












Prompt Pay Complaints—HMOs, 2005

Data source: NYSID

HMOs are listed alphabetically. HMOs with a lower ratio receive a better rank (1=Best, 16=Worst).

HMO ¹	Rank ²	Total Complaints	Total Prompt Pay Complaints	Upheld Prompt Pay Complaints	Premium (Millions \$)	Membership (as of 12/31/05)	Prompt Pay Complaint Ratio
Aetna Health	13	764	535	333	878.7	217,923	 0.3790
CDPHP	2	86	19	0	598.2	206,914	0.0000
CIGNA	10	89	38	19	131.3	34,901	 0.1447
Community Blue (HealthNow) ³	6	161	67	39	1,217.5	252,451	0.0320
Empire HealthChoice	7	948	483	69	1,599.9	499,167	 0.0431
Excellus ⁴	5	98	21	7	1,898.8	490,283	0.0037
GHI-HMO Select	11	251	119	28	131.4	45,753	 0.2131
Health Net of NY	15	1,501	1,266	805	458.6	181,792	 1.7553
HIP ⁵	9	716	493	309	3,453.9	580,201	 0.0895
Independent Health Association (IHA)	4	36	6	2	556.2	210,976	0.0036
MDNY	14	229	188	176	116.2	32,455	 1.5146
MVP Health Plan	3	119	29	2	1,013.8	275,618	0.0020
Oxford ⁶	8	1,883	703	169	2,087.2	530,794	 0.0810
Rochester Area HMO (Preferred Care)	1	12	0	0	270.2	112,761	0.0000
UnitedHealthcare of NY ⁶	12	74	27	13	49.3	18,861	 0.2632
Vytra ⁷	16	1007	692	492	236.2	68,117	 2.0830
TOTAL		7,974	4,686	2,463	14,697.4	3,758,967	 Avg. = 0.4130

¹ Excludes HMOs with less than \$25 million in premium or fewer than 5,000 members.² The table ranks insurers by complaint ratio.³ Community Blue includes Blue Cross Blue Shield of Western NY and Blue Shield of Northeastern NY.⁴ Excellus Health Plan includes Finger Lakes HMO, Upstate HMO and Univera Healthcare HMO.⁵ Complaint ratios, Insurance Department complaints and premiums include data from Health Insurance Plan's (HIP) HMO and non-profit business. Complaints and premiums for HIP's A&H commercial company are not included in this ranking. In 2005, roughly 5% of HIP's business was attributable to its non-profit operation.⁶ The holding companies for Oxford Health Plans of NY and UnitedHealthCare of NY merged in 2004; however, the two individual companies remain independent and report data separately.⁷ Vytra merged with HIP effective March 29, 2006, however their data are reported separately in this Guide. Denotes length of bar graph shortened due to spatial constraints.