

WES MOORE
Governor

ARUNA MILLER
Lt. Governor

MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner



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December 1, 2025

The Honorable Wes Moore
Governor
State House, 100 State Circle
Annapolis, MD 21401

The Honorable Bill Ferguson
President of the Senate
State House, Room H-107
Annapolis, MD 21401

The Honorable Adrienne A. Jones
Speaker of the House of Delegates
State House, H-101
Annapolis, Maryland 21401

Re: Report required by Insurance Article §15-10A-06(b)(3) (MSAR # 16644)

Dear Governor Moore, President Ferguson, and Speaker Jones:

On behalf of the Maryland Insurance Administration (MIA), I am pleased to submit the 2024 Report on the Health Care Appeals & Grievance Law as required by Insurance Article § 15-10A-06. Section 15-10A-06 requires the MIA to annually compile information provided under subsection (a) of this section and by the Secretary of Health under § 19-705.2(e) of the Health-General Article. This report summarizes the statistical information the MIA has compiled for adverse decisions, grievance decisions and complaints for 2024, noting changes in certain areas since 2020 for nonprofit health services plans, insurers, and health maintenance organizations.

Five printed copies of this report will be mailed to the DLS library for its records.

Should you have any questions regarding this report, please do not hesitate to contact me or my Associate Commissioner of External Affairs and Policy Initiatives, Jamie Sexton, at Jamie.Sexton@Maryland.gov.

Sincerely,

Marie Grant
Insurance Commissioner

cc: Sarah Albert, Department of Legislative Services (5 copies)



Health Care Appeals & Grievance Law

2024 Report

Insurance Article § 15-10A-06(b)(3)

Marie Grant
Commissioner

December 1, 2025

For further information concerning this document, please contact:

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This document is available in alternative format upon request
from a qualified individual with a disability.
TTY 1.800.735.2258

The Administration's website address: insurance.maryland.gov

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Background

In 1998, the Appeals and Grievance 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 Grievance 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 voluntarily elected to use the Maryland Insurance Administration's (MIA or Administration) external review process to provide external review for their self-funded employee health benefit plans.

When the Appeals and Grievance Law was enacted in 1998, 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%).¹ Other employment based health benefit plans include self-insured health benefit plans and the Federal Employees Health Benefit Plan (FEHBP). In 2024, the percentage of the population under the age of 65 with insured health benefits was approximately 17.4%, approximately one-third of the commercial market serving Maryland's under 65 population.²

The Appeals and Grievance process begins when a carrier renders an "adverse decision," which includes 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 members files a protest with the carrier, this 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 Grievance 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, and the IRO assigns an expert reviewer for the complaint, Maryland law requires that the reviewer be 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. The Administration's final decision on the complaint may be based on the opinion of the IRO. If the complainant remains dissatisfied with the Administration's decision, the complainant may make a written

¹ "1998 Report on the Number of Insured and Self-Insured Lives." (1998). Non-digitized, Maryland Insurance Administration.

² Maryland Insurance Administration's 2024 Report on the Number of Insured and Self-Insured Lives.

request for a hearing to challenge the Administration's decision.³ 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, in accordance with the Commissioner's Report and Instructions ([carrier-reporting-form.pdf](#)):

- Total number of enrolled members as of the last day of the quarter being reported entitled to health care benefits under a health benefit plan issued or delivered in the State of Maryland by the carrier;
- Total number of clean claims received for reimbursement processed by the carrier under a health benefit plan issued or delivered in the State of Maryland;
- The total number of adverse decisions issued by the carrier;
- Total grievances filed with the carrier;
- The total adverse decisions issued and grievances filed and outcome;
- Up to the five most common procedure codes for adverse decisions;
- Up to the five most common procedure codes for grievance decisions;
- The number and outcome of all other cases that resulted from an adverse decision involving the length of stay for inpatient hospitalization;
- 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;
- The number and outcomes of cases that were considered emergency cases;
- The amount of time and number of calendar days within which the carrier made a grievance decision for emergency and non-emergency cases.

During the 2024 legislative session, the Health and Government Operations Committee considered House Bill 1337 – Health Insurance – Appeals and Grievance Process – Reporting Requirements. The bill amended the data reporting requirements for the quarterly reports submitted to the Maryland Insurance Commissioner by health insurance carriers who sell regulated plans within the State of Maryland. House Bill 1337, Chapter 891, Acts of 2024 amended §15-10A-06, effective July 1, 2024, revised the requirement of carriers to submit information to the Administration on a quarterly basis. Specifically, in addition to the existing requirements for carriers to report on specified activities under Title 15, Subtitle 10A of the Insurance Article, carriers must also report:

- (1) The number of members entitled to health care benefits under a policy, plan or certificate issued or delivered in the State by the carrier; and
- (2) The number of clean claims for reimbursement processed by the carrier.

³ 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.

This report captures data regarding the total number of enrolled along with clean claims for the third and fourth quarters of 2024. The 2025 Report on the “Health Care Appeals and Grievance Law” will include data for all four quarters. During the third and fourth quarters of 2024, carriers reported a total number of enrolled of approximately 1,959,500. The total number of clean claims reported for the third quarter and fourth quarters was 9,939,044.

Table 1: Online Carrier Data By Carrier for A and B - 3rd Quarter 2024

Company Name	Total Number Enrolled	Total Number of Clean Claims
Aetna Dental Inc.	1,086	1,357
Aetna Health Inc. (a Pennsylvania corporation)	4,654	18,662
Aetna Life Insurance Company	10,868	32,256
Ameritas Life Insurance Corp.	105,810	2,971
CareFirst BlueChoice, Inc	414,352	2,363,500
Carefirst of Maryland, Inc.	32,621	212,611
CIGNA Health and Life Insurance Company	163,027	161,129
Colonial Life & Accident Insurance Company	1,349	305
Delta Dental of Pennsylvania	106,691	68,864
Dental Network, Inc. The	0	0
Dominion Dental Services, Inc.	7,684	9,126
Golden Rule Insurance Company	13,676	3,687
Group Hospitalization and Medical Services, Inc.	30,026	204,082
Guardian Life Insurance Company of America	40,545	34,155
Independence American Insurance Company	438	0
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	188,258	576,263

Company Name	Total Number Enrolled	Total Number of Clean Claims
Kaiser Permanente Insurance Company	5,875	1,635
Lincoln National Life Insurance Company, The	0	0
MAMSI Life and Health Insurance Company	17,041	108,832
Metropolitan Life Insurance Company	0	0
Mutual of Omaha Insurance Company	4,100	1,610
Optimum Choice, Inc.	231,602	165,703
Principal Life Insurance Company	23,901	15,659
Reliance Standard Life Insurance Company	438	273
Standard Insurance Company	2,594	160
Starmount Life Insurance Company	9,224	1,780
Sun Life Assurance Company of Canada	0	0
United Concordia Insurance Company	185,336	11,944
United of Omaha Life Insurance Company	2,429	860
UnitedHealthcare Insurance Company	324,267	836,472
UnitedHealthcare of the Mid-Atlantic, Inc.	15,314	38,118
Wellfleet Group LLC	16,106	63,921
Wellfleet Insurance Company	286	599
Total	1,959,598	4,936,534

Table 2 Online Carrier Data By Carrier for A and B - 4th Quarter 2024

Company Name	Total Number Enrolled	Total Number of Clean Claims
Aetna Dental Inc.	1,011	1,220
Aetna Health Inc. (a Pennsylvania corporation)	4,338	17,729
Aetna Life Insurance Company	11,727	35,884
Ameritas Life Insurance Corp.	11,284	2,740
CareFirst BlueChoice, Inc	412,260	2,478,644
Carefirst of Maryland, Inc.	32,692	229,028
CIGNA Health and Life Insurance Company	164,481	158,923
Colonial Life & Accident Insurance Company	1,375	301
Delta Dental Insurance Company	17,301	12,726
Delta Dental of Pennsylvania	154,368	69,571
Dental Network, Inc. The	0	0
Dentegra Insurance Company	17,835	5,405
Dominion Dental Services, Inc.	7,195	9,169
Golden Rule Insurance Company	13,748	3,748
Group Hospitalization and Medical Services, Inc.	30,523	216,005
Guardian Life Insurance Company of America	39,702	34,137
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	184,847	593,024
Kaiser Permanente Insurance Company	5,976	1,996
Lincoln National Life Insurance Company, The	0	0
MAMSI Life and Health Insurance Company	16,977	117,512
Metropolitan Life Insurance Company	0	0

Company Name	Total Number Enrolled	Total Number of Clean Claims
Mutual of Omaha Insurance Company	4,463	2,137
Optimum Choice, Inc.	247,401	169,117
Principal Life Insurance Company	23,698	15,388
Reliance Standard Life Insurance Company	433	190
Standard Insurance Company	2,615	2,110
Starmount Life Insurance Company	9,649	1,720
Sun Life Assurance Company of Canada	0	0
United Concordia Insurance Company	188,077	11,799
United of Omaha Life Insurance Company	5,624	1,335
United States Fire Insurance Company	0	261
UnitedHealthcare Insurance Company	319,337	744,874
UnitedHealthcare of the Mid-Atlantic, Inc.	13,596	27,055
Wellfleet Group LLC	16,705	38,460
Wellfleet Insurance Company	285	302
Total	1,959,523	5,002,510

Adverse Decisions

Table 3 provides an overview of the number and type of adverse decisions carriers made in 2023 and 2024. More detailed information about adverse decisions made by each carrier is provided in Appendix 1 for 2024.

Carriers rendered 109,123 adverse decisions in 2023 compared to 111,426 in 2024, representing an increase of 2.1% year over year. Adverse decisions for pharmacy services increased by 2.8% from 2023 to 2024 (62,210 in 2023 to 63,958 in 2024). Adverse decisions for mental health services increased by 149.5% from 2023 to 2024, (652 in 2023 to 1,627 in 2024). Adverse decisions for inpatient hospital services increased by 16.0% from 2023 to 2024, (1,539 in 2023 to 1,786 in 2024). Also, adverse decisions for the combined categories of physical therapy, occupational therapy and

speech therapy increased by 25.8% from 2023 to 2024, (3,630 in 2023 to 4,565 in 2024).

Adverse decisions for dental care services, durable medical equipment along with the combined categories of laboratory, radiology testing services all experienced decreases between 2023 and 2024. Adverse decisions for dental care services decreased by 2.8% from 2023 to 2024, (16,732 in 2023 to 16,256 in 2024). Adverse decisions for durable medical equipment decreased by 6.8% from 2023 to 2024, (1,668 in 2023 to 1,554 in 2024). Adverse decisions for the combined categories of laboratory, radiology testing services decreased by 6.9% in 2023 to 2024, (16,634 in 2023 to 15,484 in 2024).

In 2023, three categories of services accounted for 87.5% of all adverse decisions: pharmacy services, which ranked first, followed by dental care services with the combined categories of laboratory, radiology testing services ranking third. By comparison, in 2024, those same services accounted for 85.2% of all adverse decisions. In 2024, pharmacy services ranked first in terms of the percentage of all adverse decisions at 57.4%, followed by dental care services at 14.6%, with the combined categories of laboratory, radiology testing services rounding out the top three at 13.9%.

Over the years, policymakers have expressed concern about denials of emergency room services and mental health services. While adverse decisions for mental health services increased by 149.5% from 2023 to 2024, adverse decisions for emergency room services decreased by 69.3% during that same period. In response to concerns expressed by policymakers regarding the number of adverse decisions, the Administration has increased its social media presence and consumer outreach efforts in an attempt to improve consumer awareness of the Appeals and Grievances process in Maryland. Adverse decisions for inpatient hospital services also grew by 16% in 2024.

Table 3: Adverse Decisions

MIA Category/Type of Service	2023		2024		Percent Change 2023-2024
	Number	Percent	Number	Percent	
Inpatient hospital services	1,539	1.4%	1,786	1.6%	16.0%
Emergency room services	199	0.1%	61	0.1%	-69.3%
Mental health services	652	0.6%	1,627	1.5%	149.5%
Physician services	4,449	4.1%	4,605	4.1%	3.5%
Laboratory, radiology services	16,634	15.2%	15,484	13.9%	-6.9%
Pharmacy services	62,210	57.0%	63,958	57.4%	2.8%
PT, OT, ST services (including inpatient rehab)	3,630	3.3%	4,565	4.1%	25.8%
Skilled nursing facility	135	0.1%	238	0.2%	76.3%
Durable medical equipment	1,668	1.5%	1,554	1.4%	-6.8%

Dental	16,732	15.3%	16,256	14.6%	-2.8%
Home health services	120	0.1%	132	0.1%	10%
Obesity, IVF, Podiatry, Hearing and Vision	1,155	1.1%	1,160	1.0%	0.4%
Total	109,123		111,426		2.1%

Grievance Decisions

Table 4 provides an overview of the number and type of grievance decisions carriers rendered in 2023 and 2024. While the numbers of adverse decisions reported by carriers increased by just 2.1%, the number of grievances self-reported by carriers increased as well - indicating that more Marylanders are taking advantage of the grievance process. According to the data, carriers received 10,577 grievances in 2023 compared to 11,526 received in 2024, representing an increase of approximately 9.0%.

In 2023, the largest number of grievances reported involved pharmacy services at 5,253, followed by dental care services at 2,160 with the combined categories of laboratory, radiology testing services finishing third with 1,524 grievances reported. By comparison, in 2024, pharmacy services ranked first with 5,927 grievances reported, followed by dental care services at 1,937, with the combined categories of laboratory, radiology testing services ranked third with 1,705 grievances reported.

The number of grievances reported by carriers increased in ten types of services, as noted in Table 4: inpatient hospital services; emergency room services; mental health services; physician services; the combined categories of laboratory, radiology testing services; pharmacy services; the combined categories of physical therapy, occupational therapy and speech therapy services; skilled nursing facility services; durable medical equipment; and home health care services. The number of grievances reported by carriers decreased in two categories of the type of service referenced in Table 4 which were for dental care services along with the combined categories of obesity, in-vitro fertilization (IVF), hearing and vision.

Some of the largest percentage increases in grievances reported by carriers involved mental health services (69 in 2023 to 193 in 2024), representing an increase of 179.7% and durable medical equipment (196 in 2023 to 376 in 2024), representing an increase of 91.8%. Other noted increases involved pharmacy services (5,253 in 2023 to 5,927 in 2024), representing an increase of 12.8% along with the combined categories of laboratory, radiology testing services (1,524 in 2023 to 1,705 in 2024), representing an increase of 11.9%.

Table 4: Grievances

MIA Category/Type of Service	2023		2024		Percent Change 2023 - 2024
	Number	Percent	Number	Percent	
Inpatient hospital services	104	1.0%	171	1.5%	64.4%
Emergency room services	27	0.2%	33	0.3%	22.2%
Mental health services	69	0.7%	193	1.7%	179.7%
Physician services	659	6.2%	722	6.3%	9.6%
Laboratory, radiology services	1,524	14.4%	1,705	14.8%	11.9%
Pharmacy services	5,253	49.7%	5,927	51.4%	12.8%
PT, OT, ST services (including inpatient rehab)	65	0.6%	103	0.9%	58.5%
Skilled nursing facility	35	0.3%	41	0.4%	17.1%
Durable medical equipment	196	1.9%	376	3.3%	91.8%
Dental	2,160	20.4%	1,937	16.8%	-10.3%
Home health services	2	0.01%	4	0.0%	100.0%
Obesity, IVF, Podiatry, Hearing and Vision	483	4.6%	314	2.7%	-35.0%
Total	10,577	100%	11,526	100%	9.0%

Table 5 describes how the number of grievances received by carriers compares to the number of adverse decisions that carriers made in 2023 and 2024. Grievances increased as a percentage of adverse decisions from 2023 to 2024 (9.7% to 10.3%), in all categories with exception of skilled nursing facility care, dental care services, and the combined categories of obesity, IVF, podiatry, hearing and vision.

Table 5: Grievances as a Percent of Adverse Decisions

MIA Category/Type of Service	2023	MIA Category/Type of Service	2024
Inpatient hospital services	6.8%	Inpatient hospital services	9.6%
Emergency room services	13.6%	Emergency room services	54.1%
Mental health services	10.6%	Mental health services	11.9%
Physician services	14.8%	Physician services	15.7%
Laboratory, radiology services	9.2%	Laboratory, radiology services	11.0%
Pharmacy services	8.4%	Pharmacy services	9.3%
PT, OT, ST services (including inpatient rehab)	1.8%	PT, OT, ST services (including inpatient rehab)	2.3%
Skilled nursing facility	25.9%	Skilled nursing facility	17.2%
Durable medical equipment	11.8%	Durable medical equipment	24.2%
Dental	12.9%	Dental	11.9%
Home health services	1.7%	Home health services	3.0%
Obesity, IVF, Podiatry, Hearing and Vision	41.8%	Obesity, IVF, Podiatry, Hearing and Vision	27.1%
Total	9.7%	Total	10.3%

Table 6 compares how often carriers upheld their original decisions in 2023 and 2024. More detailed information about grievance decisions for each carrier may be found in Appendices 2 and 3. Carriers overturned adverse decisions 49.8% in 2023 compared to 49.9% in 2024, indicating that carriers were slightly more likely to overturn an adverse decision in 2024 than in 2023.

Table 6: Grievance Decision

	2023		2024	
	Number	Percent	Number	Percent
Carrier upheld adverse decision	4,918	46.5%	5,354	46.5%
Carrier overturned adverse decision	5,271	49.8%	5,752	49.9%
Carrier modified original adverse decision	388	3.7%	420	3.6%
Total	10,577	100.0%	11,526	100.0%

Complaints

Just as the numbers of adverse and grievance decisions increased between 2023 and 2024, so did the number of complaints filed with this Administration during that same time frame. The Administration received 956 complaints in 2023 compared to 1,145 complaints received in 2024, representing an increase of 19.8%. While it is difficult to determine the exact cause for the increase in the number of complaints filed, it is important to note that between 2023 and 2024 the Administration increased its social media presence along with consumer outreach efforts all in an attempt to improve consumer awareness of the appeals and grievance process in Maryland. In 2024, the Administration launched its Health Care Assistance Team (H-CAT), which added an additional layer of support to Maryland consumers with concerns/questions regarding their health insurance coverage. In addition, to increase consumer awareness, the Administration has posted several podcasts on its website regarding “medical necessity and emergency appeals.” In 2024, the MIA and the Health Education and Advocacy Unit (“HEAU”), in accordance with House Bill 1337, convened an informal workgroup to report on the “Appeals and Grievance Process” for Maryland regulated plans and how the process could be improved. The work group consisted of MIA and HEAU staff along with legislative representatives, and representatives of Progressive Maryland, the consumer advocacy group that sought the passage of House Bill 1337, with Delegate Jamila Woods’ sponsorship. Complaints received thus far in 2025 are projected to exceed the number of complaints that were received in 2024.

As summarized in Table 7, 31.9% of the complaints received in 2023 were outside of the Administration’s jurisdiction, compared to 28.7% of the complaints received in 2024. These non-jurisdictional cases included complaints filed by individuals covered under employer group self-funded plans, Medicaid, Medicare, Uniform Services Family Health Plans, Worker’s Compensation, and insurance contracts issued and delivered to policyholders in states other than Maryland.

In 2023, 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), 69.7% of the time. In 2024, complaint data indicates that the Administration reversed or modified the carrier’s grievance decision 66.8% of the time, representing a decrease in percentage of reversals of 2.9%. However, the overall number of cases in which the Administration modified or reversed the carrier’s grievance decision grew by 19.5%. All of the reversals of the carrier’s grievance decisions were in favor of 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 2023, the Administration recovered \$1,298,418 for complainants. By comparison, in 2024, the Administration recovered \$1,094,960 for complainants. Since the enactment of the Appeals and Grievance law, the Administration has recovered more than \$15 million for complainants.

As noted above, in 2011, 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 2023, the Administration received 66 complaints involving State of Maryland employees regarding a denial based on medical necessity. In 2024, the Administration received 84 complaints involving State of Maryland employees regarding a denial based on medical necessity.

Table 7: Complaints

	2023	2024	Percent Change
Total complaints received	956	1,145	19.8%
No Jurisdiction	305	329	7.9%
Complaint withdrawn	6	9	50%
Insufficient Information to perform investigation	109	174	59.6%
No action required	175	192	9.7%
Referred to HEAU	44	46	4.5%
Complaints investigated by MIA	317	395	24.6%
Percent of total complaints investigated by the MIA	33.2%	34.5%	1.3%
Number of complaints carrier or MIA reversed or modified grievance decisions	221	264	19.5%
Percent of total complaints investigated by MIA where carrier or MIA reversed or modified grievance decisions	69.7%	66.8%	-2.9%

Conclusion

Carriers rendered 109,123 adverse decisions in 2023 compared to 111,426 in 2024, representing an increase of 2.1%. Adverse decisions for pharmacy services increased by 2.8% from 2023 to 2024 (62,210 in 2023 to 63,958 in 2024). Adverse decisions for mental health services increased by 149.5% from 2023 to 2024 (652 in 2023 to 1,627 in 2024). Adverse decisions for inpatient hospital services increased by 16.0% from 2023 to 2024, (1,539 in 2023 to 1,786 in 2024). Also, adverse decisions for the combined categories of physical therapy, occupational therapy and speech therapy increased by 25.8% from 2023 to 2024, (3,630 in 2023 to 4,565 in 2024).

According to the data, carriers received 10,577 grievances in 2023 compared to 11,526 in 2024, representing an increase of 9.0%. In 2023, the largest number of grievances reported involved pharmacy services at 5,253, followed by dental care services at 2,160 with the combined categories of laboratory, radiology testing services finishing third with 1,524 grievances reported. By comparison, in 2024, pharmacy services ranked first with 5,927 grievances reported followed by dental care services at

1,937 with the combined categories of laboratory, radiology testing services ranked third with 1,705 grievances reported.

Just as the numbers of adverse and grievance decisions increased between 2023 and 2024, so did the number of complaints filed with the Administration during the same time frame. The Administration received 956 complaints in 2023 compared to 1,145 complaints received in 2024, representing an increase of 19.8%. 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 2023, the Administration recovered \$1,298,418 for complainants. By comparison, in 2024, the Administration recovered \$1,094,960 for complainants. Since the enactment of the Appeals and Grievance law, the Administration has recovered over \$15 million 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
Aetna Dental, Inc.	594	0.5%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	178	0.2%	64	36.0%	0	0.0%
Aetna Life Insurance Company	286	0.3%	107	37.4%	1	0.3%
Ameritas Life Insurance Corp.	615	0.6%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	27,754	24.9%	223	0.8%	5	0.0%
CareFirst of Maryland, Inc.	12,162	10.9%	44	0.4%	0	0.0%
CIGNA Dental Health of Maryland, Inc.	10	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	26,388	23.7%	439	1.7%	40	0.2%
Colonial Life & Accident Insurance Company	49	0.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	8	0.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	22	0.0%	0	0.0%	0	0.0%
Dental Network, Inc. The	2	0.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	6	0.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	2,212	2.0%	0	0.0%	0	0.0%
Golden Rule Insurance Company	11	0.0%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	9,065	8.1%	12	0.1%	9	0.1%
Guardian Life Insurance Company of America	1,399	1.3%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	1,963	1.8%	255	13.0%	0	0.0%
Kaiser Permanente Insurance Company	14	0.0%	1	7.1%	0	0.0%
Lincoln National Life Insurance Company, The	110	0.1%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	1,268	1.1%	36	2.8%	1	0.1%
Metropolitan Life Insurance Company	237	0.2%	0	0.0%	0	0.0%
Mutual of Omaha Insurance Company	42	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	2,650	2.4%	49	1.8%	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	1,232	1.1%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	66	0.1%	0	0.0%	0	0.0%
Standard Insurance Company	404	0.4%	0	0.0%	0	0.0%
Starmount Life Insurance Company	121	0.1%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	702	0.6%	0	0.0%	0	0.0%
United Concordia Insurance Company	433	0.4%	0	0.0%	0	0.0%
United of Omaha Life Insurance Company	427	0.4%	0	0.0%	0	0.0%
United States Fire Insurance Company	1	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	19,706	17.7%	506	2.6%	4	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	720	0.6%	14	1.9%	1	0.1%
Wellfleet Group LLC	560	0.5%	35	6.3%	0	0.0%
Wellfleet Insurance Company	9	0.0%	1	11.1%	0	0.0%
Total	111,437	100%	1,786	1.6%	61	0.1%

**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
Aetna Dental, Inc	1	0.0%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	7	3.9%	52	29.2%	0	0.0%
Aetna Life Insurance Company	10	3.5%	78	27.3%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	1,077	3.9%	1,510	5.4%	5,025	18.1%
CareFirst of Maryland, Inc.	28	0.2%	251	2.1%	712	5.9%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	58	0.2%	1,194	4.5%	5,386	20.4%
Colonial Life & Accident 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%	1	9.1%	1	9.1%
Group Hospitalization and Medical Services, Inc.	46	0.5%	221	2.4%	686	7.6%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	344	17.5%	178	9.1%	22	1.1%
Kaiser Permanente Insurance Company	0	0.0%	3	21.4%	9	64.3%
Lincoln National Life Insurance Company, The	0	0.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	0	0.0%	77	6.1%	99	7.8%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Mutual of Omaha Insurance Company	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	1	0.0%	116	4.4%	280	10.6%
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%
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%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	53	0.3%	869	4.4%	3,057	15.5%
UnitedHealthcare of the Mid-Atlantic, Inc.	0	0.0%	36	5.0%	185	25.7%
Wellfleet Group LLC	3	0.5%	16	2.9%	22	3.9%
Wellfleet Insurance Company	0	0.0%	3	33.3%	4	44.4%
Total	1,627	1.5%	4,605	4.1%	15,484	13.9%

**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
Aetna Dental, Inc.	0	0.0%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	12	6.7%	3	1.7%	7	3.9%
Aetna Life Insurance Company	44	15.4%	6	2.1%	7	2.4%
Ameritas Life Insurance Corp	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	19,170	69.1%	129	0.5%	89	0.3%
CareFirst of Maryland, Inc.	10,311	84.8%	13	0.1%	11	0.1%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	14,278	54.1%	4,173	15.8%	9	0.0%
Colonial Life & Accident 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	9	81.8%	0	0.0%	0	0.0%
Group Hospitalization and Medical Services, Inc.	7,578	83.6%	23	0.3%	4	0.0%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	71	3.6%	184	9.4%	104	5.3%
Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company, The	0	0.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	933	73.6%	1	0.1%	0	0.0%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Mutual of Omaha Insurance Company	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	1,627	61.4%	9	0.3%	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%

**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%
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%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	9,010	45.7%	22	0.1%	3	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	433	60.1%	1	0.1%	2	0.3%
Wellfleet Group LLC	478	85.4%	0	0.0%	0	0.0%
Wellfleet Insurance Company	4	44.4%	1	11.1%	0	0.0%
Total	63,958	57.4%	4,565	4.1%	238	0.2%

**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
Aetna Dental, Inc.	0	0.0%	594	100.0%	0	0.0%	0	0.0%
Aetna Health Inc. (a Pennsylvania corporation)	14	7.9%	0	0.0%	0	0.0%	19	10.7%
Aetna Life Insurance Company	1	0.3%	0	0.0%	0	0.0%	32	11.2%
Ameritas Life Insurance Corp.	162	26.3%	453	73.7%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	439	1.6%	22	0.1%	20	0.1%	45	0.2%
CareFirst of Maryland, Inc.	159	1.3%	628	5.2%	0	0.0%	5	0.0%
CIGNA Dental Health of Maryland, Inc.	0	0.0%	10	100.0%	0	0.0%	0	0.0%
CIGNA Health and Life Insurance Company	24	0.1%	665	2.5%	60	0.2%	62	0.2%
Colonial Life & Accident Insurance Company	0	0.0%	49	100.0%	0	0.0%	0	0.0%
Delta Dental Insurance Company	0	0.0%	8	100.0%	0	0.0%	0	0.0%
Delta Dental of Pennsylvania	0	0.0%	22	100.0%	0	0.0%	0	0.0%
Dental Network, Inc. The	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Dentegra Insurance Company	0	0.0%	6	100.0%	0	0.0%	0	0.0%
Dominion Dental Services, Inc.	0	0.0%	2,212	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 Hospitalization and Medical Serv. Inc.	115	1.3%	343	3.8%	11	0.1%	17	0.2%
Guardian Life Insurance Company of America	0	0.0%	1,399	100.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan Mid-Atlantic States, Inc.	378	19.3%	9	0.5%	8	0.4%	410	20.9%
Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	1	7.1%	0	0.0%
Lincoln National Life Insurance Company, The	0	0.0%	110	100.0%	0	0.0%	0	0.0%
MAMSI Life and Health Insurance Company	24	1.9%	49	3.9%	2	0.2%	46	3.6%
Metropolitan Life Insurance Company	0	0.0%	237	100.0%	0	0.0%	0	0.0%
Mutual of Omaha Insurance Company	0	0.0%	42	100.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	40	1.5%	410	15.5%	6	0.2%	110	4.2%

**APPENDIX 1
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES		L. OBESITY, IVE, PODIATRY, HEARING AND VISION	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Principal Life Insurance Company	0	0.0%	1,232	100.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	66	100.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	404	100.0%	0	0.0%	0	0.0%
Starmount Life Insurance Company	0	0.0%	121	100.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	702	100.0%	0	0.0%	0	0.0%
United Concordia Insurance Company	0	0.0%	433	100.0%	0	0.0%	0	0.0%
United of Omaha Life Insurance Company	0	0.0%	427	100.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	1	100.0%	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	185	0.9%	5,592	28.4%	16	0.1%	389	2.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	12	1.7%	9	1.3%	3	0.4%	24	3.3%
Wellfleet Group LLC	0	0.0%	0	0.0%	5	0.9%	1	0.2%
Wellfleet Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,554	1.4%	16,256	14.6%	132	0.1%	1,160	1.0%

**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 Health Inc. (a Pennsylvania corporation)	246	2.1%	17	6.9%	18	7.3%
60054	Aetna Life Insurance Company	299	2.6%	23	7.7%	8	2.7%
95163	Alpha Dental Programs, Inc.	1	0.0%	0	0.0%	0	0.0%
61301	Ameritas Life Insurance Corp.	290	2.5%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	3,612	31.6%	51	1.4%	5	0.1%
47058	CareFirst of Maryland, Inc.	1,389	12.1%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Company	835	7.2%	37	4.4%	0	0.0%
81396	Delta Dental Insurance Company	5	0.0%	0	0.0%	0	0.0%
54798	Delta Dental of Pennsylvania	11	0.1%	0	0.0%	0	0.0%
52007	Dental Network, Inc. The	2	0.0%	0	0.0%	0	0.0%
73474	Dentegra Insurance Company	1	0.0%	0	0.0%	0	0.0%
95657	Dominion Dental Services, Inc.	228	2.0%	0	0.0%	0	0.0%
62286	Golden Rule Insurance Company	5	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	1,181	10.2%	13	1.1%	1	0.1%
64246	Guardian Life Insurance Company of America	718	6.2%	0	0.0%	0	0.0%
26581	Independence American Insurance Company	1	0.0%	0	0.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	206	1.8%	11	5.3%	0	0.0%
60053	Kaiser Permanente Insurance Company	4	0.0%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Ins Company	104	0.9%	0	0.0%	0	0.0%
65978	Metropolitan Life Insurance Company	37	0.3%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	339	2.9%	1	0.3%	1	0.3%
61271	Principal Life Insurance Company	96	0.8%	0	0.0%	0	0.0%
68381	Reliance Standard Life Insurance Company	6	0.1%	0	0.0%	0	0.0%

**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
69019	Standard Insurance Company	86	0.7%	0	0.0%	0	0.0%
80802	Sun Life Assurance Company of Canada	39	0.3%	0	0.0%	0	0.0%
92908	Tier One Insurance Company	3	0.0%	1	33.3%	0	0.0%
85766	United Concordia Insurance Company	153	1.3%	0	0.0%	0	0.0%
21113	United States Fire Insurance Company	1	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	1,452	12.6%	9	0.6%	0	0.0%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	72	0.6%	2	2.8%	0	0.0%
	Wellfleet Group LLC	104	0.9%	6	5.8%	0	0.0%
	TOTAL	11,526	100%	171	1.5%	33	0.3%

**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
95109	Aetna Health Inc. (a Pennsylvania corporation)	6	2.4%	75	30.5%	51	20.7%
60054	Aetna Life Insurance Company	12	4.0%	100	33.4%	52	17.4%
95163	Alpha Dental Programs, Inc.	0	0.0%	0	0.0%	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	10	0.3%	180	5.0%	647	17.9%
47058	CareFirst of Maryland, Inc.	1	0.1%	3	0.2%	38	2.7%
67369	CIGNA Health and Life Insurance Company	26	3.1%	116	13.9%	241	28.9%
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	1	20.0%	1	20.0%	1	20.0%
53007	Group Hospitalization and Medical Services, Inc.	5	0.4%	31	2.6%	94	8.0%
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%	1	100.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	100	48.5%	18	8.7%	1	0.5%
60053	Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	4	100.0%
60321	MAMSI Life and Health Insurance Company	1	1.0%	9	8.7%	10	9.6%
65978	Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	36	1.5%	76	22.4%	152	44.8%
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%
86355	Standard 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%
92908	Tier One Insurance Company	0	0.0%	1	33.3%	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
85766	United Concordia Insurance Company	0	0.0%	0	0.0%	0	0.0%
21113	United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	19	1.3%	101	7.0%	385	26.5%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	0	0.0%	4	5.6%	22	30.6%
	Wellfleet Group LLC	2	1.9%	7	6.7%	6	5.8%
	TOTAL	219	1.6%	722	6.3%	1,705	14.8%

**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
95109	Aetna Health Inc. (a Pennsylvania corporation)	73	29.7%	1	0.4%	0	0.0%
60054	Aetna Life Insurance Company	89	29.8%	4	1.3%	0	0.0%
61301	Alpha Dental Programs, Inc.	0	0.0%	0	0.0%	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
96202	CareFirst BlueChoice, Inc.	2,435	67.4%	51	1.4%	24	0.7%
47058	CareFirst of Maryland, Inc.	1,302	93.7%	2	0.1%	0	0.0%
67369	CIGNA Health and Life Insurance Company	341	40.8%	15	1.8%	2	0.2%
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	2	40.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	952	80.6%	6	0.5%	3	0.3%
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%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	5	2.4%	21	10.2%	9	4.4%
60053	Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Insurance Company	64	61.5%	0	0.0%	0	0.0%
65978	Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
96940	Optimum Choice, Inc.	89	26.3%	21	0.9%	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%
86355	Standard 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%
92908	Tier One Insurance Company	0	0.0%	1	33.3%	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%
21113	United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	465	32.0%	1	0.1%	1	0.1%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	29	40.3%	0	0.0%	2	2.8%
	Wellfleet Group LLC	81	77.9%	1	1.0%	0	0.0%
	TOTAL	5,927	51.4%	124	0.9%	41	0.4%

**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
95109	Aetna Health Inc. (a Pennsylvania corporation)	1	0.4%	0	0.0%	0	0.0%
60054	Aetna Life Insurance Company	2	0.7%	7	2.3%	0	0.0%
95163	Alpha Dental Programs, Inc.	0	0.0%	1	100.0%	0	0.0%
61301	Ameritas Life Insurance Corp.	107	36.9%	183	63.1%	0	0.0%
96202	CareFirst BlueChoice, Inc.	185	5.1%	2	0.1%	2	0.1%
47058	CareFirst of Maryland, Inc.	3	0.2%	40	2.9%	0	0.0%
67369	CIGNA Health and Life Insurance Company	0	0.0%	55	6.6%	0	0.0%
81396	Delta Dental Insurance Company	0	0.0%	5	100.0%	0	0.0%
54798	Delta Dental of Pennsylvania	0	0.0%	11	100.0%	0	0.0%
52007	Dental Network, Inc. The	0	0.0%	2	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%	228	100.0%	0	0.0%
62286	Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	20	1.7%	50	4.2%	1	0.1%
64246	Guardian Life Insurance Company of America	0	0.0%	718	100.0%	0	0.0%
26581	Independence American Insurance Company	0	0.0%	0	0.0%	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	16	7.8%	1	0.5%	0	0.0%
60053	Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%
60321	MAMSI Life and Health Insurance Company	1	1.0%	0	0.0%	0	0.0%
65978	Metropolitan Life Insurance Company	0	1.0%	37	100.0%	0	0.0%
96940	Optimum Choice, Inc.	4	1.2%	0	0.0%	0	0.0%
61271	Principal Life Insurance Company	0	0.0%	96	100.0%	0	0.0%
68381	Reliance Standard Life Insurance Company	0	0.0%	6	100.0%	0	0.0%
86355	Standard Insurance Company	0	0.0%	86	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
80802	Sun Life Assurance Company of Canada	0	0.0%	39	100.0%	0	0.0%
92908	Tier One Insurance Company	0	0.0%	0	0.0%	0	0.0%
85766	United Concordia Insurance Company	0	0.0%	153	100.0%	0	0.0%
21113	United States Fire Insurance Company	1	100.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Company	35	2.4%	216	14.9%	1	0.1%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	0	0.0%	0	0.0%	0	0.0%
	Wellfleet Group LLC	1	1.0%	0	0.0%	0	0.0%
	TOTAL	376	3.3%	1,937	16.8%	4	0.0%

**APPENDIX 2
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
95109	Aetna Health Inc. (a Pennsylvania corporation)	4	1.6%
60054	Aetna Life Insurance Company	2	0.7%
95163	Alpha Dental Programs, Inc.	0	0.0%
61301	Ameritas Life Insurance Corp.	0	0.0%
96202	CareFirst BlueChoice, Inc.	20	0.6%
47058	CareFirst of Maryland, Inc.	0	0.0%
67369	CIGNA Health and Life Insurance Company	2	0.2%
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%
53007	Group Hospitalization and Medical Services, Inc.	5	0.4%
64246	Guardian Life Insurance Company of America	0	0.0%
26581	Independence American Insurance Company	0	0.0%
95639	Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	24	11.7%
60053	Kaiser Permanente Insurance Company	0	0.0%
60321	MAMSI Life & Health Insurance Company	19	18.3%
65978	Metropolitan Life Insurance Company	0	0.0%
96940	Optimum Choice, Inc.	6	1.8%
61271	Principal Life Ins. Company	0	0.0%
68381	Reliance Standard Life Insurance Company	0	0.0%
86355	Standard Insurance Company	0	0.0%
68985	Starmount Life Insurance Company	0	0.0%
80802	Sun Life Assurance Company of Canada	0	0.0%
92908	Tier One Insurance Company	0	0.0%

**APPENDIX 2
GRIEVANCE DECISIONS BY CARRIER**

NAIC#	COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
		NUMBER	% TOTAL
85766	United Concordia Insurance Company	0	0.0%
21113	United States Fire Insurance Company	0	0.0%
79413	UnitedHealthcare Insurance Company	219	15.1%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	13	18.1%
	Wellfleet Group LLC	0	0.0%
	TOTAL	314	2.7%

**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
95109	Aetna Health Inc. (a Pennsylvania corporation)	246	2.1%	144	58.5%	93	37.8%	9	3.7%
60054	Aetna Life Insurance Company	299	2.6%	166	55.5%	123	41.1%	10	3.3%
95136	Alpha Dental Programs, Inc.	1	0.0%	1	100.0%	0	0.0%	0	0.0%
61301	Ameritas Life Insurance Corp.	290	2.1%	149	51.4%	114	39.3%	27	9.3%
96202	CareFirst BlueChoice, Inc.	3,612	31.3%	1,744	48.3%	1,860	51.5%	8	0.2%
47058	CareFirst of Maryland, Inc.	1,389	12.1%	516	37.1%	870	62.6%	3	0.2%
67369	CIGNA Health and Life Ins. Co.	835	7.2%	409	49.0%	410	49.1%	16	1.9%
81396	Delta Dental Ins. Company	5	0.0%	4	80.0%	1	20.0%	0	0.0%
54798	Delta Dental of Pennsylvania	11	0.1%	4	36.4%	7	63.6%	0	0.0%
52007	Dental Network, Inc. The	2	0.0%	2	100.0%	0	0.0%	0	0.0%
73474	Dentegra Insurance Company	1	0.0%	0	0.0%	0	0.0%	1	100.0%
95657	Dominion Dental Services, Inc.	228	2.0%	136	59.6%	81	35.5%	11	4.8%
62286	Golden Rule Insurance Co.	5	0.0%	2	40.0%	3	60.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	1,181	10.2%	514	43.5%	665	56.3%	2	0.2%
64246	Guardian Life Insurance Company of America	718	6.2%	355	49.4%	153	21.3%	210	29.2%
26581	Independence America Ins. 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	206	1.8%	156	75.7%	50	24.3%	0	0.0%
60053	Kaiser Permanente Insurance Co.	4	0.0%	3	75.0%	1	25.0%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	104	0.9%	43	41.3%	57	54.8%	4	3.8%
65978	Metropolitan Life Ins. Company	37	0.3%	14	37.8%	18	48.6%	5	13.5%
96940	Optimum Choice, Inc.	339	2.9%	141	46.1%	188	55.5%	100	2.9%
61271	Principal Life Insurance Company	96	0.8%	73	76.0%	4	4.2%	19	19.8%
68381	Reliance Standard Life Ins. Co.	6	0.1%	3	50.0%	3	50.0%	0	0.0%
69019	Standard Insurance Company	86	0.7%	50	58.1%	27	31.4%	9	10.5%
80802	Sun Life Assurance Co. of Canada	39	0.3%	23	59.0%	11	28.2%	5	12.8%
92806	Tier One Insurance Company	3	0.0%	1	33.3%	1	33.3%	1	33.3%
85766	United Concordia Insurance Co.	153	1.3%	63	41.2%	77	50.3%	13	8.5%
21113	United States Fire Ins. Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
79413	UnitedHealthcare Insurance Co.	1,452	12.6%	561	38.6%	840	57.9%	51	3.5%
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	72	0.6%	27	37.5%	43	59.7%	2	2.8%
	Wellfleet Group LLC	104	0.9%	48	46.2%	52	50.0%	4	3.8%
	Total	11,526	100%	5,354	46.5%	5,7527	49.9%	420	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.	52	9	5	55.6%	3	33.3%	1	11.1%
47058	CareFirst of Maryland, Inc.	48	5	5	100.0%	0	0.0%	0	0.0%
67369	CIGNA Health and Life Insurance Co.	18	4	3	75.0%	1	25.0%	0	0.0%

* This chart only includes those carriers who received grievances involving hospital length of stay during calendar year 2024

** Represents the number of grievances that were resolved in calendar year 2024.

**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.	24.1	24	24	24
47058	CareFirst of Maryland, Inc.	24	24	24	24
67369	CIGNA Health and Life Insurance Company	31.9	30.2	15.3	25.2
62286	Golden Rule Insurance Company	0	0	28	0
53007	Group Hospitalization and Medical Services, Inc.	24.5	24	24	24
95639	Kaiser Foundation Health Plan-Mid-Atlantic	124.7	96.6	123.3	121
60321	MAMSI Life and Health Ins. Company	10	18	12	14
96940	Optimum Choice, Inc.	76	25	49	15
92908	Tier One Insurance Company	0	24	0	0
79413	UnitedHealthcare Insurance Company	25	30	23	22
95025	UnitedHealthcare of the Mid-Atlantic	18	21	24	3

**** This report only includes carriers who had grievances which were considered emergency cases during calendar year 2024.**

*** 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
95109	Aetna Health Inc. (a Pennsylvania corporation)	18.3	22.5	22.2	29.9
60054	Aetna Life Insurance Company	17.8	19.3	19.5	15.4
95163	Alpha Dental Programs, Inc.	9.0	0.0	0.0	0.0
61301	Ameritas Life Insurance Corporation	9.0	13.0	17.0	14.0
96202	CareFirst BlueChoice, Inc.	28.9	23.1	23.7	17.8
47058	CareFirst of Maryland, Inc.	11.0	13.0	8.7	7.8
62049	Colonial Life & Accident Insurance Company	64.6	28.1	22.3	22.8
67369	CIGNA Health and Life Insurance Company	0.0	22.0	0.0	0.0
81396	Delta Dental Insurance Company	5.0	143.0	0.0	10.5
54798	Delta Dental of Pennsylvania	0.0	13.3	13.0	7.0
52007	Dental Network, Inc. The	0.0	0.0	5.0	27.0
73474	Dentegra Insurance Company	0.0	23.0	0.0	0.0
95657	Dominion Dental Services, Inc.	34.7	44.5	53.0	52.8
62286	Golden Rule Insurance Company	26.0	0.0	25.0	51.0
53007	Group Hospitalization and Medical Services, Inc.	17.5	21.1	16.2	16.7
64246	Guardian Life Insurance Company of America	3.0	3.0	3.0	3.0
26581	Independence American Insurance Company	0.0	0.0	1.0	0.0
95639	Kaiser Foundation Health Plan-Mid-Atlantic	20.0	29.5	24.7	23.6
60053	Kaiser Permanente Insurance Company	2.0	2.0	1.0	11.0
60321	MAMSI Life and Health Insurance Company	24.0	19.0	15.0	19.0
65978	Metropolitan Life Insurance Company	10.0	14.0	15.0	10.0
96940	Optimum Choice, Inc.	41.0	32.0	39.0	22.0
61271	Principal Life Insurance Company	14.0	18.9	12.5	8.1
68381	Reliance Standard Life Insurance Company	6.0	24.0	12.0	4.0
69019	Standard Insurance Company	9.0	16.0	13.0	15.0

APPENDIX 6					
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER, NON-EMERGENCY CASES					
NAIC#	COMPANY	NON-EMERGENCY CASES – RESOLUTION TIME*			
	NAME	1ST Quarter	2ND Quarter	3RD Quarter	4TH Quarter
80802	Sun Life Assurance Company of Canada	24.0	12.0	23.0	22.0
92908	Tier One Insurance Company	38.0	10.0	0.0	0.0
85766	United Concordia Insurance Company	6.6	6.2	6.3	12.1
21113	United States Fire Insurance Company	0.0	0.0	0.0	0.1
79413	UnitedHealthcare Insurance Company	30.0	27.0	28.0	31.0
95025	UnitedHealthcare of the Mid-Atlantic, Inc.	33.0	11.0	25.0	26.0
	Wellfleet Group LLC	21.0	26.0	20.0	8.0

***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"	UPHELD		OVERTURNED		MODIFIED	
			OUTCOME**	Number	Percent	Number	Percent	Number	Percent
96202	CareFirst BlueChoice, Inc.	659	170	88	51.8%	82	48.2%	0	0.0%
47058	CareFirst of Maryland, Inc.	538	111	39	35.1%	72	64.9%	0	0.0%
67369	CIGNA Health and Life Ins. Co.	166	55	35	63.6%	20	36.4%	0	0.0%
62286	Golden Rule Insurance Company	1	1	1	100.0%	0	0.0%	0	0.0%
53007	Group Hospitalization and Medical Services, Inc.	315	74	37	50.0%	37	50.0%	0	0.0%
95639	Kaiser Fndtn Health Plan Mid-Atl	161	24	18	75.0%	6	25.0%	0	0.0%
60321	MAMSI Life and Health Ins. Co.	33	33	7	21.2%	24	72.7%	2	6.1%
96940	Optimum Choice, Inc.	238	181	79	43.6%	96	53.0%	6	3.3%
79413	UnitedHealthcare Ins. Company	362	237	75	31.6%	155	65.4%	7	3.0%
95025	UnitedHealthcare of the Mid-Atl	18	18	3	16.7%	14	77.8%	1	5.6%
	Total	2,491	904	382	42.3%	506	56.0%	16	1.8%

*This chart only includes carriers who had grievances which were considered emergency cases during calendar year 2024.

** Represents the number of grievances that were resolved in calendar year 2024.

APPENDIX 8
ADMINISTRATION COMPLAINTS
Appeals and Grievance Statistics
Totals for Complaints Filed
January 1, 2024 – December 31, 2024

COMPLAINTS	1,145
NO JURISDICTION	329
Referred to DBM/Cecil County	29
Referred to Department of Labor (ERISA plans)	163
Referred to Office of Personnel Management (Federal employee health benefit plans)	21
Referred to Medicaid	30
Referred to Medicare	11
Out of State Plan	75
COMPLAINT WITHDRAWN	9
INSUFFICIENT INFORMATION TO COMPLETE INVESTIGATION	174
NO ACTION REQUIRED (includes non-medical necessity complaint cases cloned to Life and Health Complaint Unit, duplicate files, inquiries)	192
REFERRED TO HEALTH, EDUCATION AND ADVOCACY UNIT (for complainants who had not exhausted the carrier's internal appeal process)	46
MIA CONDUCTED INVESTIGATION	395
MIA Decision Upheld Carrier	131
Carrier Reversed Itself During Investigation	145
MIA Reversed Carrier Decision	105
MIA Reversed Carrier Decision in Part and Upheld Carrier Decision in Part	14

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)	2	1%	0	0%	1	50%	0	0%	1	50%
Aetna Health Insurance Company	6	2%	2	33%	1	17%	1	17%	2	33%
Aetna Life Insurance Company	7	2%	1	14%	2	29%	0	0%	4	57%
Ameritas Life Insurance Company	3	1%	0	0%	0	0%	2	67%	1	33%
CareFirst BlueChoice, Inc.	128	32%	42	33%	41	32%	0	0%	45	35%
CareFirst of Maryland, Inc.	89	23%	31	35%	23	26%	2	2%	33	37%
CaremarkPCS Health L.L.C.	1	0%	0	0%	1	100%	0	0%	0	0%
CIGNA Health and Life Insurance Co.	20	5%	13	65%	6	30%	0	0%	1	5%
Delta Dental Insurance Company	1	0%	1	100%	0	0%	0	0%	0	0%
Dominion Dental Services, Inc.	1	0%	0	0%	0	0%	0	0%	1	100%
Group Hospitalization and Medical Services, Inc.	22	6%	5	23%	4	18%	1	5%	12	55%
Guardian Life Ins. Co. of America	8	2%	5	63%	0	0%	0	0%	3	38%
Kaiser Foundation Health Plan Mid-Atlantic	16	4%	6	38%	3	19%	2	13%	5	31%
MAMSI Life and Health Ins. Company	2	1%	2	100%	0	0%	0	0%	0	0%
Metropolitan Life Insurance Company	2	1%	0	0%	0	0%	0	0%	2	100%
Optimum Choice, Inc.	6	2%	3	50%	0	0%	0	0%	3	50%
Priority Partners MCO Inc.	1	0%	0	0%	0	0%	0	0%	1	100%
United Concordia Insurance Company	2	1%	2	100%	0	0%	0	0%	0	0%
United Concordia Life & Health Ins. Co.	1	0%	0	0%	0	0%	0	0%	1	100%
UnitedHealthcare Ins. Company	76	19%	18	24%	23	30%	6	8%	29	38%
UnitedHealthcare of the Mid-Atlantic, Inc.	1	0%	0	0%	0	0%	0	0%	1	100%
TOTAL	395	100%	131	33%	105	27%	14	4%	145	37%

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	4	4	100%	0	0%	0	0%	0	0%
Cosmetic	D	5	1	20%	0	0%	0	0%	4	80%
Denial of Hospital Days	A	3	2	67%	1	33%	0	0%	0	0%
Dental Care Services	J	36	11	31%	0	0%	3	8%	22	61%
Durable Medical Equipment	I	10	4	40%	2	20%	1	10%	3	30%
Experimental	D	7	5	71%	2	29%	0	0%	0	0%
Eye Care	L	1	0	0%	0	0%	0	0%	1	100%
In-Patient Rehabilitation Services	G	2	1	50%	0	0%	0	0%	1	50%
Lab, Imaging, Test Services	E	87	30	34%	46	53%	0	0%	11	13%
Mental Health/Substance (Inpatient) Services	C	7	2	29%	4	57%	0	0%	1	14%
Mental Health/Substance (Outpatient) Services	C	11	2	18%	2	18%	2	18%	5	45%
Opioid Use Disorders	F	3	0	0%	0	0%	0	0%	3	100%
Out Patient Services	G	9	3	33%	4	44%	0	0%	2	22%
Pharmacy Services/Formulary Issues	F	151	48	32%	30	20%	0	0%	72	48%
Physician Services	D	58	18	31%	14	24%	8	14%	18	31%
Skilled Nursing Facility Care Services	H	1	0	0%	0	0%	0	0%	1	100%
TOTAL		395	131		105		14		145	

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