b>232.3%</b>	<b>Emergency room services</b>	<b>4.9%</b>
<b>Mental health services</b>	<b>20.9%</b>	<b>Mental health services</b>	<b>8.0%</b>
<b>Physician services</b>	<b>21.2%</b>	<b>Physician services</b>	<b>10.9%</b>
<b>Laboratory, radiology services</b>	<b>8.3%</b>	<b>Laboratory, radiology Services</b>	<b>7.9%</b>
<b>Pharmacy services</b>	<b>25.5%</b>	<b>Pharmacy services</b>	<b>11.2%</b>
<b>PT, OT, ST services (including inpatient rehab)</b>	<b>9.2%</b>	<b>PT, OT, ST services (including inpatient rehab)</b>	<b>5.2%</b>
<b>Skilled nursing facility</b>	<b>22.6%</b>	<b>Skilled nursing facility</b>	<b>0.4%</b>
<b>Durable medical equipment</b>	<b>6.4%</b>	<b>Durable medical equipment</b>	<b>10.0%</b>
<b><i>Podiatry, dental, optometry, chiropractic</i></b>	<b>19.8%</b>	<b><i>Dental</i></b>	<b>8.6%</b>
<b>Home health services</b>	<b>17.2%</b>	<b>Home health services</b>	<b>2.5%</b>
<b><i>Other</i></b>	<b>87.3%</b>	<b><i>Obesity, IVF, Podiatry, Hearing and Vision</i></b>	<b>33.1%</b>
<b>Total</b>	<b>16.4%</b>	<b>Total</b>	<b>9.5%</b>

Table 4 compares how often carriers upheld their original decisions in 2014 and in 2017. More detailed information about grievance decisions for each carrier may be found in Appendices 2 and 3 for 2017. Carriers upheld adverse decisions 52.6 percent of the time in 2014 as compared to 46.7 percent in 2017, indicating that carriers were more likely to uphold an adverse decision in 2014 than in 2017.

**Table 4: Grievance Decision**

	<b>2014</b>		<b>2017</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Carrier upheld adverse decision</b>	<b>2702</b>	<b>52.6%</b>	<b>3077</b>	<b>46.7%</b>
<b>Carrier overturned adverse decision</b>	<b>2139</b>	<b>41.6%</b>	<b>3039</b>	<b>46.1%</b>
<b>Carrier modified original adverse decision</b>	<b>297</b>	<b>5.8%</b>	<b>474</b>	<b>7.2%</b>
<b>Total</b>	<b>5138</b>		<b>6590</b>	<b>100%</b>

## **Complaints**

Just as the number of grievance decisions increased between 2014 and 2017, the number of complaints filed with the Administration also increased in this time period. The Administration received 898 complaints in 2014 and 1,042 complaints in 2017, representing an increase of 16.0 percent. As summarized in Table 5, 36.7 percent of the complaints received in 2017 were outside of the Administration's jurisdiction, as were 33.9 percent of the complaints received in 2014. These non-jurisdiction cases included complaints filed by individuals covered under Medicare, Medicaid, the Federal Employee Health Benefit Plan, employer group self-funded plans, and contracts subject to the laws of states other than Maryland.

In 2014, the Administration modified or reversed the carrier's grievance decision (or the carrier reversed its own grievance decision during the course of the Administration's investigation) 58.2 percent of the time. In 2017, data indicates that the Administration reversed or modified the carrier's grievance decision (or the carrier reversed or modified their grievance decisions during the investigation) 54.1 percent of the time, representing a decrease in reversals of 4.1 percent. All of the reversals of the carriers' grievance decisions resulted in more benefits for Maryland consumers.

In 2017, the Administration issued 2 Orders and Consent Orders based on the medical necessity complaints which it received and imposed \$2,500 in administrative penalties. During this same year, the Administration recovered \$703,623 for complainants. By comparison, in 2014, the Administration issued 3 Orders and Consent Orders based on medical necessity complaints it received, and imposed \$2,500 in administrative penalties. During this same year, the Administration recovered \$410,589 for complainants under the Appeals and Grievances law. Since the enactment of the Appeals and Grievances law, the Administration has recovered just over 10.6 million dollars for complainants.

As noted above, in 2014, the Administration entered into an agreement with the Maryland Department of Budget and Management to perform the external review for the medical necessity type complaints filed by State employees. In 2013, the Administration entered into a similar agreement with Cecil County Public Schools to perform the same function. This meant that during 2017, State employees and Cecil County Public School employees could use the Administration's external review process for their medical necessity type complaints. Since 2011, the Administration has received over 462 complaints which involved denials based on medical necessity from State and Cecil County Public School employees.



Table 5 describes how the number of complaints filed with Administration in 2014 compares to the number of complaints filed in 2017.

**Table 5: Complaints**

	<b>2014</b>	<b>2017</b>	<b>Percent Change</b>
<b>Total complaints received</b>	<b>898</b>	<b>1042</b>	<b>16.0%</b>
<b>No Jurisdiction</b>	<b>304</b>	<b>382</b>	<b>25.7%</b>
<b>Complaint withdrawn</b>	<b>3</b>	<b>6</b>	<b>1.0</b>
<b>Insufficient Information to perform investigation</b>	<b>60</b>	<b>124</b>	<b>106.7%</b>
<b>No action required</b>	<b>57</b>	<b>92</b>	<b>61.4%</b>
<b>Referred to HEAU</b>	<b>71</b>	<b>64</b>	<b>-9.9%</b>
<b>Complaints investigated by MIA</b>	<b>364</b>	<b>438</b>	<b>20.3%</b>
<b>Percent of total complaints investigated by the MIA</b>	<b>40.5%</b>	<b>42.0%</b>	<b>3.7%</b>
<b>Number of complaints carrier or MIA reversed or modified grievance decisions</b>	<b>212</b>	<b>237</b>	<b>11.8%</b>
<b>Percent of total complaints investigated by MIA where carrier or MIA reversed or modified grievance decisions</b>	<b>58.2%</b>	<b>54.1%</b>	<b>4.1%</b>

### **Conclusion**

Between 2014 and 2017, the number of adverse decisions increased by 121.6 percent, the number of grievance decisions increased by 28.3 percent and the number of medical necessity complaints investigated by the Administration by 3.7 percent.

Carriers rendered 69,549 adverse decisions in 2017 and 31,391 in 2014, representing an increase of 121.6 percent over the four year period. Between 2014 and 2017, there was a decrease in adverse decisions for the following four categories: (1) emergency room services; (2) physical therapy, occupational therapy and speech therapy services (PT, OT, ST services); (3) skilled nursing facility; and (4) durable medical equipment. Between 2014 and 2017, there was an increase in adverse decisions for the following four categories of service: (1) pharmacy services; (2) mental health services; (3) the combined categories of laboratory and radiology services; and (4) home health services. Between 2014 and 2017, the largest decline in the number of adverse decisions was for skilled nursing facility services and the largest increase in the number of adverse decisions was for pharmacy services.

Grievances decreased as a percentage of adverse decisions from 2014 to 2017 (16.4 percent to 9.5 percent), suggesting that consumers were more likely to take advantage of the carriers' internal grievance process in 2014 than in 2017. When consumers filed grievances regarding initial adverse decisions, carriers overturned their adverse decisions 46.1 percent of the time in 2017, compared to 41.6 percent in 2014.

This suggests that carriers were less likely to reverse their original adverse decisions when consumers filed grievances in 2014 than in 2017.

In 2017, the Administration achieved a carrier reversal percentage of 54.1 percent for complaints that were investigated by the Administration. In 2017, the Administration recovered \$703,623 for complainants under the Appeals and Grievances Law. Since the Appeals and Grievances Law was enacted by the General Assembly, the Administration has recovered over 10 million dollars for complainants. The Appeals and Grievances Law remains an important protection for Maryland consumers, providing a fair, impartial, and balanced process for resolving disputes regarding the medical necessity of proposed or delivered health care services.

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	ADVERSE DECISIONS		A. INPATIENT HOSPITAL SERVICES		B. EMERGENCY ROOM SERVICES	
	COMPANY TOTAL	% OF ALL COMPANIES	NUMBER	% TOTAL	NUMBER	% TOTAL
4 Ever Life Insurance Company	1	0.0%	0	0.0%	0	0.0%
Aetna Dental, Inc.	1248	1.8%	0	0.0%	0	0.0%
Aetna Health Inc. ( a Pennsylvania corporation )	285	0.4%	155	54.4%	0	0.0%
Aetna Life Insurance Company	304	0.4%	151	49.7%	0	0.0%
Alpha Dental Programs, Inc.	3	0.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	163	0.2%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	15,460	22.2%	27	0.2%	22	0.1%
CareFirst of Maryland, Inc.	7,647	11.0%	4	0.1%	9	0.1%
CIGNA Dental Health of Maryland, Inc.	39	0.1%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	6,187	8.9%	123	2.0%	0	0.0%
Connecticut General Life Insurance Company	9	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	2	0.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	10	0.0%	0	0.0%	0	0.0%
Dental Benefit Providers of Illinois, Inc.	5,018	7.2%	0	0.0%	0	0.0%
Dentegra Insurance Company	1	0.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	614	0.9%	0	0.0%	0	0.0%
Evergreen Health, Inc.	1,265	1.8%	18	1.4%	0	0.0%
Golden Rule Insurance Company	21	0.0%	2	9.5%	0	0.0%
Group Dental Service of Maryland, Inc.	4,769	6.9%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	9,802	14.1%	15	0.2%	40	0.4%
Guardian Life Insurance Company of America	891	1.3%	0	0.0%	0	0.0%
HumanaDental Insurance Company	64	0.1%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	629	0.9%	14	2.2%	0	0.0%
Kaiser Permanente Insurance Company	48	0.1%	4	8.3%	0	0.0%
Lincoln Life and Annuity Company of New York	2	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	203	0.3%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	1,077	1.5%	66	6.1%	2	0.2%
Metropolitan Life Insurance Company	300	0.4%	0	0.0%	0	0.0%
National Health Insurance Company	4	0.0%	3	75.0%	0	0.0%
Optimum Choice, Inc.	2,044	2.9%	189	9.2%	0	0.0%

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	ADVERSE DECISIONS		A. INPATIENT HOSPITAL SERVICES		B. EMERGENCY ROOM SERVICES	
	COMPANY TOTAL	% OF ALL COMPANIES	NUMBER	% TOTAL	NUMBER	% TOTAL
Principal Life Insurance Company	202	0.3%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	11	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	9	0.0%	0	0.0%	0	0.0%
Starmount Life Insurance Company	1	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	38	0.1%	0	0.0%	0	0.0%
Union Security Insurance Company	619	0.9%	0	0.0%	0	0.0%
United Concordia Dental Plans, Inc.	5	0.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	6	0.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	1,098	1.6%	0	0.0%	0	0.0%
United States Life Ins. Co. in the City of New York	2	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	9,039	13.0%	477	5.3%	5	0.1%
UnitedHealthcare of the Mid-Atlantic, Inc.	409	0.6%	48	11.7%	3	0.7%
<b>Total</b>	<b>69,549</b>	<b>100.0%</b>	<b>1,296</b>	<b>1.9%</b>	<b>81</b>	<b>0.1%</b>

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
4 Ever Life Insurance Company	0	0.0%	1	100.0%	0	0.0%
Aetna Dental, Inc.	0	0.0%	0	0.0%	0	0.0%
Aetna Health Inc. ( a Pennsylvania corporation )	13	4.6%	45	15.8%	0	0.0%
Aetna Life Insurance Company	13	4.3%	67	22.0%	0	0.0%
Alpha Dental Programs, Inc.	0	0.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	388	2.5%	2,469	16.0%	5,434	35.1%
CareFirst of Maryland, Inc.	276	3.6%	518	6.8%	1,066	13.9%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	74	1.2%	944	15.3%	3,346	54.1%
Connecticut General Life Insurance Company	1	11.1%	2	22.2%	6	66.7%
Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	0	0.0%	0	0.0%	0	0.0%
Dental Benefit Providers of Illinois, Inc.	0	0.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	0	0.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	0	0.0%	0	0.0%	0	0.0%
Evergreen Health, Inc.	8	0.6%	96	7.6%	66	5.2%
Golden Rule Insurance Company	2	9.5%	1	4.8%	12	57.1%
Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	599	6.1%	958	9.8%	2,080	21.2%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
HumanaDental Insurance Company	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	41	6.5%	319	50.7%	18	2.9%
Kaiser Permanente Insurance Company	0	0.0%	27	56.3%	10	20.8%
Lincoln Life and Annuity Company of New York	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	16	1.5%	84	7.8%	71	6.6%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
National Health Insurance Company	0	0.0%	1	25.0%	0	0.0%
Optimum Choice, Inc.	19	0.9%	231	11.3%	440	21.5%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	0	0.0%	0	0.0%

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
Starmount Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Dental Plans, Inc.	0	0.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
United States Life Ins. Co. in the City of New York	0	0.0%	0	0.0%	1	50.0%
UnitedHealthcare Insurance Company	142	1.6%	749	8.3%	1,933	21.4%
UnitedHealthcare of the Mid-Atlantic, Inc.	9	2.2%	66	16.1%	141	34.5%
<b>Total</b>	<b>1,601</b>	<b>2.3%</b>	<b>6,578</b>	<b>9.5%</b>	<b>14,624</b>	<b>21.0%</b>

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	F. PHARMACY SERVICES		G. PT, OT, ST SERVICES (incl INPAT REHAB)		H. SKILLED NURS FAC, Sub Acute, Nurs Home	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
4 Ever Insurance Company	0	0.0%	0	0.0%	0	0.0%
Aetna Dental, Inc.	0	0.0%	0	0.0%	0	0.0%
Aetna Health Inc. ( a Pennsylvania corporation )	65	22.8%	5	1.8%	1	0.4%
Aetna Life Insurance Company	67	22.0%	3	1.0%	3	1.0%
Alpha Dental Programs, Inc.	0	0.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	5,843	37.8%	563	3.6%	2	0.0%
CareFirst of Maryland, Inc.	2,126	27.8%	83	1.1%	2	0.0%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	847	13.7%	67	1.1%	3	0.0%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	0	0.0%	0	0.0%	0	0.0%
Dental Benefit Providers of Illinois, Inc.	0	0.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	0	0.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	0	0.0%	0	0.0%	0	0.0%
Evergreen Health, Inc.	954	75.4%	0	0.0%	4	0.3%
Golden Rule Insurance Company	0	0.0%	3	14.3%	0	0.0%
Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	1,680	17.1%	154	1.6%	2	0.0%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
HumanaDental Insurance Company	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	25	4.0%	8	1.3%
Kaiser Permanente Insurance Company	0	0.0%	4	8.3%	0	0.0%
Lincoln Life and Annuity Company of New York	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	784	72.8%	1	0.1%	0	0.0%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	1,001	49.0%	40	2.0%	2	0.1%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	F. PHARMACY SERVICES		G. PT, OT, ST SERVICES (incl INPAT REHAB)		H. SKILLED NURS FAC, Sub Acute, Nurs Home	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Starmount Insurance Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Dental Plans, Inc.	0	0.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
United States Ins. Co. in the City of New York	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	4,872	53.9%	19	0.2%	3	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	122	29.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>18,361</b>	<b>26.4%</b>	<b>967</b>	<b>1.4%</b>	<b>30</b>	<b>0.0%</b>



**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES		L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
4 Ever Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Aetna Dental, Inc.	0	0.0%	1,248	100.0%	0	0.0%	0	0.0%
Aetna Health Inc. ( a Pennsylvania corporation )	0	0.0%	0	0.0%	1	0.4%	0	0.0%
Aetna Life Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Alpha Dental Programs, Inc.	0	0.0%	3	100.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	163	100.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	399	2.6%	168	1.1%	117	0.8%	28	0.2%
CareFirst of Maryland, Inc.	64	0.8%	3,481	45.5%	13	0.2%	5	0.1%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	39	100.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	521	8.4%	139	2.2%	114	1.8%	9	0.1%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	0	0.0%	10	100.0%	0	0.0%	0	0.0%
Dental Benefit Providers of Illinois, Inc.	0	0.0%	5,018	100.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	0	0.0%	1	100.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	0	0.0%	614	100.0%	0	0.0%	0	0.0%
Evergreen Health, Inc.	69	5.5%	49	3.9%	1	0.1%	0	0.0%
Golden Rule Insurance Company	1	4.8%	0	0.0%	0	0.0%	0	0.0%
Group Dental Service of Maryland, Inc.	0	0.0%	4,769	100.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Serv. Inc.	146	1.5%	4,115	42.0%	10	0.1%	3	0.0%
Guardian Life Insurance Company of America	0	0.0%	891	100.0%	0	0.0%	0	0.0%
HumanaDental Insurance Company	0	0.0%	64	100.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan Mid-Atlantic States, Inc.	83	13.2%	1	0.2%	3	0.5%	117	18.6%
Kaiser Permanente Insurance Company	3	6.3%	0	0.0%	0	0.0%	0	0.0%
Lincoln Life and Annuity Company of New York	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	203	100.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	17	1.6%	6	0.6%	4	0.4%	26	2.4%
Metropolitan Life Insurance Company	0	0.0%	300	100.0%	0	0.0%	0	0.0%
National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	52	2.5%	18	0.9%	3	0.1%	49	2.4%
Principal Life Insurance Company	0	0.0%	202	100.0%	0	0.0%	0	0.0%

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES		L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Reliance Standard Life Insurance Company	0	0.0%	11	100.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	9	100.0%	0	0.0%	0	0.0%
Starmount Life Insurance Company	0	0.0%	1	100.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	38	100.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	619	100.0%	0	0.0%	0	0.0%
United Concordia Dental Plans, Inc.	0	0.0%	5	100.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	0	0.0%	6	100.0%	0	0.0%	0	0.0%
United Concordia Life and Health Ins. Company	0	0.0%	1,098	100.0%	0	0.0%	0	0.0%
United States Ins. Co. in the City of New York	0	0.0%	0	0.0%	1	50.0%	0	0.0%
UnitedHealthcare Insurance Company	198	2.2%	449	5.0%	18	0.2%	174	1.9%
UnitedHealthcare of the Mid-Atlantic, Inc.	5	1.2%	0	0.0%	0	0.0%	15	3.7%
<b>Total</b>	<b>1,558</b>	<b>2.2%</b>	<b>23,742</b>	<b>34.1%</b>	<b>285</b>	<b>0.4%</b>	<b>426</b>	<b>0.6%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC #	COMPANY NAME	GRIEVANCES FILED		A. INPATIENT HOSPITAL SERVICES		B. EMERGENCY ROOM SERVICES	
		COMPANY TOTAL	% OF ALL COMPANIES	NUMBER	% TOTAL	NUMBER	% TOTAL
95109	Aetna Dental Inc.	1	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation)	240	3.6%	47	19.6%	0	0.0%
60054	Aetna Life Insurance Company	172	2.6%	27	15.7%	0	0.0%
61301	Ameritas Life Insurance Corp.	42	0.6%	0	0.0%	0	0.0%
38245	BCS Insurance Company	1	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	1,387	21.0%	10	0.7%	0	0.0%
47058	CareFirst of Maryland, Inc.	514	7.8%	2	0.4%	0	0.0%
48119	CIGNA Dental Health of Maryland, Inc.	1	0.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Ins Company	420	6.4%	14	3.3%	0	0.0%
62308	Connecticut General Life Ins Company	30	0.5%	5	16.7%	0	0.0%
81396	Delta Dental Insurance Company	1	0.0%	0	0.0%	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	485	7.4%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	62	0.9%	0	0.0%	0	0.0%
15090	Evergreen Health, Inc.	94	1.4%	1	1.1%	0	0.0%
62286	Golden Rule Insurance Company	5	0.1%	0	0.0%	0	0.0%
95657	Group Dental Service of Maryland, Inc.	3	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	651	9.9%	1	0.2%	0	0.0%
64211	Guarantee Trust Life Insurance Company	2	0.0%	0	0.0%	2	100.0%
64246	Guardian Life Insurance Company of America	388	5.9%	0	0.0%	0	0.0%
70580	HumanaDental Insurance Company	1	0.0%	0	0.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	27	0.4%	2	7.4%	0	0.0%
60053	Kaiser Permanente Insurance Company	12	0.2%	1	8.3%	0	0.0%
60321	MAMSI Life and Health Ins Company	156	2.4%	0	0.0%	0	0.0%
65978	Metropolitan Life Insurance Company	20	0.3%	0	0.0%	0	0.0%
82532	National Health Insurance Company	1	0.0%	1	100.0%	0	0.0%
96940	Optimum Choice, Inc.	218	3.3%	2	0.9%	1	0.5%
61271	Principal Life Insurance Company	38	0.6%	0	0.0%	0	0.0%
68381	Reliance Standard Life Ins. Company	2	0.0%	0	0.0%	0	0.0%
69019	Standard Life Insurance Company of New York	9	0.1%	2	22.2%	1	11.1%
80802	Sun Life Assurance Company of Canada	17	0.3%	0	0.0%	0	0.0%

<b>APPENDIX 2 GRIEVANCE DECISIONS BY CARRIER</b>							
<b>NAIC #</b>	<b>COMPANY NAME</b>	<b>GRIEVANCES FILED</b>		<b>A. INPATIENT HOSPITAL SERVICES</b>		<b>B. EMERGENCY ROOM SERVICES</b>	
		<b>COMPANY TOTAL</b>	<b>% OF ALL COMPANIES</b>	<b>NUMBER</b>	<b>% TOTAL</b>	<b>NUMBER</b>	<b>% TOTAL</b>
70408	Union Security Insurance Company	32	0.5%	0	0.0%	0	0.0%
95253	United Concordia Dental Plans, Inc.	2	0.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Company	2	0.0%	0	0.0%	0	0.0%
62294	United Concordia Life and Health Insurance Company	289	4.4%	0	0.0%	0	0.0%
70106	United States Ins. Co. in the City of New York	2	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	1,203	18.3%	6	0.5%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	60	0.9%	0	0.0%	0	0.0%
	<b>TOTAL</b>	<b>6,590</b>	<b>100.0%</b>	<b>121</b>	<b>1.8%</b>	<b>4</b>	<b>0.1%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC #	COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95910	Aetna Dental Inc.	0	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation )	3	1.3%	160	66.7%	25	10.4%
60054	Aetna Life Insurance Company	5	2.9%	119	69.2%	9	5.2%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
28345	BCS Insurance Company	0	0.0%	0	0.0%	1	100.0%
96202	CareFirst BlueChoice, Inc.	1	0.1%	157	11.3%	487	35.1%
47058	CareFirst of Maryland, Inc.	0	0.0%	5	1.0%	39	7.6%
48119	CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Company	36	8.6%	104	24.8%	142	33.8%
62308	Connecticut General Life Insurance Company	3	10.0%	10	33.3%	9	30.0%
81396	Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	0	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	0	0.0%	0	0.0%
15090	Evergreen Health, Inc.	2	2.1%	3	3.2%	1	1.1%
62286	Golden Rule Insurance Company	2	40.0%	0	0.0%	1	20.0%
95846	Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	0	0.0%	33	5.1%	124	19.0%
64211	Guarantee Trust Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
64246	Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
70580	HumanaDental Insurance Company	0	0.0%	0	0.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	4	14.8%	10	37.0%	0	0.0%
60053	Kaiser Permanente Insurance Company	0	0.0%	5	41.7%	3	25.0%
60321	MAMSI Life and Health Insurance Company	7	4.5%	12	7.7%	8	5.1%
65978	Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
82538	National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	2	0.9%	15	6.9%	35	16.1%
61271	Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
68381	Reliance Standard Life Ins. Company	0	0.0%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Company of New York	0	0.0%	4	44.4%	2	22.2%
80802	Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
70408	Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC #	COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95253	United Concordia Dental Plans, Inc.	0	0.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
62294	United Concordia Life and Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
70106	United States Ins. Co. in the City of New York	0	0.0%	0	0.0%	1	50.0%
79413	UnitedHealthcare Insurance Company	59	4.9%	74	6.2%	250	20.8%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	4	6.7%	9	15.0%	15	25.0%
	<b>TOTAL</b>	<b>128</b>	<b>1.9%</b>	<b>720</b>	<b>10.9%</b>	<b>1152</b>	<b>17.5%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	F. PHARMACY SERVICES		G. PT. OT, ST SERVICES		H. SKILLED NURSING FACILITY, Sub Acute, Nursing Home	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95910	Aetna Dental Inc.	0	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation )	3	1.3%	0	0.0%	0	0.0%
60054	Aetna Life Insurance Company	1	0.6%	2	1.2%	1	0.6%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
38245	BCS Insurance Company	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	649	46.8%	10	0.7%	6	0.4%
47058	CareFirst of Maryland, Inc.	283	55.1%	1	0.2%	1	0.2%
48119	CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Company	85	20.2%	8	1.9%	0	0.0%
62308	Connecticut General Life Insurance Company	2	6.7%	1	3.3%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	0	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	0	0.0%	0	0.0%
15090	Evergreen Health, Inc.	82	87.2%	0	0.0%	0	0.0%
62286	Golden Rule Insurance Company	1	20.0%	1	20.0%	0	0.0%
95846	Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	200	30.7%	1	0.2%	0	0.0%
64211	Guarantee Trust Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
64246	Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
70580	HumanaDental Insurance Company	0	0.0%	0	0.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	5	18.5%	4	14.8%
60053	Kaiser Permanente Insurance Company	0	0.0%	2	16.7%	0	0.0%
60321	MAMSI Life and Health Insurance Company	104	66.7%	2	1.3%	0	0.0%
65978	Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
82538	National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	115	52.8%	4	1.8%	0	0.0%
61271	Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
68381	Reliance Standard Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Company of New York	0	0.0%	0	0.0%	0	0.0%
80802	Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
70408	Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
95253	United Concordia Dental Plans, Inc.	0	0.0%	0	0.0%	0	0.0%

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	F. PHARMACY SERVICES		G. PT. OT, ST SERVICES		H. SKILLED NURSING FACILITY, Sub Acute, Nursing Home	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
85766	United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
62294	United Concordia Life and Health Ins Company	0	0.0%	0	0.0%	0	0.0%
70106	United States Ins. Co. in the City of New York	0	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	497	41.3%	12	1.0%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	26	43.3%	1	1.7%	0	0.0%
	<b>TOTAL</b>	<b>2,048</b>	<b>31.1%</b>	<b>50</b>	<b>0.8%</b>	<b>12</b>	<b>0.2%</b>



**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95910	Aetna Dental Inc.	0	0.0%	1	100.0%	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation )	1	0.4%	1	0.4%	0	0.0%
60054	Aetna Life Insurance Company	1	0.6%	7	4.1%	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%	42	100.0%	0	0.0%
38245	BCS Insurance Company	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	53	3.8%	6	0.4%	5	0.4%
47058	CareFirst of Maryland, Inc.	3	0.6%	180	35.0%	0	0.0%
48119	CIGNA Dental Health of Maryland, Inc.	0	0.0%	1	100.0%	0	0.0%
67369	CIGNA Health and Life Insurance Company	7	1.7%	23	5.5%	0	0.0%
62308	Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	1	100.0%	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	0	0.0%	485	100.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	62	100.0%	0	0.0%
15090	Evergreen Health, Inc.	2	2.1%	3	3.2%	0	0.0%
62286	Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%
95846	Group Dental Service of Maryland, Inc.	0	0.0%	3	100.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	11	1.7%	281	43.2%	0	0.0%
64211	Guarantee Trust Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
64246	Guardian Life Insurance Company of America	0	0.0%	388	100.0%	0	0.0%
70580	HumanaDental Insurance Company	0	0.0%	1	100.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	1	3.7%	0	0.0%	0	0.0%
60053	Kaiser Permanente Insurance Company	1	8.3%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Insurance Company	8	5.1%	1	0.6%	0	0.0%
65978	Metropolitan Life Insurance Company	0	0.0%	20	100.0%	0	0.0%
82538	National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	7	3.2%	0	0.0%	0	0.0%
61271	Principal Life Insurance Company	0	0.0%	38	100.0%	0	0.0%
68381	Reliance Standard Life Ins. Company	0	0.0%	2	100.0%	0	0.0%
69078	Standard Security Life Ins. Company of New York	0	0.0%	0	0.0%	0	0.0%
80802	Sun Life Assurance Company of Canada	0	0.0%	17	100.0%	0	0.0%
70408	Union Security Insurance Company	0	0.0%	32	100.0%	0	0.0%

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES	
		NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95253	United Concordia Dental Plans, Inc.	0	0.0%	2	100.0%	0	0.0%
85766	United Concordia Insurance Company	0	0.0%	2	100.0%	0	0.0%
62294	United Concordia Life and Health Insurance Company	0	0.0%	289	100.0%	0	0.0%
70106	United States Ins. Co. in the City of New York	0	0.0%	0	0.0%	1	50.0%
79413	UnitedHealthcare Insurance Company	60	5.0%	163	13.5%	1	0.1%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	1	1.7%	0	0.0%	0	0.0%
	<b>TOTAL</b>	<b>156</b>	<b>2.4%</b>	<b>2048</b>	<b>31.1%</b>	<b>7</b>	<b>0.1%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
95910	Aetna Dental Inc.	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation )	0	0.0%
60054	Aetna Life Insurance Company	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%
38245	BCS Insurance Company	0	0.0%
96202	CareFirst BlueChoice, Inc.	3	0.2%
47058	CareFirst of Maryland, Inc.	0	0.0%
48119	CIGNA Dental Health of Maryland, Inc.	0	0.0%
67369	CIGNA Health and Life Insurance Company	1	0.2%
62308	Connecticut General Life Insurance Company	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%
15090	Evergreen Health, Inc.	0	0.0%
62286	Golden Rule Insurance Company	0	0.0%
95846	Group Dental Service of Maryland, Inc.	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	0	0.0%
64211	Guarantee Trust Life Insurance Company	0	0.0%
64246	Guardian Life Insurance Company of America	0	0.0%
70580	HumanaDental Insurance Company	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	1	3.7%
60053	Kaiser Permanente Insurance Company	0	0.0%
60321	MAMSI Life & Health Insurance Company	14	9.0%
65978	Metropolitan Life Insurance Company	0	0.0%
82538	National Health Insurance Company	0	0.0%
96940	Optimum Choice, Inc.	37	17.0%
61271	Principal Life Ins. Company	0	0.0%
68381	Reliance Standard Life Ins. Company	0	0.0%
69078	Standard Security Life Ins. Company of New York	0	0.0%
80802	Sun Life Assurance Company of Canada	0	0.0%
70408	Union Security Insurance Company	0	0.0%
95253	United Concordia Dental Plans, Inc.	0	0.0%
85766	United Concordia Insurance Company	0	0.0%

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
62294	United Concordia Life and Health Insurance Company	0	0.0%
70106	United States Ins. Co. in the City of New York	0	0.0%
79413	UnitedHealthcare Insurance Company	81	6.7%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	4	6.7%
	<b>TOTAL</b>	<b>141</b>	<b>2.1%</b>

**APPENDIX 3  
DISPOSITION OF CARRIER GRIEVANCE DECISIONS**

NAIC#	COMPANY NAME	GRIEVANCES FILED		ORIGINAL DECISION OF INSURANCE COMPANY WAS...					
		COMPANY TOTAL	% OF ALL COMPANIES	UPHELD		OVERTURNED		MODIFIED	
				NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95910	Aetna Dental Inc.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. ( a Pennsylvania corporation )	240	3.6%	154	64.2%	77	32.1%	9	3.8%
60054	Aetna Life Insurance Company	172	2.6%	102	59.3%	62	36.0%	8	4.7%
61301	Ameritas Life Insurance Corp.	42	0.6%	24	57.1%	13	31.0%	5	11.9%
38245	BCS Insurance Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	1,387	21.0%	736	53.1%	643	46.4%	8	0.6%
47058	CareFirst of Maryland, Inc.	514	7.8%	226	44.0%	277	53.9%	11	2.1%
48119	CIGNA Dental Health of Md. Inc.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Ins. Co.	420	6.4%	225	53.6%	191	45.5%	4	1.0%
62308	Connecticut General Life Ins. Co.	30	0.5%	19	63.3%	10	33.3%	1	3.3%
81396	Delta Dental Insurance Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
52053	Dental Benefit Providers of Illinois, Inc.	485	7.4%	108	22.3%	278	57.3%	99	20.4%
95657	Dominion Dental Services, Inc.	62	0.9%	10	16.1%	47	75.8%	5	8.1%
15090	Evergreen Health, Inc.	94	1.4%	32	34.0%	61	64.9%	1	1.1%
62286	Golden Rule Insurance Company	5	0.1%	4	80.0%	1	20.0%	0	0.0%
95846	Group Dental Service of Maryland, Inc.	3	0.0%	0	0.0%	2	66.7%	1	33.3%
53007	Group Hospitalization and Medical Services, Inc.	651	9.9%	326	50.1%	304	46.7%	21	3.2%
64211	Guarantee Trust Life Insurance Co.	2	0.0%	2	100.0%	0	0.0%	0	0.0%
64246	Guardian Life Insurance Company of America	388	5.9%	116	29.9%	90	23.2%	182	46.9%
70580	HumanaDental Insurance Co.	1	0.0%	1	100.0%	0	0.0%	0	0.0%

**APPENDIX 3  
DISPOSITION OF CARRIER GRIEVANCE DECISIONS**

NAIC#	COMPANY NAME	GRIEVANCES FILED		ORIGINAL DECISION OF INSURANCE COMPANY WAS...					
		COMPANY TOTAL	% OF ALL COMPANIES	UPHELD		OVERTURNED		MODIFIED	
				NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
95639	Kaiser Fndtn Health Plan Mid-Atlantic	27	0.4%	20	74.1%	7	25.9%	0	0.0%
60053	Kaiser Permanente Insurance Co.	12	0.2%	10	83.3%	2	16.7%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	156	2.4%	77	49.4%	72	46.2%	7	4.5%
65978	Metropolitan Life Ins. Company	20	0.3%	13	65.0%	5	25.0%	2	10.0%
82538	National Health Insurance Co.	1	0.0%	0	0.0%	1	100.0%	0	0.0%
96940	Optimum Choice, Inc.	218	3.3%	92	42.2%	114	52.3%	12	5.5%
61271	Principal Life Insurance Company	38	0.6%	31	81.6%	4	10.5%	3	7.9%
68381	Reliance Standard Life Ins. Co.	2	0.0%	2	100.0%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	9	0.1%	7	77.8%	2	22.2%	0	0.0%
80802	Sun Life Assurance Co. of Canada	17	0.3%	7	41.2%	7	41.2%	3	17.6%
70408	Union Security Insurance Co.	32	0.5%	9	28.1%	22	68.8%	1	3.1%
95253	United Concordia Dental Plans, Inc.	2	0.0%	2	100.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Co.	2	0.0%	2	100.0%	0	0.0%	0	0.0%
62294	United Concordia Life and Health Ins. Co.	289	4.4%	148	51.2%	100	34.6%	41	14.2%
70106	United States Life Ins. Co. in the City of New York	2	0.0%	0	0.0%	2	100.0%	0	0.0%
79413	UnitedHealthcare Insurance Co.	1,203	18.3%	534	44.4%	619	51.5%	50	4.2%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	60	0.9%	34	56.7%	26	43.3%	0	0.0%
	<b>Total</b>	<b>6,590</b>	<b>100.0%</b>	<b>3,077</b>	<b>46.7%</b>	<b>3,039</b>	<b>46.1%</b>	<b>474</b>	<b>7.2%</b>

**APPENDIX 4  
GRIEVANCE DECISIONS BY CARRIER FOR HOSPITAL LENGTH OF STAY (“LOS”)**

NAIC#	COMPANY* NAME	HOSPITAL LOS	HOSPITAL LOS	UPHELD		OVERTURNED		MODIFIED	
		TOTAL*	OUTCOME**	Number	Percent	Number	Percent	Number	Percent
95109	Aetna Health, Inc. ( a Pennsylvania corporation)	17	7	6	85.7%	1	14.3%	0	0.0%
60054	Aetna Life Insurance Company	4	4	3	75.0%	0	0.0%	1	25.0%
96202	CareFirst BlueChoice, Inc.	14	2	2	100.0%	0	0.0%	0	0.0%
47057	CareFirst of Maryland, Inc.	3	1	0	0.0%	1	100.0%	0	0.0%
67369	CIGNA Health and Life Insurance Co.	14	2	0	0.0%	2	100.0%	0	0.0%
62308	Connecticut General Life Insurance Co.	5	5	1	20.0%	4	80.0%	0	0.0%
15090	Evergreen Health, Inc.	2	2	1	50.0%	1	50.0%	0	0.0%
62286	Golden Rule Insurance Company	1	1	1	100.0%	0	0.0%	0	0.0%
95639	Kaiser Fndtn Health Plan Mid-Atlantic	5	1	1	100.0%	0	0.0%	0	0.0%
60053	Kaiser Permanente Insurance Company	2	1	1	100.0%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Ins. Company	1	1	1	100.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	2	2	2	100.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	17	7	4	57.1%	3	42.9%	0	0.0%

\* This chart only includes those carriers who received grievances involving hospital length of stay during calendar year 2017.

\*\* Represents the number of grievances that were resolved in calendar year 2017.

**APPENDIX 5  
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER EMERGENCY CASES**

NAIC#	COMPANY ** NAME	EMERGENCY CASES - RESOLUTION TIME*			
		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
96202	CareFirst BlueChoice, Inc.	24	24	24.2	24.3
47058	CareFirst of Maryland, Inc.	24	24	24	24
67369	CIGNA Health and Life Insurance Company	16	24	48	24
62308	Connecticut General Insurance Company	0	0	72	0
15090	Evergreen Health, Inc.	5.9	11	16.2	0
62286	Golden Rule Insurance Company	48	0	0	0
53007	Group Hospitalization and Medical Services, Inc.	24	24	24	24
95639	Kaiser Foundation Health Plan-Mid-Atlantic	38.3	17.2	14.4	15.7
60321	MAMSI Life and Health Ins. Company	23	32	13	17
96940	Optimum Choice, Inc.	30	10	13	17
69079	Standard Security Life Ins. Co. of New York	24	0	0	0
79413	UnitedHealthcare Insurance Company	24	18	21	24
95025	UnitedHealthcare of the Mid-Atlantic	27	26	20	4

**\*\* This report only includes carriers who had grievances which were considered emergency cases during calendar year 2017.**

**\* Reported as hours**



**APPENDIX 6  
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER, NON-EMERGENCY CASES**

NAIC#	COMPANY NAME	NON-EMERGENCY CASES - RESOLUTION TIME*			
		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
95910	Aetna Dental Inc.	0.0	0.0	0.0	14.0
95109	Aetna Health Inc. ( a Pennsylvania corporation )	28.2	23.4	28.2	25.8
60054	Aetna Life Insurance Company	26.5	27.0	27.8	31.6
61301	Ameritas Life Insurance Corporation	13.0	13.0	17.0	9.0
38245	BCS Insurance Company	0.0	0.0	0.0	2.0
96202	CareFirst BlueChoice, Inc.	30.7	28.3	34.3	24.5
47058	CareFirst of Maryland, Inc.	26.3	26.3	24.9	24.9
48119	CIGNA Dental Health of Maryland, Inc.	0.0	0.0	29.0	0.0
67369	CIGNA Health and Life Insurance Company	35.0	27.0	27.0	27.8
62308	Connecticut General Life Insurance Company	0.0	0.0	36.0	0.0
81396	Delta Dental Insurance Company	0.0	27.0	0.0	0.0
52053	Dental Benefit Providers of Illinois, Inc.	3.0	3.0	3.0	0.0
95657	Dominion Dental Services, Inc.	10.0	17.0	12.0	16.0
15090	Evergreen Health, Inc.	5.1	4.2	7.5	27.0
62286	Golden Rule Insurance Company	30.0	0.0	8.0	19.0
95846	Group Dental Service of Maryland, Inc.	0.0	1.0	9.0	35.0
53007	Group Hospitalization and Medical Services, Inc.	35.0	34.6	31.9	27.8
64211	Guarantee Trust Life Insurance Company	0.0	11.0	0.0	15
64246	Guardian Life Insurance Company of America	3.0	3.0	3.0	3.0
70580	HumanaDental Insurance Company	52.0	0.0	0.0	0.0
95639	Kaiser Foundation Health Plan-Mid-Atlantic	0.0	16.0	38.0	30.0
60053	Kaiser Permanente Insurance Company	6.4	9.0	9.0	6.8
60321	MAMSI Life and Health Insurance Company	29.0	26.0	30.0	17.0
65978	Metropolitan Life Insurance Company	5.0	5.2	6.3	8.6
82538	National Health Insurance Company	0.0	0.0	0.0	8.0
96940	Optimum Choice, Inc.	29.0	26.0	27.0	25.0
61271	Principal Life Insurance Company	22.6	20.0	15.0	14.5
68381	Reliance Standard Life Insurance Company	18.0	18.0	0.0	0.0
69078	Standard Security Life Ins. Co. of New York	66.0	0.0	0.0	0.0

<b>APPENDIX 6</b>					
<b>TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER, NON-EMERGENCY CASES</b>					
<b>NAIC#</b>	<b>COMPANY</b>	<b>NON-EMERGENCY CASES – RESOLUTION TIME*</b>			
	<b>NAME</b>	<b>1<sup>ST</sup> Quarter</b>	<b>2<sup>ND</sup> Quarter</b>	<b>3<sup>RD</sup> Quarter</b>	<b>4<sup>TH</sup> Quarter</b>
80802	Sun Life Assurance Co. of Canada	4.6	12.4	0.0	0.0
70408	Union Security Insurance Company	21.0	19.0	71.0	63.0
95253	United Concordia Dental Plans, Inc.	1.0	0.0	0.0	0.0
85766	United Concordia Insurance Company	0.0	0.0	0.0	3.0
62294	United Concordia Life and Health Insurance Co.	12.8	11.8	16.6	12.6
70106	United States Insurance Co. in the City of New York	0.0	2.0	0.0	8.0
79413	UnitedHealthcare Insurance Company	33.0	29.0	35.0	41.0
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	35.0	33.0	35.0	32.0

**\*Reported as Calendar Days**

**APPENDIX 7  
INTERNAL GRIEVANCES FILED CONSIDERED EMERGENCY CASES AS REPORTED BY CARRIER**

NAIC#	COMPANY* NAME	*TOTAL NUMBER OF "EMERGENCIES" CASES	"EMERGENCIES"	UPHELD		OVERTURNED		MODIFIED	
			OUTCOME**	Number	Percent	Number	Percent	Number	Percent
96202	CareFirst BlueChoice, Inc.	315	58	29	50.0%	29	50.0%	0	0.0%
47058	CareFirst of Maryland, Inc.	49	32	12	37.5%	20	62.5%	0	0.0%
67369	CIGNA Health and Life Ins. Co.	11	11	9	81.8%	2	18.2%	0	0.0%
62308	Connecticut General Life Ins. Co.	1	1	0	0.0%	1	100.0%	0	0.0%
15090	Evergreen Health, Inc.	43	14	1	7.1%	13	92.9%	0	0.0%
62286	Golden Rule Insurance Company	1	1	0	0.0%	1	100.0%	0	0.0%
53007	Group Hospital and Med Serv, Inc.	81	24	12	50.0%	12	50.0%	0	0.0%
95639	Kaiser Fndtn Health Plan Mid-Atl	10	10	9	90.0%	1	10.0%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	61	61	26	42.6%	31	50.8%	4	6.6%
96940	Optimum Choice, Inc.	61	61	18	29.5%	38	62.3%	5	8.2%
69078	Standard Security Life Ins. Of N.Y.	1	1	1	100.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Ins. Company	340	312	114	36.5%	186	59.6%	12	3.8%
95025	UnitedHealthcare of the Mid-Atl	10	10	6	60.0%	4	40.0%	0	0.0%
	<b>Total</b>	<b>984</b>	<b>596</b>	<b>237</b>	<b>39.8%</b>	<b>338</b>	<b>56.7%</b>	<b>21</b>	<b>3.5%</b>

\*This chart only includes carriers who had grievances which were considered emergency cases during calendar year 2017.

\*\* Represents the number of grievances that were resolved in calendar year 2017.

**APPENDIX 8  
ADMINISTRATION COMPLAINTS**

Appeals and Grievance Statistics  
Totals for Complaints Filed  
January 1, 2017 – December 31, 2017

<b>COMPLAINTS</b>	<b>1042</b>
<b>NO JURISDICTION</b>	<b>382</b>
Referred to DBM/Cecil County	29
Referred to Department of Labor (ERISA plans)	150
Referred to Office of Personnel Management (Federal employee health benefit plans)	58
Referred to Medicaid	38
Referred to Medicare	22
Referred to Insurance Department in Another State	85
<b>COMPLAINT WITHDRAWN</b>	<b>6</b>
<b>INSUFFICIENT INFORMATION TO COMPLETE INVESTIGATION</b>	<b>124</b>
<b>NO ACTION REQUIRED</b> (includes non-medical necessity complaint cases transferred to Complaint Unit, duplicate files, inquiries)	<b>92</b>
<b>REFERRED TO HEALTH, EDUCATION AND ADVOCACY UNIT</b> (for complainants who had not exhausted the carrier's internal appeal process)	<b>64</b>
<b>MIA CONDUCTED INVESTIGATION</b>	<b>374</b>
MIA Decision Upheld Carrier	137
Carrier Reversed Itself During Investigation	173
MIA Reversed Carrier Decision	57
MIA Reversed Carrier Decision in Part and Upheld Carrier Decision in Part	7

**Administration Complaints (Continued)**

Carrier	COMPLAINTS INVESTIGATED		Carrier Upheld by MIA		Carrier Reversed by MIA		Carrier Modified by MIA		Carrier Reversed Itself During Investigation	
	Total	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Aetna Health, Inc. ( a Pennsylvania corporation )	6	2%	1	17%	3	50%	0	0%	2	33%
Aetna Life Insurance Company	7	2%	2	29%	2	29%	0	0%	3	43%
All Savers Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
Ameritas Life Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
Carefirst BlueChoice, Inc.	98	26%	52	53%	12	12%	0	0%	34	35%
Carefirst of Maryland, Inc.	62	17%	29	47%	11	18%	0	0%	22	35%
CIGNA Health and Life Insurance Co.	16	4%	7	44%	1	6%	0	0%	8	50%
Coventry Health Care of DE, Inc.	1	0%	1	100%	0	0%	0	0%	0	0%
Dominion Dental Services, Inc.	3	1%	0	0%	0	0%	0	0%	3	100%
Evergreen Health, Inc.	7	2%	1	14%	0	0%	0	0%	6	86%
Express Scripts, Inc.	9	2%	1	11%	2	22%	0	0%	6	67%
Group Hospital and Medical Services, Inc.	17	5%	8	47%	1	6%	0	0%	8	47%
Guardian Life Ins. Co. of America	9	2%	3	33%	2	22%	0	0%	4	44%
Kaiser Foundation Health Plan	7	2%	3	43%	1	14%	0	0%	3	43%
MAMSI Life and Health Insurance Co.	9	2%	3	33%	1	11%	0	0%	5	56%
Metropolitan Life Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
Optimum Choice, Inc.	10	3%	1	10%	2	20%	1	10%	6	60%
Principal Life Insurance Company	1	0%	0	0%	1	100%	0	0%	0	0%
United Concordia Life and Health Ins. Co.	11	3%	3	27%	3	27%	1	9%	4	36%
UnitedHealthcare Ins. Company	77	21%	17	22%	9	12%	4	5%	47	61%
UnitedHealthcare of the Mid-Atlantic, Inc.	10	3%	3	30%	2	20%	1	10%	4	40%
UnitedHealthcare Services, Inc.	1	3%	2	18%	4	36%	0	0%	5	45%
<b>TOTAL</b>	<b>374</b>	<b>100%</b>	<b>137</b>	<b>37%</b>	<b>57</b>	<b>15%</b>	<b>7</b>	<b>2%</b>	<b>173</b>	<b>46%</b>

**Administration Complaints (Continued)**

Type of Procedure	Carrier Code**	Total	Carrier Upheld by MIA		Carrier Reversed by MIA		Carrier Modified by MIA		Carrier Reversed Itself During Investigation	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
Chiropractic Care Services	D	2	0	0%	0	0%	0	0%	2	100
Denial of Hospital Days	A	13	4	31%	4	31%	1	8%	4	31%
Dental Care Services	J	64	23	36%	11	17%	2	3%	28	44%
Durable Medical Equipment	I	14	4	29%	1	7%	1	7%	8	57%
Emergency Room Denial	B	1	0	0%	0	0%	0	0%	1	100%
Emergency Treatment Denial	B	1	0	0%	0	0%	0	0%	1	100%
Experimental	D	51	34	67%	14	27%	0	0%	3	6%
Eye Care Services	L	2	0	0%	1	50%	0	0%	1	50%
Harvoni	F	1	0	0%	0	0%	0	0%	1	100%
Lab, Imaging, Test Services	E	23	11	48%	3	13%	0	0%	9	39%
Lymphedema Treatment	I	2	0	0%	1	50%	0	0%	1	50%
Medical Food	F	2	0	0%	0	0%	0	0%	2	100%
Mental Health Partial Hospitalization	L	2	0	0%	1	50%	0	0%	1	50%
Mental Health/Substance (Inpatient) Services	C	8	5	63%	0	0%	0	0%	3	38%
Mental Health/Substance (Outpatient) Services	C	3	0	0%	1	33%	0	0%	2	67%
Opioid Use Disorders	F	17	3	18%	3	18%	1	6%	10	59%
Pharmacy Benefits	F	13	3	23%	0	0%	0	0%	10	77%
Pharmacy Services/Formulary Issues	F	102	31	30%	14	14%	0	0%	57	56%
Physician Services	D	46	15	33%	2	4%	2	4%	27	59%
PT, OT, Speech Therapy Services	G	3	2	67%	0	0%	0	0%	1	33%
Rehabilitative/habilitative Care	G	1	0	0%	1	100%	0	0%	0	0%
Skilled Nursing Facility Care Services	G	2	2	100%	0	0%	0	0%	0	0%
Transportation Services	G	1	0	0%	0	0%	0	0%	1	100%
<b>TOTAL</b>		<b>374</b>	<b>137</b>		<b>57</b>		<b>7</b>		<b>173</b>	

**Appendix 9**  
**Summaries of Appeals and Grievance Orders**

**Delta Dental of Pennsylvania (“Delta Dental”)**

**Case No.: MIA-2017-03-018**

**Effective Date: March 10, 2017**

**Penalty: \$2,500.00**

The Administration ordered Delta Dental to pay Administrative penalties for the following: \$500.00 for violation of § 15-10A-04(c)(2) of the Insurance Article by rendering a grievance decision using the same dentist who rendered the adverse decision; \$500.00 for violation of § 15-10A-02(f)(2)(i) and (iii)(2) of the Insurance Article by failing to provide the required information in its August 26, 2016 notice of adverse decision to the member; \$1,000.00 for violation of § 15-10A-02(i)(1) of the Insurance Article by issuing a notice of grievance decision that did not state in detail, in clear, understandable language the specific factual bases for the Delta Dental’s decision to uphold the adverse decision; and \$500.00 for violation of § 27-303(1) of the Insurance Article by misrepresenting the facts related to the status of the grievance to the complainant in the September 30, 2016 telephone call, after the September 28, 2016 grievance decision had been rendered.

**CareFirst BlueChoice, Inc. (“BlueChoice”)**

**Case No.: MIA-2017-03-030**

**Effective Date: March 27, 2017**

The Administration ordered BlueChoice to provide documentation to the Commissioner showing that it is no longer relying on criteria regarding PathFinder-TG molecular testing, when used for members who have had recurrent pancreatitis and have been found to have a pancreatic mass on radiological imaging that are not clinically valid, not compatible with established principles of health care and not flexible enough to allow for deviations from norms when justified on a case by case basis in accordance with § 15-10A-04(c)(3) of the Insurance Article.