



Division of Insurance
Marguerite Salazar
Commissioner of Insurance

Report of Second Level Appeal and Independent External Reviews Calendar Year 2013

All carriers offering health coverage plans in Colorado are required to report the number and outcome of second level internal appeals pursuant to § 10-16-113, C.R.S., and Colorado Insurance Regulation 4-2-17 to the Colorado Insurance. The information provided in the following chart was self-reported by each health carrier who reported covered Colorado lives. It includes the number and outcome of each carrier's independent external reviews as required by § 10-16-113.7, C.R.S. Carriers reporting one or more second level appeals and/or external reviews are listed first, followed by carriers reporting no appeals for the year.

Calendar Year 2013 (Self-reported by each company.)		2nd Level Appeals						External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
95109	Aetna Health Inc.	8	4	3	0	1		0	0	0	0	0
60054	Aetna Life Insurance Company	7	5	0	1	1		4	3	1	0	0
61301	Ameritas Life Insurance Corp.	13	4	7	2	0		0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	0	0		1	0	0	1	0
11011	Anthem Blue Cross Blue Shield	132	61	63	8	0		21	14	7	0	0
38245	Berkley Life and Health Insurance Company	3	2	0	0	1		0	0	0	0	0
64890	Celtic Insurance Company	2	0	2	0	0		0	0	0	0	0
80799	Cigna Health and Life Insurance Company	22	17	5	0	0		0	0	0	0	0
67369	Cigna Healthcare of CO, Inc.	3	2	1	0	0		0	0	0	0	0
95604	Colorado Dental Service, Inc.	2	1	1	0	0		0	0	0	0	0
55875	Companion Life Insurance Company	5	1	4	0	0		0	0	0	0	0
77828	Connecticut General Life Insurance Company	107	99	8	0	0		8	7	1	0	0
62308	Continental Casualty Company	1	0	1	0	0		0	0	0	0	0
20443	Continental American Insurance Company	243	73	170	0	0		0	0	0	0	0
71730	Denver Health Medical Plan, Inc.	1	1	0	0	0		1	0	1	0	0
95750	Globe Life and Accident Insurance Company	0	0	0	0	0		7	7	0	0	0
12747	Golden Rule Insurance Company	2	2	0	0	0		0	0	0	0	0
91472	Guardian Life Insurance Company of America	36	16	14	6	0		0	0	0	0	0
62286	HCC Life Insurance Company	1	1	0	0	0		0	0	0	0	0
64246	Health Care Service Corp., a Mutual Legal Reserve Co.	7	6	0	0	1		7	3	4	0	0
92711	HMO Colorado, Inc.	16	5	11	0	0		2	1	1	0	0
70670	Humana Health Plan, Inc.	3	2	1	0	0		5	4	1	0	0
95473	Humana Insurance Company	1	1	0	0	0		2	2	0	0	0
95885	Kaiser Foundation Health Plan of CO	24	13	9	0	2		10	9	1	0	0
73288	Kaiser Permanente Insurance Company	7	4	3	0	0		0	0	0	0	0
70580	Madison National Life Insurance Company Inc.	2	2	0	0	0		0	0	0	0	0
65838	Metropolitan Life Insurance Company	387	118	240	29	0		1	0	1	0	0

Calendar Year 2013 (Self-reported by each company.)		2nd Level Appeals						External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn		Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
66915	New York Life Insurance Company	1	0	1	0	0		0	0	0	0	0
63282	Penn Treaty Network America Insurance Company	1	1	0	0	0		0	0	0	0	0
80578	Physicians Mutual Insurance Company	1	0	1	0	0		0	0	0	0	0
61271	Principal Life Insurance Company	88	51	18	19	0		1	0	1	0	0
68381	Reliance Standard Life Insurance Company	6	2	3	1	0		0	0	0	0	0
47004	Rocky Mountain HealthCare Options, Inc.	0	0	0	0	0		2	2	0	0	0
95482	Rocky Mountain HMO	1	0	1	0	0		0	0	0	0	0
69019	Standard Insurance Company	5	1	3	1	0		0	0	0	0	0
65021	Stonebridge Life Insurance Company	1	0	1	0	0		0	0	0	0	0
69477	Time Insurance Company	3	2	1	0	0		0	0	0	0	0
92916	United American Insurance Company	0	0	0	0	0		7	5	2	0	0
79413	UnitedHealthcare Insurance Company	243	71	30	9	133		26	20	2	0	4
95090	UnitedHealthcare of CO Inc.	15	5	3	0	7		0	0	0	0	0
THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS												
80985	4 Ever Life Insurance Company	60542	American Home Life Insurance Company									
71471	Ability Insurance Company	60577	American Income Life Insurance Company									
22667	ACE American Insurance Company	23469	American Modern Home Insurance Company									
20699	ACE Property and Casualty Company	60739	American National Insurance Company									
19720	American Alternative Insurance Corp.	71773	American National Life Insurance Company									
20427	American Casualty Company of Reading, PA	81078	American Network Insurance Company									
12321	American Continental Insurance Company	60763	American Pioneer Life Insurance Company									
10387	American Family Insurance Company	80624	American Progressive Life & Health Insurance Co. of NY									
19275	American Family Mutual Insurance Company	60801	American Public Life Insurance Company									
60488	American General Life Insurance Company	67679	American Republic Corp. Insurance Company									
60534	American Heritage Life Insurance Company	60836	American Republic Insurance Company									

THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS

84697	American Specialty Health Insurance Company	68500	Continental Life Insurance Company of Brentwood TN
68594	American-Amicable Life Insurance Company	11860	Copic Insurance Company
61069	Anthem Life Insurance Company	54739	Dental Concern, Inc.
71439	Assurity Life Insurance Company	73474	Dentegra Insurance Company
61689	Aviva Life and Annuity Company	12747	Envision Insurance Company
62944	AXA Equitable Life Insurance Company	62952	Equitable Life & Casualty Insurance Company
37273	AXIS Reinsurance Company	77968	Family Heritage Life Insurance Company of America
61263	Bankers Life and Casualty Company	63053	Family Life Insurance Company
37540	Beazley Insurance Company, Inc.	63177	Farmers New World Life Insurance Company
38245	BCS Insurance Company	63290	Fidelity Life Association, A Legal Reserve Life Ins. Co.
71714	Berkshire Life Insurance Company of America	71870	Fidelity Security Life Insurance Company
90638	BEST Life and Health Insurance Company	69140	First Allmerica Financial Life Insurance Company
57770	Catholic Holy Family Society	90328	First Health Life & Health Insurance Company
61735	Central Security Life Insurance Company	62324	Freedom Life Insurance Company of America
61751	Central States Health & Life Company of Omaha	63665	General American Life Insurance Company
61883	Central United Life Insurance Company	86258	General Re Life Corp.
80896	Centre Life Insurance Company	65536	Genworth Life and Annuity Insurance Company
10642	Cherokee Insurance Company	70939	Gerber Life Insurance Company
61832	Chesapeake Life Insurance Company	63312	Great American Life Insurance Company
71463	CICA Life Insurance Company of America	80705	Great-West Life Assurance Company
11175	Cigna Dental Health of CO Inc.	22322	Greenwich Insurance Company
62626	CMFG Life Insurance Company	64211	Guarantee Trust Life Insurance Company
62049	Colonial Life & Accident Insurance Company	64238	Guaranty Income Life Insurance Company
95774	Colorado Choice Health Plans	78611	HCSC Insurance Services Company
62146	Combined Insurance Company of America	66214	Heartland National Life Insurance Company
81426	Commercial Travelers Mutual Insurance Company	64513	Horace Mann Life Insurance Company
84824	Commonwealth Annuity and Life Insurance Company	70580	HumanaDental Insurance Company
60984	CompBenefits Insurance Company	97764	IdeaLife Insurance Company
65900	Conseco Life Insurance Company	64580	Illinois Mutual Life Insurance Company
62359	Constitution Life Insurance Company	26581	Independence American Insurance Company
71404	Continental General Insurance Company	81779	Individual Assurance Company, Life, Health & Accident

THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS

19429	Insurance Company of the State of PA	71412	Mutual of Omaha Insurance Company
65056	Jackson National Life Insurance Company	98205	National Foundation Life Insurance Company
11630	Jefferson Insurance Company	66583	National Guardian Life Insurance Company
65080	John Alden Life Insurance Company	82538	National Health Insurance Company
65838	John Hancock Life Insurance Company USA	87963	National Teachers Associates Life Insurance Company
65110	Kanawha Insurance Company	19445	National Union Fire Insurance Company of Pittsburgh, Pa.
65129	Kansas City Life Insurance Company	66869	Nationwide Life Insurance Company
58033	Knights of Columbus	78743	New Era Life Insurance Company
92274	Landcar Life Insurance Company	67059	North Coast Life Insurance Company
23043	Liberty Mutual Insurance Company	67148	Occidental Life Insurance Company of NC
65331	Liberty National Life Insurance Company	67199	Old American Insurance Company
77720	LifeSecure Insurance Company	57320	Omaha Woodmen Life Insurance Society
99724	LifeShield National Insurance Company	56383	Order of United Commercial Travelers of America
65676	Lincoln National Life Insurance Company	97268	Pacific Life & Annuity Company
65641	Lincoln Republic Insurance Company	67466	Pacific Life Insurance Company
68446	Longevity Insurance Company	67660	Pennsylvania Life Insurance Company
65870	Manhattan Life Insurance Company	67784	Philadelphia American Life Insurance Company
71072	Marquette National Life Insurance Company	67814	Phoenix Life Insurance Company
69515	MedAmerica Insurance Company	67873	Pioneer American Insurance Company
63762	Medco Containment Life Insurance Company	67946	Pioneer Security Life Insurance Company
79987	Medico Corp Life Insurance Company	60237	Premier Access Insurance Company
31119	Medico Insurance Company	65919	Primerica Life Insurance Company
97055	MEGA Life and Health Insurance Company	68136	Protective Life Insurance Company
86126	Members Life Insurance Company	68195	Provident Life and Accident Insurance Company
87726	Met Life Insurance Company	68241	Prudential Insurance Company of America
87726	MetLife Insurance Company of CT	71390	Puritan Life Insurance Company of America
66087	Mid-West National Life Insurance Company of TN	68284	Pyramid Life Insurance Company
66168	Minnesota Life Insurance Company	61360	ReliaStar Life Insurance Company of NY
81442	Monitor Life Insurance Company of NY	61700	Renaissance Life & Health Insurance Company of America
66281	Monumental Life Insurance Company	68462	Reserve National Insurance Company
66370	MONY Life Insurance Company	65005	Riversource Life Insurance Company

THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS

79014	SafeHealth Life Insurance Company	61425	Trustmark Insurance Company
93742	Securian Life Insurance Company	62863	Trustmark Life Insurance Company
68721	Security Life Insurance Company of America	58068	U.S. Branch of the Independent Order of Foresters
68772	Security Mutual Life Insurance Co. of NY	80314	UniCare Life & Health Insurance Company
63541	SeeChange Health Insurance Company	11121	Unified Life Insurance Company
68802	Sentinel Security Life Insurance Company	69701	Union Bankers Insurance Company
24988	Sentry Insurance A Mutual Company	62596	Union Fidelity Life Insurance Company
28460	Sentry Life Insurance Company	70408	Union Security Insurance Company
68810	Sentry Life Insurance Company	85766	United Concordia Insurance Company
65757	Shelter Life Insurance Company	52032	United Dental Care of CO, Inc.
71420	Sierra Health and Life Insurance Company	69868	United of Omaha Life Insurance Company
79057	Southland National Insurance Corp.	21113	United States Fire Insurance Company
86355	Standard Life and Accident Insurance Company	70106	United States Life Insurance Company in the City of NY
69078	Standard Security Life Insurance Company of New York	63479	United Teacher Associates Insurance Company
68985	Starmount Life Insurance Company	56413	United Transportation Union Insurance Association
38318	Starr Indemnity & Liability Company	72850	United World Life Insurance Company
25178	State Farm Mutual Automobile Insurance Company	97179	UnitedHealthcare Life Insurance Company
69116	State Life Insurance Company	56456	US Letter Carriers Mutual Benefit Association
89184	Sterling Investors Life Insurance Company	94358	USAble Life
10952	Stonebridge Casualty Insurance Company	39616	Vision Service Plan Insurance Company
80926	Sun Life and Health Insurance Company (U.S.)	70319	Washington National Insurance Company
80802	Sun Life Assurance Company of Canada	70335	West Coast Life Insurance Company
69272	Sunset Life Insurance Company of America	60704	Wilton Reassurance Life Company of NY
68608	Symetra Life Insurance Company	56499	Woodmen of the World
90581	Symetra National Life Insurance Company	24554	XL Insurance America, Inc.
69345	Teachers Insurance and Annuity Association of America		
56014	Thrivent Financial for Lutherans		
60142	TIAA-CREF Life Insurance Company		
70688	Transamerica Financial Life Insurance Company		
86231	Transamerica Life Insurance Company		
25658	Travelers Indemnity Company		