

# HEALTH INSURANCE BY PRODUCT LINE

## Calendar Year 2005 Claim Payment Data For Group Comprehensive Major Medical Insurance Only

Total number of <b>NEW</b> claims received during the reporting year?	<u>1,394,623</u>
1. Of the reported <b>NEW</b> claims, how many of these were <b>CLEAN</b> claims?	<u>1,240,241</u>
A. Of the reported <b>CLEAN</b> claims, how many of these were paid within 30 days of receipt of initial claim?	<u>1,150,283</u>
2. Of the reported <b>NEW</b> claims, how many of these were not <b>CLEAN</b> claims?	<u>154,041</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>150,467</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>110,709</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>14,342</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>195,581</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>1,849</u>
A. Of the claims that were internally appealed, how many were paid?	<u>493</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>7</u>
A. Of the claims that were externally appealed, how many were paid?	<u>20</u>

# HEALTH INSURANCE BY PRODUCT LINE

## INDIVIDUAL – CALENDAR YEAR 2005

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	2	3	10	3,646	44,694	8,873,566	7,076,554
Direct	319	362	5,508	9,261	113,959	24,824,195	15,635,027
Trust	-	1	-	294	3,017	179,565	113,613
Other:	-	2	21	69	769	116,399	20,446
Short-Term Medical	39	28	16	289	4,565	297,950	232,478
Accident or AD&D	92,343	6,028	81,666	121,001	1,423,281	4,671,636	1,981,469
Dental	578	500	908	1,602	15,389	434,929	167,583
Disability Income	977	1,202	6,404	6,291	79,231	6,580,991	6,456,443
Limited Benefit	3,003	1,790	10,692	19,315	172,751	3,595,480	1,521,905
Long Term Care	397	259	4,092	4,220	47,606	6,730,310	1,233,290
Medicare Supplement	280	239	1,675	1,696	19,905	3,478,252	2,512,769
Specified Disease	2,202	2,086	9,726	17,748	195,614	3,525,417	1,531,192
Vision	127	5	122	192	274	5,909	771
Other:	2	11	103	123	1,532	68,082	39,411
Other:	-	-	-	-	-	-	-
TOTAL*	100,269	12,516	120,943	185,747	2,122,587	63,382,680	38,522,952

\*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 2005

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							
Single Employer	-	14,850	608	14,850	608	14,850	608
Small Employer (2-50)	329	209	1,900	21,958	259,631	87,927,178	68,605,455
Other Employer	20	8	206	61,476	646,944	17,619,892	181,700,205
Multiple Emp Assc or Trust	-	1	6	764	8,462	3,249,159	2,799,712
Other Assoc or Trust	2	1	1,230	3,187	38,649	11,124,077	6,420,241
Other Group	-	-	-	210	2,630	713,086	503,917
<b>Other Health:</b>	-	-	-	-	-	-	-
Accident or AD&D	7,828	6,341	19,604	281,186	4,121,067	7,942,161	5,137,398
Dental	336	414	946	42,608	517,368	11,570,004	7,746,489
Disability Income	82	67	660	92,659	1,809,649	21,913,619	19,226,359
Limited Benefit	84	90	374	6,489	73,054	1,306,948	486,766
Long Term Care	6	5	31	2,417	29,693	1,674,995	(1,354,155)
Medicare Supplement	-	13	134	7,688	92,344	9,215,299	8,107,941
Specified Disease	-	184	926	5,328	64,326	785,736	1,744,772
Vision	14	9	496	43,494	508,782	3,008,841	2,423,432
Other	14	6	49	108	1,258	115,538	113,109
Other	5	2	18	3,958	22,461	88,040	50,716
<b>TOTAL*</b>	8,720	22,200	27,188	588,380	8,196,927	378,269,422	303,712,965
<b>Other Business:</b>							
Stop Loss	56	58	251	138,973	1,184,660	36,790,429	30,040,518
Admin Services Only	76	109	225	13,857	166,314		
Admin Service Contracts	11	9	162	116,546	1,375,230		

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