



2020 Report on the Health Care Appeals & Grievances Law

MSAR #6

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Commissioner

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Background

In 1998, the Appeals and Grievances Law was enacted 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. 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 an 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%) slightly exceeded the percentage of the population under the age of 65 with other employment based health benefits (37.9%). Other employment based health benefit plans include self-insured health benefit plans and the Federal Employees Health Benefit Plan (FEHBP). By 2018, the percentage of the population under the age of 65 with insured health benefits declined to 18.3%.¹

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 ("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 challenge the Administration's decision.² Carriers do not have the right to an administrative hearing, but may file a petition for judicial review with the Circuit Court.

¹ Maryland Insurance Administration Administration's 2020 Report on the number of Insured and Self-Insured Lives.

² The Memorandum of Understanding between the DBM 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.

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, allow 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 2020, noting changes in certain areas since 2017 for nonprofit health services plans, insurers, and health maintenance organizations.

Adverse Decisions

Carriers rendered 74,361 adverse decisions in 2020 compared to 69,549 rendered in 2017, representing an increase of 6.9% over the four-year period. Pharmacy services and dental services accounted for the majority of adverse decisions rendered during the period between 2017 and 2020. Adverse decisions for pharmacy services increased by 96.8% from 2017 to 2020, (18,361 in 2017 to 36,132 in 2020). Adverse decisions for dental services decreased by 26% from 2017 to 2020, (23,742 in 2017 and 17,576 in 2020). Adverse decisions for physician services decreased by 43.9 percent from 2017 to 2020, (6,578 in 2017 to 3,693 in 2020). Also, adverse decisions for the combined categories of physical, occupational, and speech therapies increased by 247.3% from 2017 to 2020, (967 in 2017 to 3,358 in 2020).

In 2020, three categories of services accounted for 85.2% of all adverse decisions and they were pharmacy services which ranked first followed by dental services with the combined categories of laboratory and radiology services ranking third. In 2017, these same services accounted for 81.5% of all adverse decisions. In 2017, dental services ranked first in terms of the percentage of all adverse decisions at 34.1% (23,742), while pharmacy services ranked second at 26.4% of all adverse decisions (18,361). Just as was the case in 2020, the combined categories of laboratory and radiology services ranked third at 21% of all adverse decisions (14,624) in 2017.

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 emergency room services and mental health services when compared to adverse decisions for dental and pharmacy services, it is unclear from the data, why this continues to be the case.

Table 1 provides an overview of the number and type of adverse decisions carriers made in 2017 and 2020. More detailed information about adverse decisions made by each carrier is provided in Appendix 1 for 2020.

Table 1: Adverse Decisions

MIA Category/Type of Service	2017		2020		Percent Change 2017-2020
	Number	Percent	Number	Percent	
Inpatient hospital services	1,296	1.9%	1,050	1.4%	-19.0%
Emergency room services	81	0.1%	17	0.0%	-79.0%
Mental health services	1,601	2.3%	735	1.0%	-54.1%
Physician services	6,578	9.5%	3,693	5.0%	-43.9%
Laboratory, radiology services	14,624	21.0%	9,693	13.0%	-33.7%
Pharmacy services	18,361	26.4%	36,132	48.6%	96.8%
PT, OT, ST services (including inpatient rehab)	967	1.4%	3,358	4.5%	247.3%
Skilled nursing facility	30	0.0%	31	0.0%	3.3%
Durable medical equipment	1,558	2.2%	1,435	1.9%	-7.9%
Dental	23,742	34.1%	17,576	23.6%	-26.0%
Home health services	285	0.4%	155	0.2%	-45.6%
Obesity, IVF, Podiatry, Hearing and Vision	426	0.6%	486	0.7%	14.1%
Total	65,549	100.0%	74,361	100.0%	6.9%

Grievance Decisions

Table 2 provides an overview of the number and type of grievances carriers reviewed in 2017 and 2020. By comparison, just as the number of adverse decisions reported by carriers increased during the aforementioned period, so did the number of grievances self-reported by carriers. According to the data, carriers received 6,590 grievances in 2017 compared to 7,119 received in 2020 representing an increase of 8%.

In 2017, the largest number of grievances reported involved dental services at 2,051, followed by pharmacy services at 2,048 with the combined categories of laboratory and radiology services finishing third with 1,152 grievances reported. By comparison, in 2020, pharmacy services ranked first with 3,771 grievances reported, while dental services ranked second with 1,554 and the combined categories of laboratory and radiology services ranked third with 570 grievances reported.

The number of grievances reported by carriers increased six types of services as noted in Table 2 and they were inpatient hospital services, emergency room services, pharmacy services,

the combined categories of physical, occupational, and speech therapies, skilled nursing facility services and the combined categories of obesity, in vitro fertilization, podiatry, hearing and vision services. The number of grievances reported by carriers decreased in the remaining six categories of types of service referenced in Table 2, which included mental health services, physician services, the combined categories of laboratory and radiology services, durable medical equipment, dental service, and home health services.

Some of the largest percentage increases in grievances reported by carriers involved pharmacy services (2,048 in 2017 to 3,771 in 2020), representing an increase of 84.1%, inpatient hospital services (121 in 2017 to 160 in 2020), representing an increase of 32.2% and the combined categories of physical, occupational and speech therapies which increased 54% (50 in 2017 to 77 in 2020).

Table 2: Grievances

MIA Category/Type of Service	2017		2020		Percent Change 2017 - 2020
	Number	Percent	Number	Percent	
Inpatient hospital services	121	1.8%	160	2.2%	32.2%
Emergency room services	4	0.1%	36	0.5%	8.0%
Mental health services	128	1.9%	111	1.6%	-13.3%
Physician services	720	10.9%	482	6.8%	-33.1%
Laboratory, radiology services	1,152	17.5%	571	8.0%	-50.4%
Pharmacy services	2,048	31.1%	3,771	53.0%	84.1%
PT, OT, ST services (including inpatient rehab)	50	0.8%	77	1.1%	54.0%
Skilled nursing facility	12	0.2%	15	0.2%	0.25%
Durable medical equipment	156	2.4%	143	2.0%	-8.3%
Dental	2,051	31.1%	1,554	21.8%	-24.2%
Home health services	7	0.1%	1	0.0%	-85.7%
Obesity, IVF, Podiatry, Hearing and Vision	141	2.1%	198	2.8%	40.4%
Total	6,590	100.0%	7,119	100.0%	8.0%

Table 3 describes how the number of grievances received by carriers compares to the number of adverse decisions that carriers made in 2017 and 2020. Grievances increased slightly as a percentage of adverse decisions from 2017 to 2020 (9.5% to 9.6%), in all categories with the exception of the combined categories of laboratory and radiology services, pharmacy services, the combined categories of physical, occupational, and speech therapies and home health services. Carrier data illustrates that grievances pertaining to skilled nursing facility care services increased significantly from 2017 to 2020 (0.4% to 48.4%).

Table 3: Grievances as a percent of adverse decisions

MIA Category/Type of Service	2017	MIA Category/Type of Service	2020
Inpatient hospital services	9.3%	Inpatient hospital services	15.2%
Emergency room services	4.9%	Emergency room services	211.8%
Mental health services	8.0%	Mental health services	15.1%
Physician services	10.9%	Physician services	13.1%
Laboratory, radiology services	7.9%	Laboratory, radiology services	5.9%
Pharmacy services	11.2%	Pharmacy services	10.4%
PT, OT, ST services (including inpatient rehab)	5.2%	PT, OT, ST services (including inpatient rehab)	2.3%
Skilled nursing facility	0.4%	Skilled nursing facility	48.4%
Durable medical equipment	10.0%	Durable medical equipment	10.0%
Dental	8.6%	Dental	8.8%
Home health services	2.5%	Home health services	0.6%
Obesity, IVF, Podiatry, Hearing and Vision	33.1%	Obesity, IVF, Podiatry, Hearing and Vision	40.7%
Total	9.5%	Total	9.6%

Table 4 compares how often carriers upheld their original decisions in 2017 and in 2020. More detailed information about grievance decisions for each carrier may be found in Appendices 2 and 3. Carriers upheld adverse decisions 46.7% of the time in 2017 as compared to 43.0% in 2020, indicating that carriers were more likely to uphold an adverse decision in 2017 than in 2020.

Table 4: Grievance Decision

	2017		2020	
	Number	Percent	Number	Percent
Carrier upheld adverse decision	3,077	46.7%	3,062	43.0%
Carrier overturned adverse decision	3,039	46.1%	3,804	53.4%
Carrier modified original adverse decision	474	7.2%	253	3.6%
Total	6,590	100%	7,119	100%

Complaints

While the number of adverse and grievance decisions increased between 2017 and 2020, the number of complaints filed with the Administration decreased during this same period. The Administration received 1,042 in 2017 and that number dropped to 772 complaints in 2020, representing a decrease of 25.9%. As summarized in Table 5, 27.8% of the complaints received in 2020 were outside of the Administration’s jurisdiction, as were 36.7% of the complaints received in 2017. These non-jurisdiction cases included complaints filed by individuals covered under Medicare, Medicaid, the FEHBP, employer group self-funded plans, and contracts subject to the laws of states other than Maryland.

In 2017, 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), 63.4% of the time. In 2020, complaint data indicates that the Administration reversed or modified the carrier’s grievance decision 64.4% of the time, representing an increase in reversals 1.6%. All of the reversals of the carrier’s grievance decisions resulted in more benefits for Maryland consumers.

Consumers of insurance who have filed complaints with this Administration continue to benefit financially when a carrier’s grievance decision was either reversed or modified in favor of the complainant. In 2017, the Administration recovered \$703,623 for complainants when the carrier’s grievance decision was either reversed or modified in the complainant’s favor. In 2020, the Administration recovered \$467,969 for complainants when the carrier’s grievance decision was either reversed or modified in the complainant’s favor. Since the enactment of the Appeals and Grievance law, the Administration has recovered over \$12 million (\$12,134,779) for complainants.

As noted above, in 2011, the Administration entered into an agreement with the DBM 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 2020, 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 574 complaints that involved denials based on medical necessity from state and Cecil County Public School employees.

Table 5 describes how the number of complaints filed with the Administration in 2017 compares to the number of complaints filed in 2020.

Table 5: Complaints

	2017	2020	Percent Change
Total complaints received	1,042	772	-25.9%
No Jurisdiction	382	215	-43.7%
Complaint withdrawn	6	5	-16.7%
Insufficient Information to perform investigation	124	77	-37.9%
No action required	92	137	48.9%
Referred to HEAU	64	35	-45.3%
Complaints investigated by MIA	374	303	-19.0%
Percent of total complaints investigated by the MIA	35.9%	39.2%	9.2%
Number of complaints carrier or MIA reversed or modified grievance decisions	237	195	-17.7%
Percent of total complaints investigated by MIA where carrier or MIA reversed or modified grievance decisions	63.4%	64.4%	1.6%

Impact of the COVID-19 Pandemic

On March 5, 2020, Governor Hogan declared a state of emergency in Maryland in response to the global coronavirus (COVID-19) pandemic. On March 6, 2020, the State of Maryland confirmed its first cases of COVID-19, and on March 12, 2020, Governor Hogan ordered mandatory telework for all state employees.

In response to COVID-19, the MIA issued Bulletin 20-05³ and promulgated key emergency regulations to protect consumers and provide guidance to insurers. The Commissioner evoked emergency powers to require health insurers to:

- Suspend health benefit cancellations and nonrenewal of individual health policies for nonpayment of premium, except under certain conditions;
- Waive all cost-sharing related to COVID-19 diagnostics and testing;
- Waive all cost-sharing for COVID-19 preventatives, including vaccination;
- Evaluate a request to use an out-of-network provider to perform diagnostic testing of COVID-19 solely on the basis of whether the use of the out-of-network provider is medically necessary or appropriate; and consider an adverse decision on a request for coverage of diagnostic services for COVID-19 an emergency case for which an expedited grievance procedure is required under §15-10A-02 of the Insurance Article.

Throughout the pandemic, the MIA's Appeals and Grievances Unit resolved complaints related to COVID-19. These complaints typically involved allegations that a carrier improperly denied a prescription medication on the basis that the medication was not medically necessary or that the denial was improper in light of the Commissioner's 20-05 Bulletin. The unit also received several complaints related to refills for prescription medication. Pursuant to section 2-115 of the Insurance Article and COMAR 31.01.02.06, the Commissioner invoked emergency powers requiring carriers to waive any time restrictions on prescription medication refills and authorize payment to pharmacies for at least a 30-day supply of any prescribed medication, regardless of the date upon which the prescription medication had most recently been filled by a pharmacist. The Appeals and Grievances Unit treated these complaints as urgent and were resolved within 24 to 48 hours of receipt. This allowed individuals to obtain medications in advance during the mandatory quarantine. While the majority of the complaints received pertaining to COVID-19 involved the primary reason code of pharmacy denial, the Appeals and Grievances Unit reported one specific complaint with a primary reason code of COVID-19. However, during the relevant period, the Unit received 131 prescription complaints based on a lack of medical necessity, and more than 78% of those complaints were reversed in favor of the complainant. 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.

³ Maryland Insurance Administration's Bulletin 20-05 can be found here: <https://insurance.maryland.gov/Insurer/Documents/bulletins/Bulletin-20-05-Covid-19.pdf>

Conclusion

Carriers rendered 74,361 adverse decisions in 2020 compared to 69,549 rendered in 2017, representing an increase of 6.9% over the four-year period. Pharmacy services and dental services accounted for the majority of adverse decisions rendered during the period between 2017 and 2020. Adverse decisions for pharmacy services increased by 96.8% from 2017 and 2020, while adverse decisions for dental services decreased by 26% during this same time period.

In 2017, Carriers received 6,590 grievances compared to the 7,119 complaints received in 2020, representing an increase of 8%. In 2017, the largest number of grievances reported involved dental care services and pharmacy services. In 2020, again, pharmacy services and dental care services accounted for the majority of grievances reported by carriers. Just as the number of adverse decisions for mental health services decreased during this time period, so did the number of grievances received for mental health services.

Consumers of insurance who have filed complaints with this Administration continued to benefit financially when a carrier's grievance decision was either reversed or modified in the favor of the complainant. In 2017, the Administration recovered \$703,623 for complainants when the carrier's grievance decision was either reversed or modified. In 2020, the Administration recovered \$467,969 for complainants when the carrier's grievance decision was either reversed or modified. Since the enactment of the Appeals and Grievances Law, the Administration has recovered over \$12 million dollars for complainants.

**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%	1	100.0%	0	0.0%
Aetna Dental, Inc.	581	0.8%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	127	0.2%	64	50.4%	0	0.0%
Aetna Life Insurance Company	124	0.2%	63	50.8%	0	0.0%
Ameritas Life Insurance Corp.	235	0.3%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	19,727	26.5%	18	0.1%	1	0.0%
CareFirst of Maryland, Inc.	8,332	11.2%	3	0.0%	0	0.0%
CIGNA Dental Health of Maryland, Inc.	18	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	9,382	12.6%	262	2.8%	0	0.0%
Connecticut General Life Insurance Company	5	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	19	0.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	15	0.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	2	0.0%	0	0.0%	0	0.0%
Dental Network, Inc. The	1	0.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	893	1.2%	0	0.0%	0	0.0%
Golden Rule Insurance Company	12	0.0%	0	0.0%	0	0.0%
Group Dental Service of Maryland, Inc.	2,687	3.6%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	6,536	8.8%	3	0.0%	5	0.1%
Guardian Life Insurance Company of America	690	0.9%	0	0.0%	0	0.0%
Johns Hopkins HealthCare LLC	83	0.1%	11	13.3%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	610	0.8%	20	3.3%	0	0.0%
Kaiser Permanente Insurance Company	58	0.1%	12	20.7%	0	0.0%
Lincoln Life and Annuity Company of New York	6	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	112	0.2%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	1,441	1.9%	42	2.9%	0	0.0%
Metropolitan Life Insurance Company	594	0.8%	0	0.0%	0	0.0%
National Health Life Insurance Company	8	0.0%	3	37.5%	0	0.0%
Optimum Choice, Inc.	2,909	3.9%	126	4.3%	4	0.1%

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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	468	0.6%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	9	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	47	0.1%	0	0.0%	0	0.0%
Starmount Life Insurance Company	5	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	511	0.7%	0	0.0%	0	0.0%
Unicare Life & Health Insurance Company	1	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	199	0.3%	0	0.0%	0	0.0%
United Concordia Dental Plans, Inc.	5	0.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	697	0.9%	0	0.0%	0	0.0%
United of Omaha Life Insurance Company	35	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	15,859	21.3%	381	2.4%	7	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	1,207	1.6%	39	3.2%	0	0.0%
Wellfleet Group LLC	110	0.1%	2	1.8%	0	0.0%
Total	74,361	100%	1,050	1.4%	17	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
4 Ever Life 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)	3	2.4%	37	29.1%	0	0.0%
Aetna Life Insurance Company	2	1.6%	39	31.5%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	216	1.1%	984	5.0%	2,290	11.6%
CareFirst of Maryland, Inc.	171	2.1%	125	1.5%	277	3.3%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	54	0.6%	264	2.8%	2,837	30.2%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	5	100.0%
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 Network, Inc. The	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%
Golden Rule Insurance Company	2	16.7%	3	25.0%	7	58.3%
Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	113	1.7%	205	3.1%	271	4.1%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
Johns Hopkins HealthCare LLC	1	1.2%	41	49.4%	6	7.2%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	57	9.3%	165	27.0%	19	3.1%
Kaiser Permanente Insurance Company	0	0.0%	18	31.0%	18	31.0%
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	11	0.8%	147	10.2%	137	9.5%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
National Health Insurance Company	1	12.5%	4	50.0%	0	0.0%
Optimum Choice, Inc.	16	0.6%	189	6.5%	303	10.4%
Principal 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
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%
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%
Unicare Life & Health Insurance Company	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 of Omaha Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	86	0.5%	1,256	7.9%	3,145	19.8%
UnitedHealthcare of the Mid-Atlantic, Inc.	1	0.1%	213	17.6%	373	30.9%
Wellfleet Group LLC	1	0.9%	3	2.7%	5	4.5%
Total	735	1.0%	3,693	5.0%	9,693	13.0%

**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, Nursing Home	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
4 Ever Life 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)	19	15.0%	2	1.6%	1	0.8%
Aetna Life Insurance Company	17	13.7%	2	1.6%	0	0.0%
Ameritas Life Insurance Corp	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	15,400	78.1%	190	1.0%	13	0.1%
CareFirst of Maryland, Inc.	5,781	69.4%	12	0.1%	3	0.0%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	2,508	26.7%	2,888	30.8%	0	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 Network, Inc. The	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%
Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%
Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	4,303	65.8%	16	0.2%	1	0.0%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
Johns Hopkins HealthCare LLC	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	42	6.9%	7	1.1%
Kaiser Permanente Insurance Company	0	0.0%	10	17.2%	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	929	64.5%	17	1.2%	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.	2,080	71.5%	40	1.4%	0	0.0%
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	F. PHARMACY SERVICES		G. PT, OT, ST SERVICES (incl INPAT REHAB)		H. SKILLED NURS FAC, Sub Acute, Nursing Home	
	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%
Unicare Life & Health Insurance Company	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 of Omaha Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	4,488	28.3%	125	0.8%	6	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	508	42.1%	14	1.2%	0	0.0%
Wellfleet Group LLC	99	90.0%	0	0.0%	0	0.0%
Total	36,132	48.6%	3,358	4.5%	31	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
4 Ever Life Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Aetna Dental, Inc.	0	0.0%	581	100.0%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	1	0.8%	0	0.0%	0	0.0%	0	0.0%
Aetna Life Insurance Company	0	0.0%	0	0.0%	1	0.8%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	235	100.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	569	2.9%	26	100.0%	16	0.1%	4	0.0%
CareFirst of Maryland, Inc.	64	0.8%	1,895	22.7%	1	0.0%	0	0.0%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	18	100.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	245	2.6%	196	2.1%	128	1.4%	0	0.0%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	0	0.0%	19	100.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	0	0.0%	15	100.0%	0	0.0%	0	0.0%
Dental Network, Inc. The	0	0.0%	1	100.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	0	0.0%	893	100.0%	0	0.0%	0	0.0%
Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Group Dental Service of Maryland, Inc.	0	0.0%	2,687	100.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Serv. Inc.	55	0.8%	1,562	23.9%	2	0.0%	0	0.0%
Guardian Life Insurance Company of America	0	0.0%	690	100.0%	0	0.0%	0	0.0%
Johns Hopkins HealthCare LLC	1	1.2%	0	0.0%	0	0.0%	23	27.7%
Kaiser Foundation Health Plan Mid-Atlantic States, Inc.	94	15.4%	9	1.5%	0	0.0%	197	32.3%
Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lincoln Life and Annuity Company of New York	0	0.0%	6	100.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	112	100.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	48	3.3%	92	6.4%	2	0.1%	16	1.1%
Metropolitan Life Insurance Company	0	0.0%	594	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.	28	1.0%	62	2.1%	2	0.1%	59	2.0%

**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
Principal Life Insurance Company	0	0.0%	468	100.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	9	100.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	47	100.0%	0	0.0%	0	0.0%
Starmount Life Insurance Company	0	0.0%	5	100.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	511	100.0%	0	0.0%	0	0.0%
Unicare Life & Health Insurance Company	0	0.0%	1	100.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	199	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%	697	100.0%	0	0.0%	0	0.0%
United of Omaha Life Insurance Company	0	0.0%	35	100.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	301	1.9%	5,898	37.2%	2	0.0%	164	1.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	29	2.4%	6	0.0%	1	0.1%	23	1.9%
Wellfleet Group LLC	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,435	1.9%	17,576	23.6%	155	0.2%	486	0.7%

**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
80985	4 Ever Life Insurance Company	3	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. (a Pennsylvania corporation)	248	3.5%	52	21.0%	2	0.8%
60054	Aetna Life Insurance Company	160	2.2%	32	20.0%	13	8.1%
61301	Ameritas Life Insurance Corp.	79	1.1%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	1,931	27.1%	12	0.6%	1	0.1%
47058	CareFirst of Maryland, Inc.	932	13.1%	3	0.3%	0	0.0%
67369	CIGNA Health and Life Ins Company	524	7.4%	19	3.6%	0	0.0%
62146	Combined Insurance Company of America	1	0.0%	0	0.0%	0	0.0%
77828	Companion Life Insurance Company	1	0.0%	0	0.0%	0	0.0%
81396	Delta Dental Insurance Company	20	0.3%	0	0.0%	0	0.0%
54798	Delta Dental of Pennsylvania	101	1.4%	0	0.0%	0	0.0%
52007	Dental Network, Inc. The	24	0.3%	0	0.0%	0	0.0%
73474	Dentegra Insurance Company	1	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	40	0.6%	0	0.0%	0	0.0%
62286	Golden Rule Insurance Company	3	0.0%	0	0.0%	0	0.0%
95846	Group Dental Service of Maryland, Inc.	1	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	801	11.3%	0	0.0%	0	0.0%
64211	Guarantee Trust Life Insurance Company	3	0.0%	0	0.0%	3	100.0%
64246	Guardian Life Insurance Company of America	460	6.5%	0	0.0%	0	0.0%
26581	Independence American Insurance Company	10	0.1%	0	0.0%	4	40.0%
	Johns Hopkins HealthCare LLC	86	1.2%	27	31.4%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	86	1.2%	10	11.6%	0	0.0%
60053	Kaiser Permanente Insurance Company	7	0.1%	2	28.6%	0	0.0%
60321	MAMSI Life and Health Ins Company	109	1.5%	1	0.9%	0	0.0%
65978	Metropolitan Life Insurance Company	27	0.4%	0	0.0%	0	0.0%
82538	National Health Insurance Company	1	0.0%	1	100.0%	0	0.0%
96940	Optimum Choice, Inc.	146	2.1%	0	0.0%	13	8.9%
61271	Principal Life Insurance Company	24	0.3%	0	0.0%	0	0.0%

68381	Reliance Standard Life Insurance Company	3	0.0%	0	0.0%	0	0.0%
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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
93742	Securian Life Insurance Company	5	0.1%	0	0.0%	0	0.0%
69019	Standard Insurance Company	11	0.2%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	2	0.0%	1	50.0%	0	0.0%
68985	Starmount Life Insurance Company	6	0.1%	0	0.0%	0	0.0%
80802	Sun Life Assurance Company of Canada	22	0.3%	0	0.0%	0	0.0%
70408	Union Security Insurance Company	10	0.1%	0	0.0%	0	0.0%
92523	United Concordia Dental Plans, Inc.	1	0.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Company	280	3.9%	0	0.0%	0	0.0%
69868	United of Omaha Life Insurance Company	29	0.4%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	827	11.6%	0	0.0%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	43	0.6%	0	0.0%	0	0.0%
	Wellfleet Group LLC	50	0.7%	0	0.0%	0	0.0%
32280	Wellfleet Insurance Company	1	0.0%	0	0.0%	0	0.0%
	TOTAL	7,119	100%	160	2.2%	36	0.5%

**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
80985	4 Ever Life Insurance Company	0	0.0%	2	66.7%	1	33.3%
95109	Aetna Health Inc. (a Pennsylvania corporation)	5	2.0%	89	35.9%	36	14.5%
60054	Aetna Life Insurance Company	3	1.9%	48	30.0%	26	16.3%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	14	0.7%	50	2.6%	114	5.9%
47058	CareFirst of Maryland, Inc.	1	0.1%	3	0.3%	14	1.5%
67369	CIGNA Health and Life Insurance Company	23	4.4%	71	13.5%	152	29.0%
32146	Combined Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
77828	Companion Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
54798	Delta Dental of Pennsylvania	0	0.0%	0	0.0%	0	0.0%
52007	Dental Network, Inc. The	0	0.0%	0	0.0%	0	0.0%
73474	Dentegra Insurance Company	0	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	0	0.0%	0	0.0%
62286	Golden Rule Insurance Company	0	0.0%	2	66.7%	1	33.3%
95846	Group Dental Service of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	3	0.4%	12	1.5%	37	4.6%
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%
26581	Independence American Insurance Company	0	0.0%	5	50.0%	1	10.0%
	Johns Hopkins HealthCare LLC	0	0.0%	18	20.9%	28	32.6%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	29	33.7%	31	36.0%	1	1.2%
60053	Kaiser Permanente Insurance Company	0	0.0%	1	14.3%	1	14.3%
60321	MAMSI Life and Health Insurance Company	4	3.7%	17	15.6%	13	11.9%
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	1.4%	11	7.5%	12	8.2%
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%
93742	Securian Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
86355	Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	0	0.0%	1	50.0%	0	0.0%

68985	Starmount Life Insurance Company	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%

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
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%
85766	United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
69868	United of Omaha Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	27	3.3%	114	13.8%	126	15.2%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	0	0.0%	4	9.3%	8	18.6%
	Wellfleet Group LLC	0	0.0%	3	6.0%	0	0.0%
32280	Wellfleet Insurance Company	0	0.0%	0	0.0%	0	0.0%
	TOTAL	111	1.6%	482	6.8%	571	8.0%

**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
80985	4 Ever Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. (a Pennsylvania corporation)	53	21.4%	1	0.4%	0	0.0%
60054	Aetna Life Insurance Company	31	19.4%	0	0.0%	1	0.6%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	1,654	85.7%	15	0.8%	11	0.6%
47058	CareFirst of Maryland, Inc.	767	82.3%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Company	181	34.5%	46	8.8%	1	0.2%
62146	Combined Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
77828	Companion Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	0	0.0%	0	0.0%
54798	Delta Dental of Pennsylvania	0	0.0%	0	0.0%	0	0.0%
52007	Dental Network, Inc. The	0	0.0%	0	0.0%	0	0.0%
73474	Dentegra Insurance Company	0	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	0	0.0%	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%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	562	70.2%	0	0.0%	2	0.2%
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%
26581	Independence American Insurance Company	0	0.0%	0	0.0%	0	0.0%
	Johns Hopkins HealthCare LLC	4	4.7%	1	1.2%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	4	4.7%	0	0.0%
60053	Kaiser Permanente Insurance Company	0	0.0%	3	42.9%	0	0.0%
60321	MAMSI Life and Health Insurance Company	59	54.1%	0	0.0%	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.	90	61.6%	4	2.7%	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%
93742	Securian Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
86355	Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	0	0.0%	0	0.0%	0	0.0%

68985	Starmount Life Insurance Company	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%

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
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%
85766	United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
69868	United of Omaha Life Ins. Company	0	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	297	35.9%	3	0.4%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	25	58.1%	0	0.0%	0	0.0%
	Wellfleet Group LLC	47	94.0%	0	0.0%	0	0.0%
32280	Wellfleet Insurance Company	1	100.0%	0	0.0%	0	0.0%
	TOTAL	3,771	53.0%	77	1.1%	15	0.2%

**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
80985	4 Ever Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
95109	Aetna Health Inc. (a Pennsylvania corporation)	5	2.0%	0	0.0%	1	0.4%
60054	Aetna Life Insurance Company	2	1.3%	2	1.3%	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%	79	100.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	59	3.1%	1	0.1%	0	0.0%
47058	CareFirst of Maryland, Inc.	3	0.3%	141	15.1%	0	0.0%
67369	CIGNA Health and Life Insurance Company	3	0.6%	28	5.3%	0	0.0%
62146	Combined Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
77828	Companion Life Insurance Company	0	0.0%	1	100.0%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	20	100.0%	0	0.0%
54798	Delta Dental of Pennsylvania	0	0.0%	101	100.0%	0	0.0%
52007	Dental Network, Inc. The	0	0.0%	24	100.0%	0	0.0%
73474	Dentegra Insurance Company	0	0.0%	1	100.0%	0	0.0%
95657	Dominion Dental Services, Inc.	0	0.0%	40	100.0%	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%	1	100.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	12	1.5%	173	21.6%	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%	460	100.0%	0	0.0%
26581	Independence American Insurance Company	0	0.0%	0	0.0%	0	0.0%
	Johns Hopkins HealthCare LLC	5	5.8%	1	1.2%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	3	3.5%	2	2.3%	0	0.0%
60053	Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Insurance Company	3	2.8%	0	0.0%	0	0.0%
65978	Metropolitan Life Insurance Company	0	0.0%	27	100.0%	0	0.0%
82538	National Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	7	4.8%	1	0.7%	0	0.0%
61271	Principal Life Insurance Company	0	0.0%	24	100.0%	0	0.0%
68381	Reliance Standard Life Insurance Company	0	0.0%	3	100.0%	0	0.0%
93742	Securian Life Insurance Company	0	0.0%	5	100.0%	0	0.0%
86355	Standard Insurance Company	0	0.0%	11	100.0%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	0	0.0%	0	0.0%	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
		68985	Starmount Life Insurance Company	0	0.0%	6	100.0%
80802	Sun Life Assurance Company of Canada	0	0.0%	22	100.0%	0	0.0%
70408	Union Security Insurance Company	0	0.0%	10	100.0%	0	0.0%
95253	United Concordia Dental Plans, Inc.	0	0.0%	1	100.0%	0	0.0%
85766	United Concordia Insurance Company	0	0.0%	280	100.0%	0	0.0%
69868	United of Omaha Insurance Company	0	0.0%	29	100.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	39	4.7%	60	7.3%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	2	4.7%	0	0.0%	0	0.0%
	Wellfleet Group LLC	0	0.0%	0	0.0%	0	0.0%
32280	Wellfleet Insurance Company	0	0.0%	0	0.0%	0	0.0%
	TOTAL	143	2.0%	1,554	21.8%	1	0.0%

**APPENDIX 2
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
80985	4 Ever Life Insurance Company	0	0.0%
95109	Aetna Health Inc. (a Pennsylvania corporation)	4	1.6%
60054	Aetna Life Insurance Company	2	1.3%
61301	Ameritas Life Insurance Corp.	0	0.0%
96202	CareFirst BlueChoice, Inc.	0	0.0%
47058	CareFirst of Maryland, Inc.	0	0.0%
67369	CIGNA Health and Life Insurance Company	0	0.0%
62146	Combined Insurance Company of America	1	100.0%
77828	Companion Life Insurance Company	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%
54798	Delta Dental of Pennsylvania	0	0.0%
52007	Dental Network, Inc. The	0	0.0%
73474	Dentegra Insurance Company	0	0.0%
95657	Dominion Dental Services, 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%
26581	Independence American Insurance Company	0	0.0%
	Johns Hopkins HealthCare LLC	2	2.3%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	6	7.0%
60053	Kaiser Permanente Insurance Company	0	0.0%
60321	MAMSI Life & Health Insurance Company	12	11.0%
65978	Metropolitan Life Insurance Company	0	0.0%
82538	National Health Insurance Company	0	0.0%
96940	Optimum Choice, Inc.	6	4.1%
61271	Principal Life Ins. Company	0	0.0%
68381	Reliance Standard Life Insurance Company	0	0.0%
93742	Securian Life Insurance Company	0	0.0%
86355	Standard Insurance Company	0	0.0%
69078	Standard Security Life Ins. Co. of New York	0	0.0%
68985	Starmount Life Insurance Company	0	0.0%

80802	Sun Life Assurance Company of Canada	0	0.0%
70408	Union Security Insurance Company	0	0.0%

**APPENDIX 2
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
95253	United Concordia Plans, Inc.	0	0.0%
85766	United Concordia Insurance Company	0	0.0%
69868	United of Omaha Insurance Company	0	0.0%
79413	UnitedHealthcare Insurance Company	161	19.5%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	4	9.3%
	Wellfleet Group LLC	0	0.0%
32280	Wellfleet Insurance Company	0	0.0%
	TOTAL	198	2.8%

**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
80985	4 Ever Life Insurance Company	3	0.0%	0	0.0%	3	100.00%	0	0.0%
95109	Aetna Health Inc. (a Pennsylvania corporation)	248	3.5%	115	46.4%	125	50.4%	8	3.2%
60054	Aetna Life Insurance Company	160	2.2%	85	53.1%	72	45.0%	3	1.9%
61301	Ameritas Life Insurance Corp.	79	1.1%	52	65.8%	24	30.4%	3	3.8%
96202	CareFirst BlueChoice, Inc.	1,931	27.1%	750	38.8%	1,181	61.2%	0	0.0%
47058	CareFirst of Maryland, Inc.	932	13.1%	302	32.4%	621	66.6%	9	1.0%
67369	CIGNA Health and Life Ins. Co.	524	7.4%	295	56.3%	215	41.0%	14	2.7%
62146	Combined Ins. Co. of America	1	0.0%	1	100.0%	0	0.0%	0	0.0%
77828	Companion Life Ins. Company	1	0.0%	0	0.0%	0	0.0%	1	100.0%
81396	Delta Dental Ins. Company	20	0.3%	10	50.0%	5	25.0%	5	25.0%
54798	Delta Dental of Pennsylvania	101	1.4%	76	75.2%	24	23.8%	1	1.0%
73474	Dentegra Insurance Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
52007	Dental Network, Inc. The	24	0.3%	3	12.5%	20	83.3%	1	4.2%
95657	Dominion Dental Services, Inc.	40	0.6%	17	42.5%	20	50.0%	3	7.5%
62286	Golden Rule Insurance Co.	3	0.0%	3	100.0%	0	0.0%	0	0.0%
95846	Group Dental Service of Md., Inc.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	801	11.3%	275	34.3%	505	63.0%	21	2.6%
64211	Guarantee Trust Life Insurance Co.	3	0.0%	3	100.0%	0	0.0%	0	0.0%
64246	Guardian Life Insurance Company of America	460	6.5%	285	62.0%	67	14.6%	108	23.5%
26581	Independence American Ins. Co.	10	0.1%	7	70.0%	0	0.0%	3	30.0%
	Johns Hopkins HealthCare LLC	86	1.2%	60	69.8%	24	27.9%	2	2.3%

**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	86	1.2%	65	75.6%	21	24.4%	0	0.0%
60053	Kaiser Permanente Insurance Co.	7	0.1%	5	71.4%	2	28.6%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	109	1.5%	58	53.2%	48	44.0%	3	2.8%
65978	Metropolitan Life Ins. Company	27	0.4%	19	70.4%	7	25.9%	1	3.7%
85238	National Health Insurance Co.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	146	2.1%	54	37.0%	90	61.6%	2	1.4%
61271	Principal Life Insurance Company	24	0.3%	18	75.0%	2	8.3%	4	16.7%
68381	Reliance Standard Life Ins. Co.	3	0.0%	0	0.0%	2	66.7%	1	33.3%
93742	Securian Life Insurance Company	5	0.1%	4	80.0%	1	20.0%	0	0.0%
69019	Standard Insurance Company	11	0.2%	9	81.8%	2	18.2%	0	0.0%
69078	Standard Security Life Ins. Co. of New York	2	0.0%	1	50.0%	1	50.0%	0	0.0%
68985	Starmount Life Insurance Co.	6	0.1%	4	66.7%	2	33.3%	0	0.0%
80802	Sun Life Assurance Co. of Canada	22	0.3%	8	36.4%	12	54.5%	2	9.1%
70408	Union Security Insurance Co.	10	0.1%	6	60.0%	3	30.0%	1	10.0%
69868	United of Omaha Life Ins. Co.	29	0.4%	12	41.4%	17	58.6%	0	0.0%
95253	United Concordia Dental Plans, Inc.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Co.	280	3.9%	68	24.3%	179	63.9%	33	11.8%
79413	UnitedHealthcare Insurance Co.	827	11.6%	354	42.8%	449	54.3%	24	2.9%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	43	0.6%	18	41.9%	25	58.1%	0	0.0%
	Wellfleet Group LLC	50	0.7%	16	32.0%	34	68.0%	0	0.0%
32280	Wellfleet Insurance Company	1	0.0%	0	0.0%	1	100.0%	0	0.0%
	Total	7,119	100%	3,062	43.0%	3,804	53.4%	253	3.6%

**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
96202	CareFirst BlueChoice, Inc.	12	2	0	0.0%	2	100.0%	0	0.0%
47058	CareFirst of Maryland, Inc.	3	1	1	100.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Co.	16	5	0	0.0%	3	60.0%	2	40.0%
53007	Group Hospitalization and Med Serv Inc.	2	2	2	100.0%	0	0.0%	0	0.0%
	Johns Hopkins HealthCare LLC	21	2	1	50.0%	1	50.0%	0	0.0%
60053	Kaiser Permanente Insurance Company	2	2	2	100.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	1	1	1	100.0%	0	0.0%	0	0.0%

* This chart only includes those carriers who received grievances involving hospital length of stay during calendar year 2020

** Represents the number of grievances that were resolved in calendar year 2020.

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	24
47058	CareFirst of Maryland, Inc.	24	24	24	24
67369	CIGNA Health and Life Insurance Company	20	17.4	90.2	57.3
53007	Group Hospitalization and Medical Services, Inc.	24	24	24	24
95639	Kaiser Foundation Health Plan-Mid-Atlantic	22	29.7	48.2	60
60321	MAMSI Life and Health Ins. Company	32	17	11	10
96940	Optimum Choice, Inc.	6	7	12	19
79413	UnitedHealthcare Insurance Company	25	15	20	21
95025	UnitedHealthcare of the Mid-Atlantic	7	5	.50	12

**** This report only includes carriers who had grievances which were considered emergency cases during calendar year 2020.**

*** 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
80985	4 Ever Life Insurance Company	0	0	2	1.0
95109	Aetna Health Inc. (a Pennsylvania corporation)	30.2	23.6	23.2	22.1
60054	Aetna Life Insurance Company	23.8	22.3	22.7	18.4
61301	Ameritas Life Insurance Corporation	24	22	21	24
96202	CareFirst BlueChoice, Inc.	13.4	12.8	16	14.1
47058	CareFirst of Maryland, Inc.	14.3	16.3	13.2	12.3
67369	CIGNA Health and Life Insurance Company	24.4	18.2	17.7	22.9
62146	Combined Insurance Company of America	7	0	0	0
77828	Companion Life Insurance Company	0	13	0	0
81396	Delta Dental Insurance Company	0	0	12	10
54798	Delta Dental of Pennsylvania	0	0	5.8	16
52007	Dental Network, Inc. The	9	17	0	14
73474	Dentegra Insurance Company	0	0	2	0
95657	Dominion Dental Services, Inc.	31	0	30	27
62286	Golden Rule Insurance Company	0	30	64	58
53007	Group Hospitalization and Medical Services, Inc.	17.6	21.4	19.1	19.3
64211	Guarantee Trust Life Insurance Company	0	30	0	0
64246	Guardian Life Insurance Company of America	3	3	3	3
26581	Independence American Insurance Company	2.5	0	0	0
	Johns Hopkins HealthCare LLC	16.7	12.4	15.5	8.1
95639	Kaiser Foundation Health Plan-Mid-Atlantic	20.9	17.6	19.2	21
60053	Kaiser Permanente Insurance Company	5	5	8	2
60321	MAMSI Life and Health Insurance Company	30	36	34	46
65978	Metropolitan Life Insurance Company	13.4	5.5	5.9	6.6
82538	National Health Insurance Company	2	0	13	2.5
96940	Optimum Choice, Inc.	29	28	24	32
61271	Principal Life Insurance Company	19.2	6	24	16
68381	Reliance Standard Life Insurance Company	0	28	1	7
93742	Securian Life Insurance Company	0	0	2	0
69019	Standard Insurance Company	27	26	22	26
69078	Standard Security Life Ins. Company of	0	23	21	0

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

NAIC#	COMPANY NAME	NON-EMERGENCY CASES – RESOLUTION TIME*			
		1 ST Quarter	2 ND Quarter	3 RD Quarter	4 TH Quarter
68985	Starmount Life Insurance Company	0	7	30	30
80802	Sun Life Assurance Company of Canada	18.3	7	6	7
70408	Union Security Insurance Company	5.5	7.3	0	0
85766	United Concordia Insurance Company	7.3	3.3	4.7	6.8
69868	United of Omaha Life Insurance Company	7.3	9	9	6.6
79413	UnitedHealthcare Insurance Company	36	37	34	37
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	24	43	32	29
	Wellfleet Group LLC	0	27	3	23
32280	Wellfleet Insurance Company	0	0	1	0

*Reported as Calendar Days 7

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

NAIC#	COMPANY* NAME	*TOTAL NUMBER OF "EMERGENCIES" CASES	"EMERGENCIES" OUTCOME**	UPHELD		OVERTURNED		MODIFIED	
				Number	Percent	Number	Percent	Number	Percent
96202	CareFirst BlueChoice, Inc.	217	217	84	38.7%	133	61.3%	0	0.0%
47058	CareFirst of Maryland, Inc.	73	73	21	28.8%	52	71.2%	0	0.0%
67369	CIGNA Health and Life Ins. Co.	22	21	14	66.7%	6	28.6%	1	4.8%
53007	Group Hospitalization and Medical Services, Inc.	246	52	11	21.2%	41	78.8%	0	0.0%
95639	Kaiser Fndtn Health Plan Mid-Atl	24	24	17	70.4%	7	29.2%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	23	23	11	47.8%	12	52.2%	0	0.0%
96940	Optimum Choice, Inc.	54	54	13	24.1%	41	75.9%	0	0.0%
79413	UnitedHealthcare Ins. Company	206	206	78	37.9%	123	59.7%	5	2.4%
95025	UnitedHealthcare of the Mid-Atl	14	14	2	14.3%	12	85.7%	0	0.0%
	Total	879	684	251	36.7%	427	62.4%	6	0.9%

*This chart only includes carriers who had grievances that were considered emergency cases during the calendar year 2020.

** Represents the number of grievances that were resolved in the calendar year 2020.

**APPENDIX 8
ADMINISTRATION COMPLAINTS**

Appeals and Grievance Statistics
Totals for Complaints Filed
January 1, 2020 – December 31, 2020

COMPLAINTS	772
NO JURISDICTION	215
Referred to DBM/Cecil County	5
Referred to Department of Labor (ERISA plans)	99
Referred to Office of Personnel Management (Federal employee health benefit plans)	25
Referred to Medicaid	28
Referred to Medicare	10
Out of State Plan	48
COMPLAINT WITHDRAWN	5
INSUFFICIENT INFORMATION TO COMPLETE INVESTIGATION	77
NO ACTION REQUIRED (includes non-medical necessity complaint cases cloned to Life and Health Complaint Unit, duplicate files, inquiries)	137
REFERRED TO HEALTH, EDUCATION AND ADVOCACY UNIT (for complainants who had not exhausted the carrier's internal appeal process)	35
MIA CONDUCTED INVESTIGATION	303
MIA Decision Upheld Carrier	108
Carrier Reversed Itself During Investigation	129
MIA Reversed Carrier Decision	65
MIA Reversed Carrier Decision in Part and Upheld Carrier Decision in Part	1

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%	3	50%	0	0%	0	0%	3	50%
Aetna Life Insurance Company	3	1%	3	100%	0	0%	0	0%	0	0%
CareFirst BlueChoice, Inc.	60	20%	24	40%	9	15%	1	2%	26	43%
CareFirst of Maryland, Inc.	78	26%	30	38%	19	24%	0	0%	29	37%
CaremarkPCS Health L.L.C.	21	7%	5	24%	5	24%	0	0%	11	52%
CIGNA Health and Life Insurance Co.	10	3%	3	30%	6	60%	0	0%	1	10%
Delta Dental Insurance Company	1	0%	1	100%	0	0%	0	0%	0	0%
Dominion Dental Services, Inc.	2	1%	1	50%	0	0%	0	0%	1	50%
Group Hospitalization and Medical Services, Inc.	13	4%	5	38%	0	0%	0	0%	8	62%
Guardian Life Ins. Co. of America	6	2%	2	33%	0	0%	0	0%	4	67%
Humana Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
HumanaDental Insurance Company	1	0%	1	100%	0	0%	0	0%	0	0%
Kaiser Foundation Health Plan Mid-Atlantic	10	3%	3	30%	4	40%	0	0%	3	30%
MAMSI Life and Health Ins. Company	3	1%	2	67%	1	33%	0	0%	0	0%
Metropolitan Life Insurance Company	3	1%	0	0%	0	0%	0	0%	3	100%
Optimum Choice, Inc.	5	2%	1	20%	0	0%	0	0%	4	80%
Principal Life Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
United Concordia Dental Plan, Inc.	1	0%	0	0%	0	0%	0	0%	1	100%
United Concordia Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
United Concordia Life and Health Ins. Co.	1	0%	0	0%	0	0%	0	0%	1	100%
UnitedHealthcare Ins. Company	72	24%	24	33%	20	28%	0	0%	28	39%
UnitedHealthcare of the Mid-Atlantic, Inc.	4	1%	0	0%	1	25%	0	0%	3	75%
TOTAL	303	100%	108	36%	65	21%	1	0%	129	43%

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
Air Ambulance	B	1	1	100%	0	0%	0	0%	0	0%
Cosmetic	D	4	0	0%	2	50%	0	0%	2	50%
COVID-19	F	1	0	0%	0	0%	0	0%	1	100%
Denial of Hospital Days	A	1	0	0%	1	100%	0	0%	0	0%
Dental Care Services	J	45	18	40%	5	11%	0	0%	22	49%
Durable Medical Equipment	I	11	5	45%	2	18%	0	0%	4	36%
Experimental	D	11	7	64%	4	36%	0	0%	0	0%
Eye Care	L	2	0	0%	0	0%	0	0%	2	100%
In-Patient Rehabilitation Services	G	5	2	40%	2	40%	0	0%	1	20%
Lab, Imaging, Test Services	E	31	23	74%	4	13%	0	0%	4	13%
Mental Health/Substance (Inpatient) Services	C	9	3	33%	4	44%	0	0%	2	22%
Mental Health/Substance (Outpatient) Services	C	4	2	50%	1	25%	0	0%	1	25%
Opioid Use Disorders	F	2	0	0%	0	0%	0	0%	2	100%
Pharmacy Benefits	F	1	1	100%	0	0%	0	0%	0	0%
Pharmacy Services/Formulary Issues	F	130	28	22%	28	22%	1	1%	74	57%
Physician Services	D	43	17	40%	11	26%	0	0%	14	33%
PT, OT, ST	G	1	0	0%	1	100%	0	0%	0	0%
Skilled Nursing Facility Care Services	H	1	1	100%	0	0%	0	0%	0	0%
TOTAL		303	108		65		1		129	