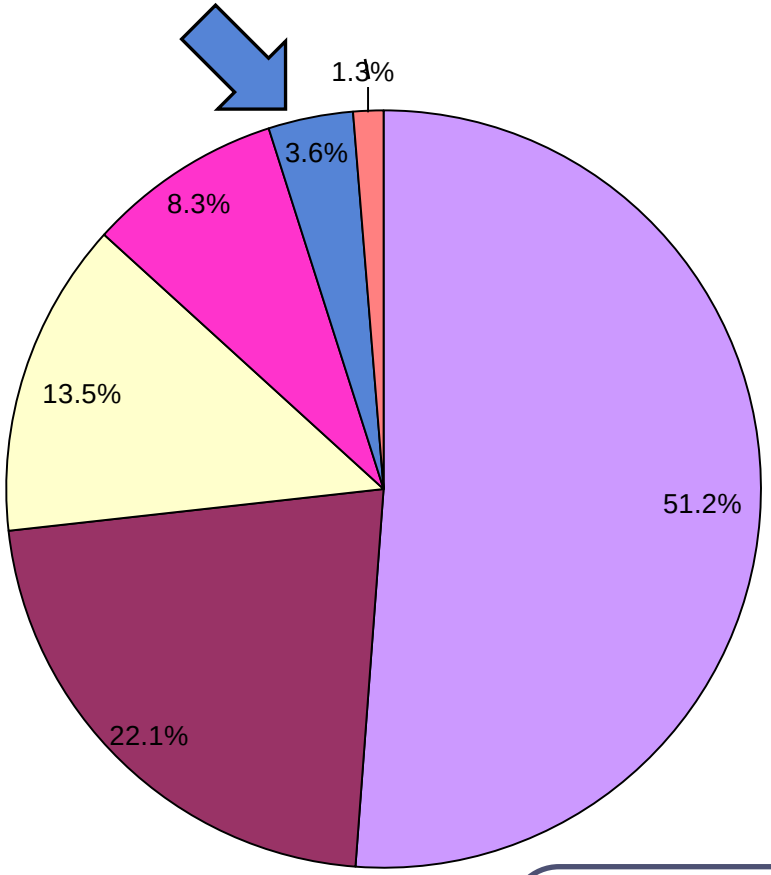
# PLHIC-PPO: Perspective vis-à-vis PHS
## (Membership as of December 20, 2005)

PacifiCare®
Life and Health Insurance Company



**PPO-PLHIC**




- Commerical HMO/POS membership
- Medicare HMO membership
- PPO/ASO-Non-RIMS
- NonPLHIC - PPO/ASO
- PLHIC-PPO-RIMS
- Medicare Supplement products

If instead viewed as a percentage of claims, PPO-PLHIC would be even smaller than 3.6% of PHS. This is because a Medicare member typically submits three to six times the number of claims as a commercial member.

| | | Members | |
|---|---|---|---|
| Commerical HMO/POS membership | NICE/ILIAD | 1,700,117 | 51.2% |
| Medicare HMO membership | NICE/ILIAD | 732,419 | 22.1% |
| PPO/ASO-Non-RIMS | OTIS, DST and PacLife | 448,677 | 13.5% |
| NonPLHIC - PPO/ASO | RIMS, not PLHIC | 277,088 | 8.3% |
| PLHIC-PPO-RIMS | RIMS | 120,348 | 3.6% |
| Medicare Supplement products | RIMS | 42,831 | 1.3% |
| | | **3,321,480** | **100.0%** |

# PLHIC-PPO: Perspective vis-à-vis RIMS
## (Membership as of December 20, 2005)

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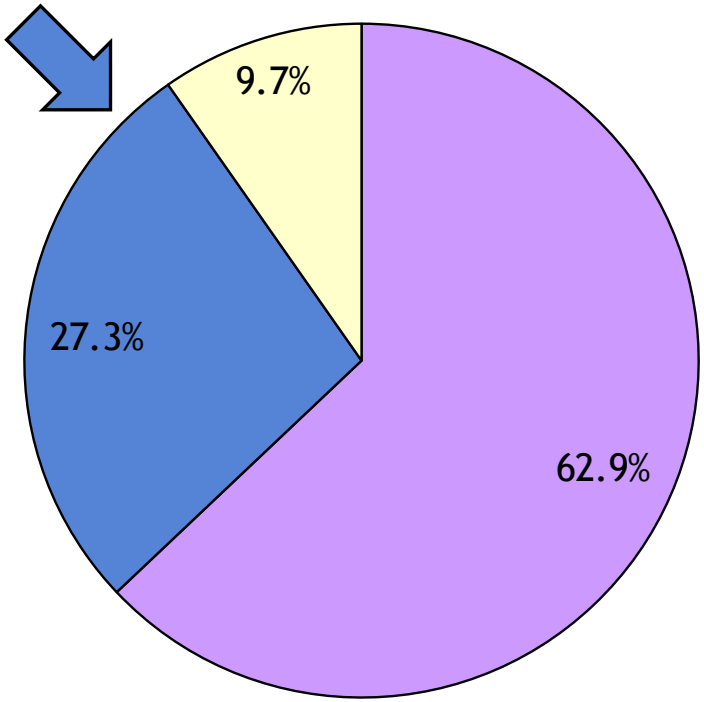
**PPO-PLHIC**




- NonPLHIC - PPO/ASO
- PLHIC - PPO
- Medicare Supplement products

If instead this were viewed as a percentage of claims, PPO-PLHIC would be even smaller than 27.3% of RIMS. This is because HMO Point of Service Claims have not been included in this analysis.

| | | Members | |
|---|---|---|---|
| NonPLHIC - PPO/ASO | RIMS, not PLHIC | 277,088 | 62.9% |
| PLHIC - PPO | RIMS | 120,348 | 27.3% |
| Medicare Supplement products | RIMS | 42,831 | 9.7% |
| | | **440,267** | **100.0%** |

# 813 Claims Reviewed for Interest

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| | RIMS | OTIS | Total |
|---|---|---|---|
| Reviewed for Interest | 779 | 34 | 813 |
| No reimbursement owed | 164 | 1 | 165 |
| Overpayment | 44 | | 44 |
| Contested | 13 | 17 | 30 |
| SDA | 0 | 13 | 13 |
| Interest Not Applicable | 221 | 31 | 252 |
| Interest Paid | 558 | 3 | 561 |
| $ Interest Paid | $4,048.90 | $ 0.44 | $ 4,049.34 |

Data supplied to CDI August 30, 2010

# Evaluation of Interest Paid File

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| Distribution of Claims by Range of Interest Dollars Paid | >42 Cal Days | Cum % | >45 Cal Days | Cum % |
|---|---|---|---|---|
| Less than $1.00 Paid | 2,758 | 53.1% | 2,616 | 52.4% |
| $1.00 to $10.00 Paid | 1,693 | 85.7% | 1,657 | 85.6% |
| $10.01 to $25.00 Paid | 340 | 92.2% | 321 | 92.0% |
| Greater than $25.00 Paid | 404 | 100.0% | 399 | 100.0% |
| Total Claims Reworked for Interest | 5,195 | - | 4,993 | - |

Median Interest Paid per Claim: $0.87

# Compliance With CIC § 10123.13

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| | 30 Work Day Equivalents | |
|---|---|---|
| | **42 Days** | **45 Days** |
| CDI November 9, 2007 Draft Response | 42,137 | N/A |
| Less: CDI Erroneous Addition | 3,570 | N/A |
| CDI's Calculation-Not Paid W/in 30 Work Day | 38,567 | 35,929 |
| Less: Additional Erroneously Counted | 9,714 | 9,043 |
| Sub-Total | 28,853 | 26,886 |
| Less: Interest Was Paid | 23,658 | 21,893 |
| No Int. Was Paid At the Time of Adjudication | 5,195 | 4,993 |
| **Percentage of Compliance** | **99.5%** | **99.6%** |
| CDI's Theory Less Erroneous Additions* | 97.4% | 97.6% |

Additional Claims Erroneously Counted

| | 42 Days | 45 Days |
|---|---|---|
| No "Reimbursement" Owed | 5,921 | 5,455 |
| Overpayments | 3,132 | 3,039 |
| Contested | 452 | 387 |
| Interest Calculated to Zero | 160 | 117 |
| Other | 49 | 45 |
| Should not be counted | **9,714** | **9,043** |

* The denominator used to calculate these figures is 1,126,107 total claims