



COLORADO

**Department of
Regulatory Agencies**

Division of Insurance

Michael Conway
Commissioner of Insurance

Report of Second Level Appeal and Independent External Reviews

Calendar Year 2018

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 Division of Insurance. The information provided in the following chart was self-reported by each health carrier who reported covered Colorado lives.

The report 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 appeals and/or independent external reviews are listed in the report.



Calendar Year 2018 (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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn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.	9	4	5	0	0		2	1	1	0	0
60054	Aetna Life Insurance Company	10	7	3	0	0		6	3	3	0	0
61301	Ameritas Life Insurance Corp.	4	2	1	1	0		2	1	1	0	0
11011	Anthem Blue Cross and Blue Shield	162	91	35	36	0		52	31	21	0	0
37273	Axis Insurance Company	0	0	0	0	0		1	1	0	0	0
15963	Bright Health Insurance Company	0	0	0	0	0		9	5	4	0	0
11175	Cigna Dental Health of Colorado, Inc.	2	0	2	0	0		0	0	0	0	0
67369	Cigna Health and Life Insurance Company	52	49	3	0	0		27	17	10	0	0
95604	Cigna HealthCare of Colorado, Inc.	3	3	0	0	0		0	0	0	0	0
55875	Colorado Dental Service, Inc.	53	36	12	1	4		0	0	0	0	0
71730	Continental American Insurance Company	3	1	2	0	0		0	0	0	0	0
95750	Denver Health Medical Plan Inc.	6	4	2	0	0		0	0	0	0	0
64246	Guardian Life Insurance Company of America	60	31	16	13	0		0	0	0	0	0
70670	Health Care Service Corporation	13	11	2	0	0		35	28	6	1	0
95473	HMO Colorado, Inc.	12	8	4	0	0		21	13	8	0	0
95885	Humana Health Plan, Inc.	3	2	1	0	0		17	10	7	0	0
95669	Kaiser Foundation Health Plan of Colorado	7	4	2	0	1		4	3	1	0	0
60053	Kaiser Permanente Insurance Company	7	5	2	0	0		0	0	0	0	0
65676	Lincoln National Life Insurance Company	10	9	1	0	0		53	22	18	13	0
65978	Metropolitan Life Insurance Company	459	127	293	39	0		0	0	0	0	0
61271	Principal Life Insurance Company	86	48	25	13	0		2	1	0	1	0
68381	Reliance Standard Life Insurance Company	1	1	0	0	0		0	0	0	0	0
95482	Rocky Mountain Health Maintenance Organization, Inc.	3	2	1	0	0		0	0	0	0	0
47004	Rocky Mountain Healthcare Options	1	0	1	0	0		0	0	0	0	0
69019	Standard Insurance Company	2	1	0	1	0		0	0	0	0	0
70408	Union Security Insurance Company	0	0	0	0	0		1	1	0	0	0
85766	United Concordia Insurance Company	8	3	3	2	0		0	0	0	0	0

Calendar Year 2018 <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
79413	UnitedHealthcare Insurance Company	166	124	37	2	3		19	8	11	0	0
95090	UnitedHealthcare of Colorado, Inc.	16	11	4	1	0		2	0	2	0	0