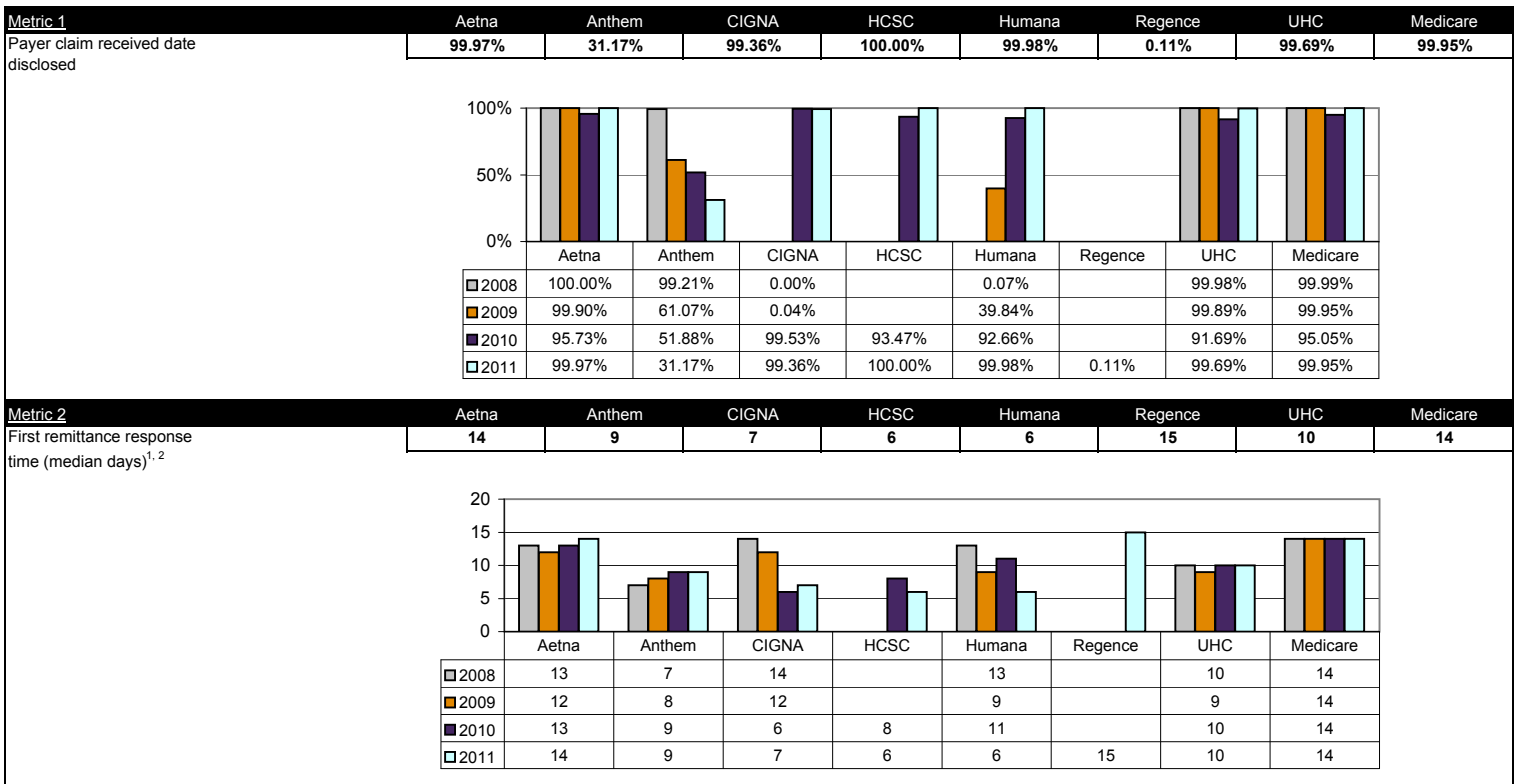


## 2011 National Health Insurer Report Card

The American Medical Association's (AMA) National Health Insurer Report Card (NHIRC) provides physicians and the general public a reliable and defensible source of critical metrics concerning the timeliness, transparency and accuracy of claims processing by health insurance companies. Billions of dollars in administrative waste would be eliminated each year if third-party payers sent a timely, accurate and specific response to each physician claim.

The NHIRC is for informational purposes only. Physicians and payers are encouraged to review the NHIRC results and support the AMA's "Heal the Claims Process"<sup>TM</sup> campaign, committing to the goal of reducing the cost of claims administration to 1 percent of collections. Visit [www.ama-assn.org/go/reportcard](http://www.ama-assn.org/go/reportcard) for more information.

### PAYMENT TIMELINESS



\* = New metric reported in 2011 NHIRC  
 \*\* = May not total 100% due to rounding error  
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 DNR = Payer did not respond

UHC = UnitedHealthcare  
 NR = Not reported

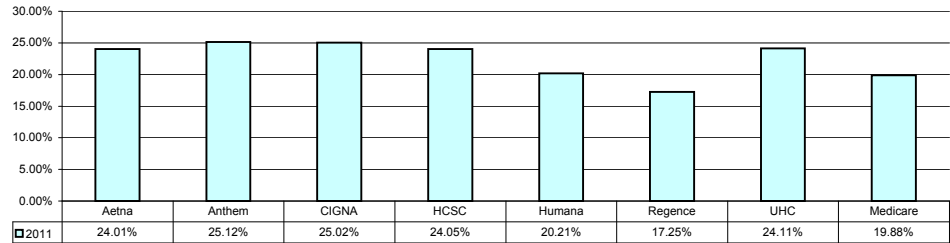
<sup>1</sup> If payer did not report the Payer Claim Received Date, date of service from the matching 837 was used.

<sup>2</sup> Differences between payers in the reported metrics 2 and 2A may not represent actual differences in the time taken by physicians to receive payment. The NHIRC was developed in cooperation with National Healthcare Exchange Services, Inc. and the Frank Cohen Group, LLC.

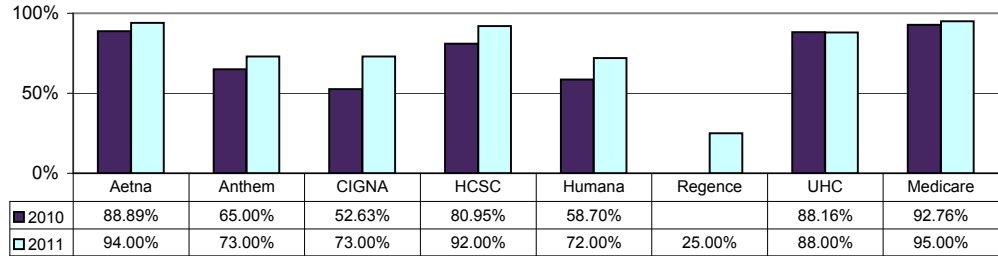
## CASH FLOW

Metric 2A*		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Cash flow analysis <sup>3**</sup>	0-15 days	70.82%	81.27%	94.51%	93.47%	95.32%	54.66%	83.94%	95.16%
	16-30 days	28.79%	14.25%	4.52%	5.71%	3.68%	41.30%	15.69%	4.43%
	31-45 days	0.30%	3.15%	0.77%	0.69%	0.90%	3.06%	0.30%	0.35%
	46-60 days	0.07%	1.12%	0.18%	0.12%	0.09%	0.80%	0.07%	0.06%
	Greater than 60 days	0.02%	0.22%	0.02%	0.02%	0.01%	0.17%	0.01%	0.01%

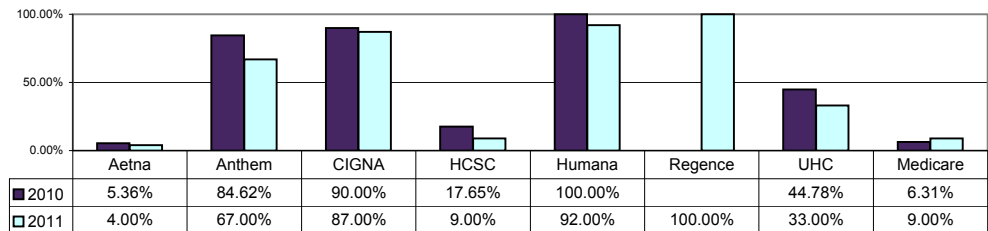
Metric 2B*		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Percentage of claim lines paid \$0		24.01%	25.12%	25.02%	24.05%	20.21%	17.25%	24.11%	19.88%



Metric 3		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Electronic funds transfer (EFT) adoption rate		94.00%	73.00%	73.00%	92.00%	72.00%	25.00%	88.00%	95.00%



Metric 3A		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
EFT adopters still receiving checks		4.00%	67.00%	87.00%	9.00%	92.00%	100.00%	33.00%	9.00%



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<sup>3</sup> Differences between payers in the reported in metrics 2 and 2A may not represent actual differences in the time taken by physicians to receive payment. More detailed information on this can be found in the document "2011 National Health Insurer Report Card: Statement of methodology, including the step-by-step guidance."

## ACCURACY

Metric 4		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Allowed amount disclosed		<b>99.99%</b>	<b>99.74%</b>	<b>99.44%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
2008	97.77%	97.37%	19.25%		97.33%		93.40%	98.53%
2009	100.00%	81.02%	0.00%		100.00%		99.96%	100.00%
2010	100.00%	99.73%	99.58%	100.00%	99.94%		100.00%	100.00%
2011	99.99%	99.74%	99.44%	100.00%	100.00%	100.00%	100.00%	100.00%

Metric 5		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Contracted fee schedule match rate	Match Rate	<b>86.27%</b>	<b>62.08%</b>	<b>86.37%</b>	<b>85.76%</b>	<b>88.51%</b>	<b>86.28%</b>	<b>92.26%</b>	<b>98.91%</b>
	95% confidence half-width	<b>0.23%</b>	<b>0.21%</b>	<b>0.29%</b>	<b>0.21%</b>	<b>0.23%</b>	<b>0.90%</b>	<b>0.13%</b>	<b>0.02%</b>

	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
2008	70.78%	72.14%	66.23%		84.20%		61.55%	98.12%
2009	82.08%	87.94%	83.09%		93.37%		74.34%	97.53%
2010	87.51%	77.77%	90.61%	93.88%	88.63%		89.86%	98.26%
2011	86.27%	62.08%	86.37%	85.76%	88.51%	86.28%	92.26%	98.91%

Metric 5A			Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Contracted fee schedule match rate by major CPT code categories <sup>4</sup>	E & M	Match Rate	<b>84.26%</b>	<b>53.79%</b>	<b>82.95%</b>	<b>93.36%</b>	<b>91.11%</b>	<b>96.53%</b>	<b>94.69%</b>	<b>98.40%</b>
		95% confidence half-width	<b>0.41%</b>	<b>0.33%</b>	<b>0.59%</b>	<b>0.27%</b>	<b>0.43%</b>	<b>0.58%</b>	<b>0.23%</b>	<b>0.04%</b>
	Medicine	Match Rate	<b>85.80%</b>	<b>47.39%</b>	<b>83.21%</b>	<b>78.06%</b>	<b>82.46%</b>	<b>80.50%</b>	<b>83.95%</b>	<b>98.31%</b>
		95% confidence half-width	<b>0.46%</b>	<b>0.44%</b>	<b>0.74%</b>	<b>0.61%</b>	<b>0.82%</b>	<b>3.06%</b>	<b>0.46%</b>	<b>0.06%</b>
	Pathology & Laboratory	Match Rate	<b>90.76%</b>	<b>86.26%</b>	<b>93.61%</b>	<b>84.88%</b>	<b>82.16%</b>	<b>40.25%</b>	<b>97.36%</b>	<b>97.83%</b>
		95% confidence half-width	<b>0.58%</b>	<b>0.50%</b>	<b>0.52%</b>	<b>0.38%</b>	<b>0.66%</b>	<b>3.39%</b>	<b>0.24%</b>	<b>0.07%</b>
	Radiology & Imaging	Match Rate	<b>88.86%</b>	<b>86.54%</b>	<b>88.16%</b>	<b>73.24%</b>	<b>91.13%</b>	<b>NR</b>	<b>93.29%</b>	<b>99.69%</b>
		95% confidence half-width	<b>0.42%</b>	<b>0.38%</b>	<b>0.51%</b>	<b>0.74%</b>	<b>0.33%</b>	<b>NR</b>	<b>0.19%</b>	<b>0.01%</b>
	Surgical	Match Rate	<b>80.17%</b>	<b>78.28%</b>	<b>84.99%</b>	<b>94.41%</b>	<b>90.84%</b>	<b>NR</b>	<b>89.06%</b>	<b>98.76%</b>
		95% confidence half-width	<b>1.16%</b>	<b>0.70%</b>	<b>1.16%</b>	<b>0.47%</b>	<b>0.85%</b>	<b>NR</b>	<b>0.58%</b>	<b>0.06%</b>

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**Metric 5B**

Contracted fee schedule  
match rate by state  
X= 95% confidence half-  
width<sup>5</sup>

State	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare	
	%	X	%	X	%	X	%	X	%	X	%	X	%	X	%	X
AL															99.39%	0.18%
AR									99.88%	0.24%			97.88%	0.61%	99.64%	0.06%
AZ					90.21%	2.19%							91.59%	0.99%	91.74%	1.39%
CA	80.60%	0.56%	42.16%	0.30%	63.24%	1.41%							87.31%	1.03%	98.46%	0.07%
CO					90.85%	1.78%							97.28%	0.67%	98.95%	0.24%
CT	96.49%	0.61%													99.90%	0.06%
DC															98.02%	0.18%
FL	95.77%	0.31%			91.41%	0.57%			96.69%	0.25%			94.29%	0.27%	99.36%	0.03%
GA	91.17%	1.43%	83.82%	0.48%	94.93%	0.55%			96.67%	0.47%			92.44%	0.33%	99.33%	0.05%
HI															100.0%	0.00%
IA													58.24%	3.64%	94.88%	0.44%
IL	89.55%	1.28%			61.57%	4.12%	95.39%	0.28%					96.02%	0.93%	96.63%	0.21%
IN			90.61%	0.39%					98.06%	0.49%			92.09%	0.97%	96.72%	0.22%
KS	97.46%	0.88%			70.44%	2.98%			18.46%	1.81%			99.56%	0.28%	99.59%	0.13%
KY	71.81%	3.00%	84.31%	1.14%					72.81%	0.81%					98.75%	0.11%
LA	95.99%	1.16%			88.68%	1.46%			98.38%	0.34%			97.17%	0.62%	99.37%	0.06%
MA	87.23%	1.89%	94.01%	0.92%	78.41%	1.72%									99.94%	0.03%
MD	73.62%	1.59%			85.84%	1.48%							92.87%	0.63%	99.11%	0.08%
ME					86.60%	2.77%										
MI	84.88%	2.08%													99.54%	0.05%
MO	87.91%	1.30%	96.42%	0.74%	81.37%	1.43%			92.58%	1.02%			99.24%	0.18%	99.40%	0.08%
MS													92.41%	1.63%	97.93%	0.15%
MT									96.39%	1.36%					85.33%	0.79%
NC	94.28%	0.76%			92.86%	0.71%			99.00%	0.27%			76.57%	0.85%	99.04%	0.06%
NE													96.12%	0.64%	99.21%	0.13%
NH	98.97%	0.49%			97.79%	0.44%							90.49%	1.02%	98.48%	0.19%
NJ	72.35%	1.47%													99.23%	0.13%
NM															99.93%	0.14%
NV			92.70%	1.10%											99.82%	0.08%
NY	78.49%	2.39%	62.03%	3.78%											99.59%	0.07%
OH	90.76%	0.61%	89.31%	0.36%	97.81%	1.06%			88.72%	0.99%			97.22%	0.28%	99.66%	0.07%
OK	89.11%	1.54%					70.77%	3.39%	80.45%	2.02%					99.59%	0.08%
OR															97.80%	0.25%
PA															96.47%	0.19%
SC															96.75%	0.23%
SD															99.97%	0.04%
TN					83.31%	1.71%			96.20%	0.71%					99.15%	0.06%
TX	78.26%	0.70%			83.06%	0.84%	83.35%	0.25%	75.98%	1.11%			89.00%	0.44%	99.30%	0.04%
VA			98.60%	0.64%											99.78%	0.11%
WA											86.10%	0.99%			99.55%	0.13%
WI			49.34%	1.02%									94.78%	0.42%		
WV															100.0%	0.0%

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## ACCURACY

Metric 6	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
First electronic remittance advice (ERA) accuracy	81.08%	61.05%	83.02%	87.04%	81.99%	88.41%	90.23%	96.19%

	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
2010	81.23%	73.98%	84.51%	87.83%	82.92%		85.99%	96.12%
2011	81.08%	61.05%	83.02%	87.04%	81.99%	88.41%	90.23%	96.19%

## Administrative Requirements - Prior Authorization

Metric 7*	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Prior authorization frequency	3.50%	3.10%	6.15%	1.68%	5.20%	0.04%	4.92%	3.28%

	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
2011	3.50%	3.10%	6.15%	1.68%	5.20%	0.04%	4.92%	3.28%

## CLAIM EDIT SOURCES and FREQUENCY

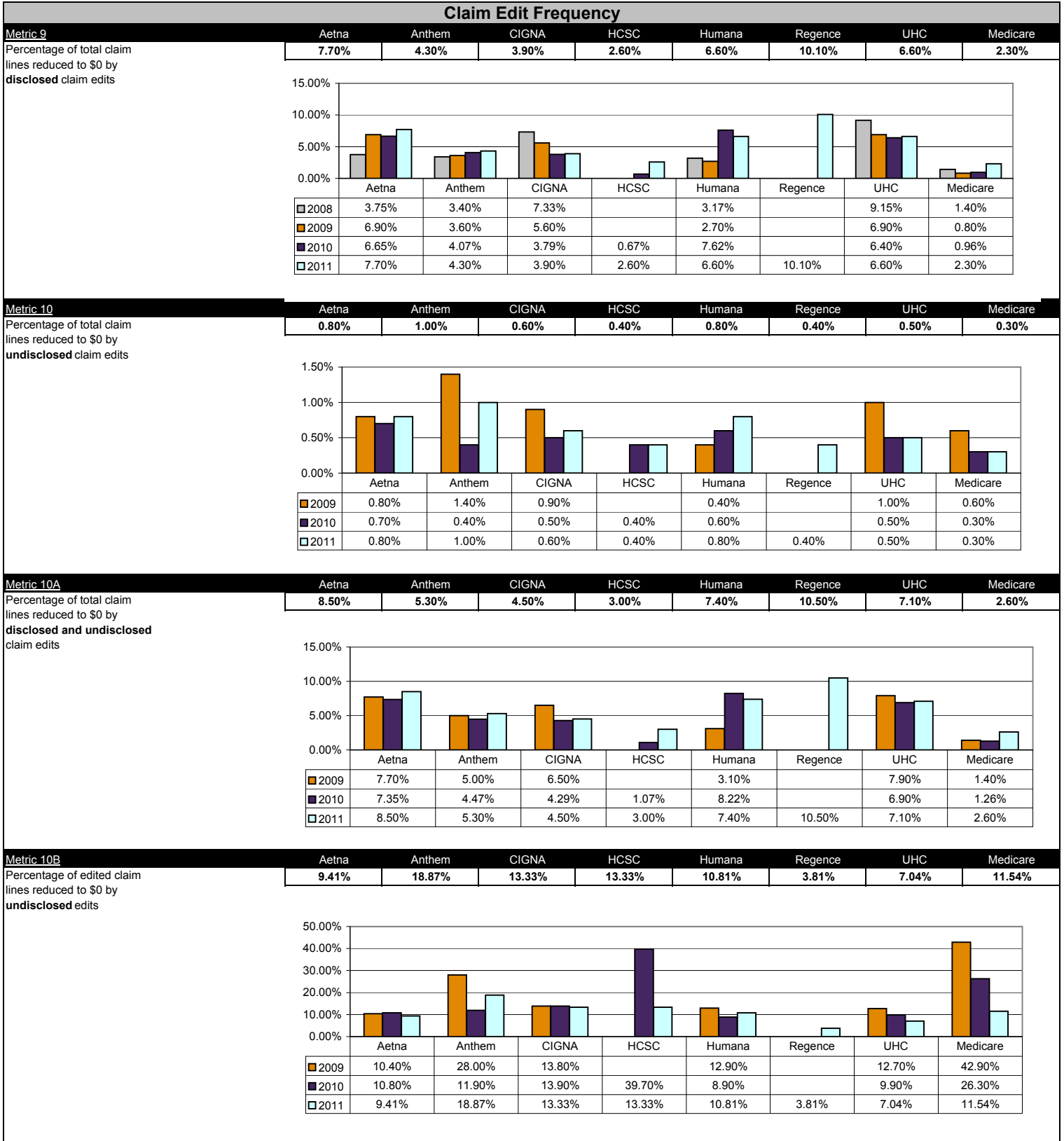
Claim Edit Sources									
Metric 8		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Source of payer disclosed claim edits	CPT	8.10%	5.10%	11.80%	11.00%	7.40%	14.90%	3.20%	8.90%
	ASA	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	NCCI	4.10%	15.40%	7.40%	20.30%	3.60%	1.10%	4.70%	8.80%
	CMS	6.30%	48.80%	78.10%	57.10%	32.30%	82.60%	49.40%	36.10%
	Payer-specific	81.40%	30.70%	2.70%	11.60%	56.70%	1.40%	42.70%	46.30%
Metric 8A		Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare
Total number of available payer claim edits	CPT	20,167	20,454	19,953	20,454	20,454	20,454	20,358	20,454
	ASA	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070
	NCCI	841,833	841,904	841,904	841,904	841,904	841,904	841,904	841,904
	CMS	54,853	55,345	55,339	55,345	55,345	55,345	41,458	55,345
	Payer-specific	223,985	170,027	6,795	199,610	10,534	10,490	253,462	2,224,145

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## DENIALS

Metric 11	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare																																														
Percentage of claim lines denied	1.38%		3.62%		0.68%		1.59%		2.33%		1.36%		1.05%		2.73%																																														
	<table border="1" style="margin-top: 10px;"> <thead> <tr> <th>Year</th> <th>Aetna</th> <th>Anthem</th> <th>CIGNA</th> <th>HCSC</th> <th>Humana</th> <th>Regence</th> <th>UHC</th> <th>Medicare</th> </tr> </thead> <tbody> <tr> <td>2008</td> <td>6.80%</td> <td>4.62%</td> <td>3.44%</td> <td></td> <td>2.90%</td> <td></td> <td>2.68%</td> <td>6.85%</td> </tr> <tr> <td>2009</td> <td>1.81%</td> <td>4.34%</td> <td>2.56%</td> <td></td> <td>2.03%</td> <td></td> <td>2.02%</td> <td>4.00%</td> </tr> <tr> <td>2010</td> <td>2.57%</td> <td>4.50%</td> <td>0.67%</td> <td>2.67%</td> <td>2.18%</td> <td></td> <td>2.21%</td> <td>3.82%</td> </tr> <tr> <td>2011</td> <td>1.38%</td> <td>3.62%</td> <td>0.68%</td> <td>1.59%</td> <td>2.33%</td> <td>1.36%</td> <td>1.05%</td> <td>2.73%</td> </tr> </tbody> </table>																Year	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare	2008	6.80%	4.62%	3.44%		2.90%		2.68%	6.85%	2009	1.81%	4.34%	2.56%		2.03%		2.02%	4.00%	2010	2.57%	4.50%	0.67%	2.67%	2.18%		2.21%	3.82%	2011	1.38%	3.62%	0.68%	1.59%	2.33%	1.36%	1.05%	2.73%
Year	Aetna	Anthem	CIGNA	HCSC	Humana	Regence	UHC	Medicare																																																					
2008	6.80%	4.62%	3.44%		2.90%		2.68%	6.85%																																																					
2009	1.81%	4.34%	2.56%		2.03%		2.02%	4.00%																																																					
2010	2.57%	4.50%	0.67%	2.67%	2.18%		2.21%	3.82%																																																					
2011	1.38%	3.62%	0.68%	1.59%	2.33%	1.36%	1.05%	2.73%																																																					
Metric 12	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare																																														
Reason codes (Claim Adjusted Reason Codes [CARC])**	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%																																													
96	36.74%	26	25.51%	96	29.20%	16	33.41%	96	42.47%	26	48.63%	16	43.89%	50	23.69%																																														
197	10.97%	204	21.63%	51	27.86%	96	22.69%	16	19.84%	16	11.64%	96	21.70%	16	13.56%																																														
55	9.45%	16	17.08%	49	7.06%	119	10.65%	125	10.07%	49	8.90%	49	4.96%	49	10.58%																																														
165	8.68%	96	11.67%	38	6.11%	B5	10.55%	197	6.30%	96	7.53%	197	4.52%	89	9.97%																																														
227	6.44%	B7	4.29%	197	5.92%	49	5.88%	B9	5.73%	167	4.79%	204	2.92%	26	9.73%																																														
56	5.82%	119	4.03%	45	5.15%	227	3.27%	B5	4.34%	204	4.79%	56	2.88%	140	8.02%																																														
B7	4.72%	38	3.84%	1	4.39%	179	2.78%	40	2.74%	125	4.11%	185	2.66%	96	5.92%																																														
97	3.63%	197	3.29%	15	3.05%	197	2.16%	26	2.09%	38	2.74%	26	2.66%	B7	5.12%																																														
95	3.44%	other	8.66%	35	2.67%	104	2.05%	other	6.42%	51	2.74%	B20	2.44%	204	3.83%																																														
other	10.11%			other	8.59%	other	6.54%			other	4.11%	other	11.38%	other	9.58%																																														
Metric 13	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare																																														
Remark codes (Remittance Advice Remark Codes [RARC])**	RARC	%	RARC	%	RARC	%	RARC	%	RARC	%	RARC	%	RARC	%	RARC	%																																													
N130	35.45%	N179	28.25%	Unused		N130	37.49%	N115	26.47%	N29	59.26%	MA130	21.32%	M25	20.27%																																														
N54	17.86%	N193	27.21%			N4	15.82%	N19	7.78%	N381	22.22%	N174	19.42%	N115	20.17%																																														
N20	15.19%	N202	6.35%			N179	11.48%	N4	7.50%	N429	14.81%	N115	16.91%	MA130	9.03%																																														
N179	7.22%	N174	5.36%			MA100	11.13%	M77	7.09%	N179	3.70%	N386	6.19%	N90	4.13%																																														
N56	7.17%	N29	5.32%			M127	7.56%	N22	6.91%			N54	6.19%	M27	3.95%																																														
N19	3.80%	M127	3.76%			N366	5.51%	N431	5.89%			M77	5.15%	M80	3.62%																																														
N95	3.16%	MA92	3.65%			M29	5.33%	N130	5.76%			M20	3.74%	MA36	3.06%																																														
M41	2.46%	N382	3.65%			N202	3.40%	MA130	5.62%			N4	3.74%	MA61	3.04%																																														
M144	2.35%	N30	2.92%			other	2.28%	M127	4.24%			N429	3.68%	MA27	3.01%																																														
other	5.35%	MA61	2.66%					M62	3.64%			M86	3.49%	MA120	2.26%																																														
		other	10.89%					M53	3.13%			N12	2.70%	N286	2.13%																																														
								other	15.98%			other	7.48%	other	25.33%																																														
Metric 14	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare																																														
Percentage of reason codes (CARC) reported with a required remark code (RARC)**	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%	CARC	%																																													
16	55.00%	16	99.79%	16	0.00%	16	100.00%	16	100.00%	16	41.18%	16	85.57%	16	99.77%																																														
96	100.00%	96	99.56%	96	0.00%	96	100.00%	96	99.42%	96	54.55%	96	95.51%	96	87.99%																																														
125	Unused	125	100.00%	125	Unused	125	Unused	125	100.00%	125	0.00%	125	0.00%	125	99.80%																																														
129	Unused	129	0.00%	129	Unused	129	Unused	129	Unused	129	Unused	129	Unused	129	Unused																																														
148	Unused	148	100.00%	148	Unused	148	Unused	148	Unused	148	Unused	148	Unused	148	Unused																																														
226	100.00%	226	Unused	226	0.00%	226	Unused	226	100.00%	226	Unused	226	Unused	226	100.00%																																														
227	100.00%	227	100.00%	227	Unused	227	100.00%	227	Unused	227	50.00%	227	100.00%	227	Unused																																														
234	Unused	234	Unused	234	Unused	234	Unused	234	Unused	234	Unused	234	Unused	234	Unused																																														
A1	100.00%	A1	Unused	A1	Unused	A1	Unused	A1	Unused	A1	Unused	A1	Unused	A1	Unused																																														
D23	Unused	ID23	Unused	D23	Unused	D23	Unused	D23	Unused	D23	Unused	D23	Unused	D23	Unused																																														

## IMPROVEMENT OF CLAIMS CYCLE WORKFLOW

Metric 15	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare	
CORE Certification	Phase 1	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	No	Yes	Yes	No	No	
	Phase 2	Yes	Yes	Committed	No	Committed	No	Committed	No	Yes	No	Yes	Yes	No	No	
Metric 16	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare	
Prior-authorization	Yes		Yes		Yes		DNR		Yes		DNR		Yes		NR	
Metric 17	Aetna		Anthem		CIGNA		HCSC		Humana		Regence		UHC		Medicare	
Claim acknowledgement	Yes		No		Yes		No		Yes		Yes		Yes		No	

\* = New metric reported in 2011 NHIRC  
 \*\* = May not total 100% due to rounding error  
 Unused = Not reported in sample

HCSC = Health Care Services Corporation  
 DNR = Payer did not respond

UHC = UnitedHealthcare  
 NR = Not reported

The AMA NHIRC results are based on data pulled from the nationally mandated Health Insurance Portability and Accountability Act of 1996 (HIPAA) electronic standard transactions. The technical references for these transactions are the electronic remittance advice (ERA) (HIPAA ASC X12 835 Health Care Claim Payment/Advice Transaction) submitted to a physician in response to the receipt of an electronic claim submission (HIPAA ASC X12 837 Health Care Claim--professional transactions).