

Consumer's Guide to

Managed Care Health Plans

In Wisconsin



**State of Wisconsin
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873**

**OCI's World Wide Web Home Page:
oci.wi.gov**

**Number of Grievances
Preferred Provider Plans**

	Premium Earned		Enrollees		2008				2009			
	2008	2009	2008	2009	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total
Aetna Life Ins. Co.	\$48,391,264	\$53,883,454	11,405	26,784	1	10	0	11	0	2	0	2
American Family Mutual Ins. Co.	27,099,326	23,080,671	10,990	8,272	3	18	0	21	21	16	0	37
American Heritage Life Ins. Co.	274,466	196,417	245	164	0	0	0	0	0	0	0	0
American Med. Security Life Ins. Co.	6,570,261	5,257,726	2,864	2,024	4	14	0	18	3	6	0	9
American National Ins. Co.	1,052	0	1	0	0	0	0	0	0	0	0	0
American National Life Ins. Co. of TX	1,233,917	1,381,521	543	572	0	0	0	0	0	2	0	2
American Republic Ins. Co.	66,636	4,786,683	1,797	1,049	0	32	0	32	3	21	0	24
Bankers Life & Casualty Co.	57,670	56,962	221	204	1	1	0	2	0	1	0	1
Blue Cross Blue Shield of WI	223,610,124	237,036,024	141,268	138,401	351	202	0	553	286	212	6	504
Celtic Ins. Co.	1,458,465	1,471,185	446	477	19	8	0	27	3	10	0	13
Central Reserve Life Ins. Co.	1,852,804	936,152	272	126	0	16	0	16	0	5	0	5
Clarendon National Ins. Co.	1,418,154	0	41	0	16	24	0	40	0	0	0	0
Companion Life Ins. Co.	81,999	110,682	23	15	0	6	0	6	0	0	0	0
Connecticut General Life Ins. Co.	24,724,053	18,378,685	11,620	12,957	15	25	0	40	12	16	0	28
Consumers Life Ins. Co.	1,213,191	1,092,214	548	366	0	1	0	1	0	1	0	1
Continental General Ins. Co.	1,182,179	755,461	249	152	0	15	0	15	0	6	0	6
EPIC Life Ins. Co.	35,779	15,237	5	2	0	0	0	0	0	0	0	0
Federated Mutual Ins. Co.	34,491,566	31,449,873	9,564	8,113	1	39	0	40	0	47	0	47
Fidelity Security Life Ins. Co.	173,462	109,579	31	35	0	7	0	7	0	3	0	3
Golden Rule Ins. Co.	59,388,310	58,292,082	27,411	25,483	10	70	6	86	14	76	3	93
Great-West Life & Annuity Ins. Co.	898,665	66,397	160	125	0	0	0	0	0	1	0	1
Group Health Coop South Central WI	16,169,617	17,996,421	3,652	3,951	1	3	1	5	3	1	0	4
Guarantee Trust Life Ins. Co.	1,774,769	1,110,178	508	258	0	55	0	55	10	14	10	34
HealthPartners Ins. Co.	57,817,099	64,406,393	14,108	14,693	4	46	1	51	8	38	2	48

¹ A Plan Administration grievance is a grievance related to plan marketing, policyholder service, billing, underwriting, or similar administrative function.

² A Benefit Denial grievance is a grievance related to the denial of a benefit, including grievances related to refusals to refer enrollees or provide requested services. Reported information has not been audited.

**Number of Grievances (continued)
Preferred Provider Plans**

	Premium Earned		Enrollees		2008				2009			
	2008	2009	2008	2009	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total
Humana Ins. Co.	\$199,918,512	\$173,190,430	57,748	46,625	214	404	0	618	194	438	6	638
John Alden Life Ins. Co.	10,250,828	5,824,853	2,134	1,880	8	9	0	17	15	7	0	22
Madison National Life Ins. Co.	310,060	380,088	47	41	0	9	0	9	0	9	0	9
Medica Ins. Co.	8,262,893	6,387,740	25,330	19,601	0	39	0	39	0	39	0	39
Midwest Security Life Ins. Co.	21,088,050	16,715,377	3,813	2,387	1	24	0	25	4	14	0	18
Mutual of Omaha Ins. Co.	34,992	0	1	0	0	0	0	0	0	1	0	1
Nippon Life Ins. Co. of America	344,460	361,177	92	95	0	0	0	0	0	0	0	0
Pekin Life Ins. Co.	8,102,569	7,008,713	31	31	2	6	0	8	3	6	0	9
Physicians Mutual Ins. Co.	28,439,586	273,486	82	2	0	0	0	0	0	0	0	0
Principal Life Ins. Co.	90,109,064	71,045,759	25,161	18,384	0	57	0	57	1	93	0	94
Standard Security Life Ins. Co. of NY	2,110,387	1,143,253	556	135	0	78	0	78	0	40	0	40
Stonebridge Life Ins. Co.	12,708,252	753,866	3,297	1	2	22	0	24	0	4	0	4
Time Ins. Co. (f/k/a Fortis Ins. Co.)	91,110,085	47,823,002	18,136	18,663	89	95	0	184	180	88	0	268
Trilogy Health Ins. Co.	12,692,177	20,288,190	4,122	6,333	1	8	0	9	0	4	0	4
Trustmark Ins. Co.	1,995,599	118,821	642	52	0	11	0	11	0	12	0	12
Trustmark Life Ins. Co.	7,392,114	2,502,953	1,935	1,714	16	104	2	122	0	121	0	121
UniCARE Life & Health Ins. Co.	15,595,826	5,760,936	788	380	1	1	0	2	2	3	0	5
Union Security Ins. Co.	1,192,581	828,580	199	160	1	2	0	3	3	1	0	4
United HealthCare Ins. Co.	1,001,251,581	1,009,851,423	253,828	237,717	710	498	0	1,208	685	559	4	1248
United of Omaha Life Ins. Co.	328,770	0	30	0	1	1	0	2	1	0	0	1
WEA Ins. Corp.	702,347,886	744,582,585	120,068	121,601	1	58	0	59	2	80	0	82
WI Auto & Truck Dealers Ins. Corp.	9,571,370	9,517,877	1,170	1,162	0	3	0	3	0	1	0	1
WI Physicians Service Ins. Corp.	312,956,416	287,129,386	76,848	72,286	133	425	0	558	125	434	0	559
World Ins. Company	2,309,011	2,099,809	601	493	0	13	0	13	0	12	0	12
Totals	\$3,050,407,898	\$2,934,704,435	834,631	793,965	1,606	2,459	10	4,075	1,577	2,439	31	4,047

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**Number of Grievances (continued)
Preferred Provider Plans**

	Grievances Per 10,000 Enrollees							
	2008				2009			
	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total
Aetna Life Ins. Co.	0.9	8.8	0.0	9.6	0.0	0.7	0.0	0.7
American Family Mutual Ins. Co.	2.7	16.4	0.0	19.1	25.4	19.3	0.0	44.7
American Heritage Life Ins. Co.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
American Med. Security Life Ins. Co.	14.0	48.9	0.0	62.8	14.8	29.6	0.0	44.5
American National Ins. Co.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
American National Life Ins. Co. of TX	0.0	0.0	0.0	0.0	0.0	35.0	0.0	35.0
American Republic Ins. Co.	0.0	178.1	0.0	178.1	28.6	200.2	0.0	228.8
Bankers Life & Casualty Co.	45.2	45.2	0.0	90.5	0.0	49.0	0.0	49.0
Blue Cross Blue Shield of WI	24.8	14.3	0.0	39.1	20.7	15.3	0.4	36.4
Celtic Ins. Co.	426.0	179.4	0.0	605.4	62.9	209.6	0.0	272.5
Central Reserve Life Ins. Co.	0.0	588.2	0.0	588.2	0.0	396.8	0.0	396.8
Clarendon National Ins. Co.	**	**	**	**	0.0	0.0	0.0	0.0
Companion Life Ins. Co.	**	**	**	**	0.0	0.0	0.0	0.0
Connecticut General Life Ins. Co.	12.9	21.5	0.0	34.4	9.3	12.3	0.0	21.6
Consumers Life Ins. Co.	0.0	18.2	0.0	18.2	0.0	27.3	0.0	27.3
Continental General Ins. Co.	0.0	602.4	0.0	602.4	0.0	394.7	0.0	394.7
EPIC Life Ins. Co.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Federated Mutual Ins. Co.	1.0	40.8	0.0	41.8	0.0	57.9	0.0	57.9
Fidelity Security Life Ins. Co.	**	**	**	**	**	**	**	**
Golden Rule Ins. Co.	3.6	25.5	2.2	31.4	5.5	29.8	1.2	36.5
Great-West Life & Annuity Ins. Co.	0.0	0.0	0.0	0.0	**	**	**	**
Group Health Coop South Central WI	2.7	8.2	2.7	13.7	7.6	2.5	0.0	10.1
Guarantee Trust Life Ins. Co.	**	**	**	**	**	**	**	**
HealthPartners Ins. Co.	2.8	32.6	0.7	36.1	5.4	25.9	1.4	32.7

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** Not statistically significant.

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	Grievances Per 10,000 Enrollees							
	2008				2009			
	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total	Plan ¹ Admin.	Benefit ² Denial	Quality of Care	Total
Humana Ins. Co.	37.1	70.0	0.0	107.0	41.6	93.9	1.3	136.8
John Alden Life Ins. Co.	37.5	42.2	0.0	79.7	79.8	37.2	0.0	117.0
Madison National Life Ins. Co.	**	**	**	**	**	**	**	**
Medica Ins. Co.	0.0	15.4	0.0	15.4	0.0	19.9	0.0	19.9
Midwest Security Life Ins. Co.	2.6	62.9	0.0	65.6	16.8	58.7	0.0	75.4
Mutual of Omaha Ins. Co.	0.0	0.0	0.0	0.0	**	**	**	**
Nippon Life Ins. Co. of America	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pekin Life Ins. Co.	**	**	**	**	**	**	**	**
Physicians Mutual Ins. Co.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Principal Life Ins. Co.	0.0	22.7	0.0	22.7	0.5	50.6	0.0	51.1
Standard Security Life Ins. Co. of NY	**	**	**	**	**	**	**	**
Stonebridge Life Ins. Co.	6.1	66.7	0.0	72.8	**	**	**	**
Time Ins. Co. (f/k/a Fortis Ins. Co.)	49.1	52.4	0.0	101.5	96.4	47.2	0.0	143.6
Trilogy Health Ins. Co.	2.4	19.4	0.0	21.8	0.0	6.3	0.0	6.3
Trustmark Ins. Co.	0.0	171.3	0.0	171.3	**	**	**	**
Trustmark Life Ins. Co.	82.7	537.5	10.3	630.5	0.0	706.0	0.0	706.0
UniCARE Life & Health Ins. Co.	12.7	12.7	0.0	25.4	52.6	78.9	0.0	131.6
Union Security Ins. Co.	50.3	100.5	0.0	150.8	187.5	62.5	0.0	250.0
United HealthCare Ins. Co.	28.0	19.6	0.0	47.6	28.8	23.5	0.2	52.5
United of Omaha Life Ins. Co.	333.3	333.3	0.0	666.7	**	**	**	**
WEA Ins. Corp.	0.1	4.8	0.0	4.9	0.2	6.6	0.0	6.7
WI Auto & Truck Dealers Ins. Corp.	0.0	25.6	0.0	25.6	0.0	8.6	0.0	8.6
WI Physicians Service Ins. Corp.	17.3	55.3	0.0	72.6	17.3	60.0	0.0	77.3
World Ins. Company	0.0	216.3	0.0	216.3	0.0	243.4	0.0	243.4
Totals	19.2	53.4	0.1	48.7	19.9	30.7	0.4	51.0

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