From: Smith, Nicoleta
Sent: Thursday, November 02, 2006 5:11 PM
To: CSB-LA
Cc: Cignarale, Anthony
Subject: Pacificare

Hi.

We have experienced an influx in complaints from Pacificare on denials based on creditable coverage/lack thereof. When I contacted the company at two different offices, neither the employees nor the automated system identified themselves as Pacificare employees until specifically asked. Pacificare merged with United Healthcare so I know they may be experiencing changes. however this is very confusing for consumers. Please mark your files if you are also experiencing the same issues and send me an e-mail with the file number so I can keep a list for future reference. Thank you.

Nicoleta