



Report of Second Level Appeal and Independent External Reviews Calendar Year 2015

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 2015 (Self-reported by each company.)		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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
95109	Aetna Health Inc.	1	0	1	0	0		1	0	1	0	0
60054	Aetna Life Insurance Company	13	9	4	0	0		0	0	0	0	0
61301	Ameritas Life Insurance Corp..	15	5	8	2	0		0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	86	23	57	6	0		17	6	11	0	0
67369	Cigna Health and Life Insurance Company	88	78	9	1	0		2	2	0	0	0
95604	Cigna Healthcare of Colorado, Inc.	0	0	0	0	0		3	3	0	0	0
95774	Colorado Choice Health Plans	1	0	1	0	0		1	0	0	0	1
15126	Colorado Health Insurance Cooperative, Inc.	16	3	13	0	0		10	6	2	0	2
62308	Connecticut General Life Insurance Company	45	37	8	0	0		13	10	3	0	0
20443	Continental Casualty Company	1	1	0	0	0		0	0	0	0	0
55875	Delta Dental of Colorado	23	20	2	0	1		0	0	0	0	0
95750	Denver Health Medical Plan, Inc.	1	0	0	1	0		2	0	2	0	0
64211	Guarantee Trust Life Insurance Company	0	0	0	0	0		1	0	1	0	0
64246	Guardian Life Insurance Company of America	8	0	0	8	0		0	0	0	0	0
92711	HCC Life Insurance Company	0	0	0	0	0		1	1	0	0	0
70670	Health Care Service Corporation	1	1	0	0	0		6	4	2	0	0
95473	HMO Colorado, Inc.	8	4	3	1	0		1	0	1	0	0
95885	Humana Health Plan, Inc.	8	4	4	0	0		5	3	2	0	0
73288	Humana Insurance Company	1	0	1	0	0		2	1	1	0	0
95669	Kaiser Foundation Health Plan of Colorado	20	14	4	0	2		10	8	2	0	0
60053	Kaiser Permanente Ins. Co.	6	2	4	0	0		0	0	0	0	0
65676	Lincoln National Life Insurance Company	0	0	0	0	0		21	21	0	0	0
65935	Massachusetts Mutual Life Insurance Company	0	0	0	0	0		1	1	0	0	0
65978	Metropolitan Life Insurance Company	228	62	147	19	0		0	0	0	0	0
61271	Principal Life Insurance Company	87	60	15	12	0		0	0	0	0	0
95482	Rocky Mountain Health Maintenance Organization	2	1	1	0	0		1	1	0	0	0
47004	Rocky Mountain Healthcare Options, Inc.	4	2	2	0	0		5	5	0	0	0

Calendar Year 2015 <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
69019	Standard Insurance Company	3	1	2	0	0		0	0	0	0	0
80802	Sun Life Assurance Company of Canada	0	0	0	0	0		1	0	1	0	0
69477	Time Insurance Company	0	0	0	0	0		2	1	1	0	0
79413	UnitedHealthcare Insurance Company	213	95	77	6	35		35	18	8	0	9
95090	UnitedHealthcare of Colorado, Inc.	32	10	21	0	1		0	0	0	0	0
39616	Vision Service Plan Insurance Company	1	0	1	0	0		0	0	0	0	0