



## Report of Second Level Appeal and Independent External Reviews Calendar Year 2014

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. Only carriers reporting one or more second level appeal and/or independent external reviews are listed in the report.



Calendar Year 2014 (Self-reported by each company.)		2nd Level Appeals (Group Coverage Only)						External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn		Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
95109	Aetna Health Inc.	7	4	3	0	0		2	1	1	0	0
60054	Aetna Life Insurance Company	2	0	1	0	1		3	2	0	1	0
61301	Ameritas Life Insurance Corp.	9	5	4	0	0		0	0	0	0	0
11011	Anthem Blue Cross Blue Shield	67	21	44	2	0		9	7	2	0	0
67369	Cigna Health and Life Ins. Co.	131	125	3	3	0		6	2	4	0	0
95604	Cigna Healthcare of Colorado, Inc.	15	15	0	0	0		0	0	0	0	0
95774	Colorado Choice Health Plans	1	0	1	0	0		0	0	0	0	0
55875	Colorado Dental Service, Inc.	7	6	1	0	0		0	0	0	0	0
62308	Connecticut General Life Ins. Co.	120	115	5	0	0		13	10	3	0	0
71730	Continental American Ins. Co.	203	64	139	0	0		0	0	0	0	0
95750	Denver Health Medical Plan, Inc.	1	0	1	0	0		1	0	0	0	1
12747	Envision Insurance Company	0	0	0	0	0		88	51	22	0	15
64246	Guardian Life Ins. Co. of America	29	14	12	3	0		0	0	0	0	0
92711	HCC Life Insurance Company	1	1	0	0	0		0	0	0	0	0
70670	Health Care Services Corporation	7	4	0	0	0		14	8	4	2	0
95473	HMO Colorado, Inc.	11	4	7	0	0		1	1	0	0	0
95885	Humana Health Plan, Inc.	1	0	1	0	0		3	3	0	0	0
73288	Humana Insurance Company	0	0	0	0	0		3	1	1	1	0
95669	Kaiser Foundation Health Plan of CO	22	20	1	0	1		4	3	1	0	0
60053	Kaiser Permanente Insurance Company	4	2	1	0	1		0	0	0	0	0
65129	Kansas City Life Insurance Company	1	1	0	0	0		0	0	0	0	0
65676	Lincoln National Life Insurance Company	5	3	2	0	0		0	0	0	0	0
65978	Metropolitan Life Insurance Company Inc.	246	67	163	16	0		0	0	0	0	0
19445	National Union Fire Ins. Co. of Pittsburgh, PA	5	4	1	0	0		2	2	0	0	0
80578	Physicians Mutual Insurance Company	0	0	0	0	0		2	1	0	1	0
61271	Principal Life Insurance Company	105	69	13	23	0		1	0	1	0	0
68381	Reliance Standard Life Insurance Company	3	0	2	1	0		0	0	0	0	0

Calendar Year 2014 <i>(Self-reported by each company.)</i>		2nd Level Appeals (Group Coverage Only)						External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
47004	Rocky Mountain Healthcare Options, Inc.	2	2	0	0	0		4	4	0	0	0
63541	SeeChange Health Insurance Company	19	15	4	0	0		0	0	0	0	0
69019	Standard Insurance Company	6	1	4	1	0		0	0	0	0	0
79413	UnitedHealthcare Insurance Company	127	65	60	1	1		36	20	15	1	0
95090	UnitedHealthcare of Colorado, Inc.	12	3	6	1	2		1	0	0	0	1