

PRESS RELEASE

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State Insurance Department Publishes 1999 HMO Complaint Ratios

The Arizona Department of Insurance has published the 1999 complaint ratios for managed health care organizations. The free publication contains complaint ratios for nine health maintenance organizations, seven pre-paid dental plans and four non-profit service corporations.

These ratios represent the number of written complaints received by the Insurance Department per 1,000 individuals covered by each organization during the 1999 calendar year. Both the total number of enrollees and the written complaints are shown in this publication. It is the second year that the agency has published the managed care complaint ratios.

Arizona Insurance Director Charles R. Cohen said the brochure enables consumers to compare the number of complaints lodged against managed care organizations in Arizona last year. However, he cautioned that the complaint ratios do not reflect a determination by the Insurance Department regarding the merits of each complaint, but merely represent the total number of written complaints received by the Department against individual companies during 1999.

"The complaint ratios are useful when comparison shopping for managed care coverage," Cohen said.

Other free publications that are available include consumer guides to group and individual health insurance. The Insurance Department recommends that consumers consult an insurance professional before purchasing coverage. Although price is always a factor, consumers should consider the company's service to its policyholders, its overall reputation, and the type of coverage offered.

The Insurance Department uses complaint ratios to identify areas of potential regulatory non-compliance that may merit closer examination. The complaint ratio is achieved by dividing the number of individuals covered into the number of complaints, and multiplying the answer by 1,000. For example, a company with policies covering 100,000 individuals that receives 52 complaints would have a complaint ratio of 0.52.

A copy of the complaint ratio and the consumer guides to group and individual health insurance may be obtained by visiting the Insurance Department web page at www.state.az.us/id or by calling or writing to: Arizona Department of Insurance, Consumer Assistance, 2910 N. 44th Street, Suite 210, Phoenix, AZ 85018; (602) 912-8444 (Phoenix); (1-800) 325-2548 (Statewide), (520) 628-6370 (Tucson).

(Complete Complaint Ratio Chart is on the Next Page)

1999 COMPLAINT RATIO SURVEY - MANAGED CARE

COMPANY NAME	HEALTH CARE		INDIVID CHILD CARE	DENTAL CARE		VISION CARE		MEDICARE SUPPLEMENT		MEDICARE + CHOICE		TOTAL ENROLLEES	COMPLAINTS	RATIO
	INDIVID	GROUP		INDIVID	GROUP	INDIVID	GROUP	INDIVID	GROUP	INDIVID	GROUP			
Health Care Service Organizations														
AETNA U.S. HEALTHCARE, INC.	0	110,729	0	0	0	0	0	0	0	5,622	0	116,351	52	0.447
CIGNA HEALTHCARE OF AZ, INC.	11,867	376,953	0	0	0	0	0	3	0	37,815	6,696	433,334	64	0.148
HEALTH PLAN OF NEVADA, INC.	0	309	0	0	0	0	0	0	0	2,827	0	3,136	2	0.638
HUMANA HEALTH PLAN, INC.	0	19,190	0	0	0	0	0	0	0	21,476	0	40,666	24	0.590
INTERGROUP PREPAID HEALTH SERVICES OF AZ, INC.	26,474	256,459	0	0	0	0	0	0	0	48,614	8,328	339,875	112	0.330
MAYO HEALTH PLAN AZ, INC.	0	26,531	0	0	0	0	0	0	0	0	0	26,531	1	0.038
PACIFICARE OF AZ, INC.	5,495	98,069	0	0	2,967	0	0	0	0	88,776	0	195,307	75	0.384
SUN HEALTH MEDISUN, INC.	0	0	0	0	0	0	0	543	0	2,246	0	2,789	0	0.000
UNITED HEALTHCARE OF AZ, INC.	9,967	371,446	0	0	0	0	0	0	0	18,629	2,812	402,854	96	0.238
SUBTOTALS	53,803	1,259,686	0	0	2,967	0	0	546	0	226,005	17,836	1,560,843	426	
Non-Profit Service Corporations														
BLUE CROSS AND BLUE SHIELD OF AZ, INC.	69,828	389,863	1,754	0	62,358	0	0	12,793	9,847	3,613	142	550,198	70	0.127
DELTA DENTAL PLAN OF AZ, INC.	0	0	0	0	126,567	0	0	0	0	0	0	126,567	51	0.403
SIGHTCARE, INC.	0	0	0	0	0	0	28,250	0	0	0	0	28,250	0	0.000
VISION SERVICE PLAN OF AZ, INC.	0	0	0	0	0	0	443,560	0	0	0	0	443,560	0	0.000
SUBTOTALS	69,828	389,863	1,754	0	188,925	0	471,810	12,793	9,847	3,613	142	1,148,575	121	
Pre-Paid Dental Plans														
CIGNA DENTAL HEALTH PLAN OF AZ, INC.	0	0	0	436	119,639	0	0	0	0	0	0	120,075	2	0.017
EMPLOYERS DENTAL SERVICES, INC.	0	0	0	0	162,545	0	0	0	0	0	0	162,545	1	0.006
PREMIER CHOICE DENTAL, INC.	0	0	0	6,440	0	0	0	0	0	0	0	6,440	0	0.000
PRIVATE MEDICAL-CARE OF AZ, INC.	0	0	0	0	1,102	0	0	0	0	0	0	1,102	0	0.000
SAFEGUARD HEALTH PLANS, INC.	0	0	0	0	1,424	0	0	0	0	0	0	1,424	0	0.000
TOTAL DENTAL ADMINISTRATORS HEALTH PLAN, INC.	0	0	0	0	10,560	0	0	0	0	0	0	10,560	0	0.000
UNITED DENTAL CARE OF AZ, INC.	0	0	0	8,840	198,715	0	0	0	0	0	0	207,555	5	0.024
SUBTOTALS	0	0	0	15,716	493,985	0	0	0	0	0	0	509,701	8	
TOTALS	123,631	1,649,549	1,754	15,716	685,877	0	471,810	13,339	9,847	229,618	17,978	3,219,119	555	