



## Report of Second Level Appeal and Independent External Reviews Calendar Year 2017

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 2017 (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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn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.	5	2	3	0	0		3	3	0	0	0
60054	Aetna Life Insurance Company	11	6	5	0	0		2	2	0	0	0
61301	Ameritas Life Insurance Corp..	9	3	6	0	0		0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	49	19	26	4	0		43	23	17	3	0
15963	Bright Health Insurance Co.	0	0	0	0	0		6	1	4	0	1
11175	Cigna Dental HealthCare of Colorado, Inc.	1	1	0	0	0		0	0	0	0	0
67369	Cigna Health and Life Insurance Company	92	82	10	0	0		16	14	2	0	0
95604	Cigna Healthcare of Colorado, Inc.	4	4	0	0	0		0	0	0	0	0
71730	Continental American Insurance Co.	3	0	3	0	0		0	0	0	0	0
55875	Delta Dental of Colorado	40	27	11	2	0		3	2	0	0	1
73474	Dentegra Insurance Co.	0	0	0	0	0		1	0	1	0	0
95750	Denver Health Medical Plan, Inc.	3	1	2	0	0		0	0	0	0	0
70025	Genworth Life Insurance Co.	1	0	1	0	0		0	0	0	0	0
64211	Guarantee Trust Life Insurance Company	2	1	1	0	0		0	0	0	0	0
64246	Guardian Life Insurance Company of America	43	21	15	7	0		0	0	0	0	0
92711	HCC Life Insurance Company	2	1	1	0	0		0	0	0	0	0
70670	Health Care Service Corporation	0	0	0	0	0		12	5	0	0	0
95473	HMO Colorado, Inc.	8	4	3	1	0		14	8	6	0	0
95885	Humana Health Plan, Inc.	8	6	1	1	0		21	13	8	0	0
73288	Humana Insurance Company	0	0	0	0	0		1	1	0	0	0
95669	Kaiser Foundation Health Plan of Colorado	3	3	0	0	0		3	1	2	0	0
60053	Kaiser Permanente Insurnce Company	2	0	1	1	0		0	0	0	0	0
65676	Lincoln National Life Insurance Company	12	6	3	2	1		82	42	38	2	0
65978	Metropolitan Life Insurance Company	225	65	143	17	0		0	0	0	0	0
60237	Premier Access Insurance Co.	1	1	0	0	0		0	0	0	0	0
61271	Principal Life Insurance Company	62	41	13	8	0		1	1	0	0	0
68381	Reliance Standard Life insurance Co.	3	1	2	0	0		0	0	0	0	0

Calendar Year 2017 (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
95482	Rocky Mountain Health Maintenance Organization	1	1	0	0	0		0	0	0	0	0
47004	Rocky Mountain Healthcare Options, Inc.	4	3	1	0	0		0	0	0	0	0
69019	Standard Insurance Company	5	1	3	1	0		0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Co.	0	0	0	0	0		1	0	1	0	0
80802	Sun Life Assurance Company of Canada	2	2	0	0	0		0	0	0	0	0
85766	United Concordia Insurance Co.	4	2	2	0	0		0	0	0	0	0
79413	UnitedHealthcare Insurance Company	170	94	50	4	22		32	17	8	0	6
95090	UnitedHealthcare of Colorado, Inc.	66	23	37	0	6		1	0	0	0	1