

## HEALTH INSURANCE BY PRODUCT LINE

### Calendar Year 2004 Claim Payment Data For Group Comprehensive Major Medical Insurance Only

<b>Total number of NEW claims received during the reporting year?</b>	<u>1,124,934</u>
1. Of the reported <b>NEW</b> claims, how many of these were <b>CLEAN</b> claims?	<u>1,027,718</u>
A. Of the reported <b>CLEAN</b> claims, how many of these were paid within 30 days of receipt of initial claim?	<u>966,343</u>
2. Of the reported <b>NEW</b> claims, how many of these were not <b>CLEAN</b> claims?	<u>97,247</u>
A. Of the reported claims that were <b>not CLEAN</b> , how many provided notice within 30 days of receipt of initial claim?	<u>95,120</u>
B. Of the reported claims that were <b>not CLEAN</b> , how many of these were paid within 15 days after receipt of information requested OR within the 30 days after receipt of the initial claim?	<u>73,360</u>
3. Of the reported <b>NEW</b> claims, how many had <b>INTEREST PAID</b> during the reporting year due to late payment of claims?	<u>19,973</u>
A. Of the reported claims that had <b>INTEREST PAID</b> , what is the total dollar amount paid during the reporting year due to late payment of claims?	<u>233,340</u>
4. Of the reported <b>NEW</b> claims, how many were denied and internally appealed under AS 21.07 during the reporting year?	<u>865</u>
A. Of the claims that were internally appealed, how many were paid?	<u>391</u>
5. Of the reported <b>NEW</b> claims, how many were denied and externally appealed under AS 21.07 during the reporting year?	<u>1</u>
A. Of the claims that were externally appealed, how many were paid?	<u>0</u>

# HEALTH INSURANCE BY PRODUCT LINE

## INDIVIDUAL – CALENDAR YEAR 2004

Product	# New Policies Issued During the Year	# Policies Terminated During the Year	# Policies in Force End of Year	# Individuals Covered End of Year	Member Months	Earned Premium	Incurred Claims
Comprehensive Major Medical							
Association	0	5	8	3,786	46,072	8,153,501	4,687,609
Direct	1,717	2,004	5,551	9,698	118,106	22,872,463	16,439,393
Trust	0	225	1	168	2,741	167,878	(7,313)
Other	37	0	46	46	396	32,099	48,082
Short Term Medical	17	13	4	8	51	7,840	566
Accident or AD&D	21,240	15,341	84,905	104,811	1,157,349	4,467,703	1,805,971
Dental	524	430	827	1,446	15,362	365,308	145,336
Disability Income	1,062	1,269	6,199	6,155	48,465	6,227,912	2,246,157
Limited Benefit	3,263	2,688	9,102	15,553	159,546	3,388,055	1,623,916
Long Term Care	409	112	3,363	3,657	36,313	5,880,400	701,803
Medicare Supplement	107	108	1,672	1,714	19,562	3,202,943	2,353,551
Specified Disease	2,299	2,164	9,458	17,195	173,498	3,226,837	1,224,193
Vision	0	0	0	0	0	0	0
Other:	112	169	398	570	7,161	71,638	17,296
Other:	4	8	17	17	90	10,653	(36)
<b>TOTAL</b>	30,791	24,536	121,551	164,824	1,784,712	58,075,230	31,286,524

\*Totals must balance to the NAIC Annual Statement Alaska State Page, as described in the Instructions to this Health Insurance Survey.

# HEALTH INSURANCE BY PRODUCT LINE

## GROUP – CALENDAR YEAR 2004

Product	# New Policies Issued During the Year	# Policies Terminated During the Year	# Policies in Force End of Year	# Individuals Covered End of Year	Member Months	Earned Premium	Incurred Claims
Comprehensive							
Small Employer (2-50)	435	240	1,816	23,006	271,380	85,153,991	64,389,285
Other Employer	61	18	196	72,376	854,065	250,491,968	216,181,288
Mult Emp Asso or Trust	15	94	100	1,018	12,136	3,437,443	3,500,757
Other Assoc or Trust	19	4	27	3,488	27,911	11,387,067	5,078,717
Other Group	0	0	0	394	4,747	1,190,919	1,481,022
<b>Other Health:</b>							
Accident or AD&D	8,172	21,405	17,908	234,889	1,507,880	6,766,830	2,941,707
Dental 178	130	971	38,388	367,095	12,763,168	8,558,436	
Disability Income	84	526	629	81,147	458,132	19,978,615	20,432,201
Limited Benefit	40	43	314	8,181	94,938	1,683,799	828,541
Long Term Care	86	2	729	2,102	10,290	1,750,844	521,333
Medicare Supplement	3	15	151	7,767	93,355	7,647,425	7,642,830
Specified Disease	2	110	837	17,603	207,341	1,640,014	109,179
Vision 17	11	81	38,169	358,503	2,401,578	1,726,844	
Other: 185	41	613	4,917	32,453	2,338,900	1,552,787	
Other: 21	1	85	112	269	128,994	25,608	
<b>TOTAL*</b>	9,318	22,640	24,457	533,557	4,300,495	408,761,555	334,970,535
<b>Other Business:</b>							
Stop Loss76	52	246	121,440	1,460,111	34,284,576	19,154,979	
Admin Services Only	119	42	266	9,753	119,126		
Admin Service Contracts	0	0	1	144,890	1,750,782		

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