



COLORADO

**Department of
Regulatory Agencies**

Division of Insurance

Michael Conway
Commissioner of Insurance

Report of Second Level Appeal and Independent External Reviews

Calendar Year 2019

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 Regulations 4-2-17 and 4-4-5 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 2019 (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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn		Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn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	4	1	3	0	0		1	0	1	0	0
60054	Aetna Life Insurance Company	3	1	2	0	0		2	0	0	0	2
61301	Ameritas Life Insurance Corp.	1	0	1	0	0		0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	153	91	22	40	0		28	17	11	0	0
37273	AXIS INSURANCE COMPANY	0	0	0	0	0		0	0	0	0	0
38245	BCS Insurance Company	1	1	0	0	0		0	0	0	0	0
67369	Cigna Health and Life Insurance Company	90	77	12	1	0		12	9	3	0	0
55875	Colorado Dental Service, Inc.	55	38	8	5	4		1	1	0	0	0
95750	Denver Health Medical Plan Inc.	1	0	1	0	0		0	0	0	0	0
70025	Genworth Life Insurance Company	1	0	1	0	0		0	0	0	0	0
70670	Health Care Service Corporation (HCSC)	7	7	0	0	0		37	26	10	0	1
95473	HMO Colorado Inc.	14	7	7	0	0		1	0	1	0	0
95885	Humana Health Plan, Inc.	5	4	1	0	0		2	2	0	0	0
95669	Kaiser Foundation Health Plan of Colorado	7	5	2	0	0		2	2	0	0	0
60053	Kaiser Permanente Insurance Company	3	3	0	0	0		0	0	0	0	0
65129	Kansas City Life Insurance Company	1	0	1	0	0		0	0	0	0	0
65676	Lincoln National Life Insurance Company	4	0	4	0	0		1	1	0	0	0
65978	Metropolitan Life Insurance Company	310	111	170	29	0		0	0	0	0	1
80578	Physicians Mutual Insurance Company	4	3	0	1	0		0	0	0	0	0
61271	Principal Life Insurance Company	77	47	17	13	0		6	1	4	1	0
95482	Rocky Mountain Health Maintenance Organization, Inc.	6	1	5	0	0		0	0	0	0	0
69019	Standard Insurance Company	0	0	0	0	0		1	0	1	0	0
86355	Standard Life and Accident Insurance Company	0	0	0	0	0		0	0	0	0	0
85766	United Concordia Insurance Company	1	1	0	0	0		0	0	0	0	0
79413	UnitedHealthcare Insurance Company	236	183	45	8	0		31	20	11	0	0
95090	UnitedHealthcare of Colorado, Inc.	31	25	6	0	0		1	0	1	0	0