



2006
Consumer's
Guide
Commercial
Managed
Care



Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2006 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

Follow these steps to assist you in choosing a health plan:

- ▲ Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ▲ Talk to your doctor, family and friends about their experiences with different plans.
- ▲ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ▲ Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

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What Do Managed Care Plans Look Like?

Plan Name	Statewide Market Share 2005	National Accreditation for 2005	Administrative Expense Rating† 2003-2005	Complaint Index Rating† 2003-2005
Aetna Health Inc	3.7%	NCQA/URAC	●	●
Blue-Advantage	6.2%	NCQA/URAC	●	●
Blue-Care Inc	9.2%	NCQA/URAC	●	●
BlueChoice	23.2%	NCQA	●	●
CIGNA HealthCare of St. Louis Inc	0.7%	NCQA	●	●
CIGNA of Kansas/Missouri	0.5%	NCQA	●	●
Community Health Plan	3.4%	none	●	●
Coventry Health Care of Kansas Inc	12.6%	URAC	●	○
Cox Health Plans Inc	1.1%	none	●	●
Group Health Plan	19.3%	URAC	●	○
HealthLink Inc	0.0%	URAC	●	●
Humana Health Plan Inc	3.7%	NCQA	●	●
Mercy Health Plans of Missouri Inc-St. L.	9.5%	none	●	○
UnitedHealthCare of the Midwest Inc	7.0%	JCAHO	●	○

†This is a company-wide measure

● High ● Average ○ Low

Data Source: Missouri Department of Insurance

This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance, those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as ● or good performers; more than 100% of industry average is considered ○ or needing improvement.

Commercial Managed Care Plan Performance

Plan	Women's Health			
	Mammograms	Case Management Breast (B) Cervical (C)	At-Risk Educational Materials Breast (B) Cervical (C)	Chlamydia Screening for Women Ages 16-25
Aetna Health Inc	○	none	BC	◐
Blue-Advantage	●	BC	BC	◐
Blue-Care Inc	●	BC	BC	○
BlueChoice	◐	BC	BC	◐
CIGNA HealthCare of St. Louis Inc	◐	BC	BC	◐
CIGNA of Kansas/Missouri	○	BC	BC	◐
Community Health Plan	◐	BC	BC	●
Coventry Health Care of Kansas Inc	○	BC	BC	○
Cox Health Plans Inc	◐	BC	BC	◐
Group Health Plan	◐	BC	B	◐
HealthLink Inc	NA	BC	BC	NA
Humana Health Plan Inc	◐	BC	BC	●
Mercy Health Plans of Missouri Inc-St. L	◐	none	none	◐
Premier Health Plans-Springfield	●	BC	none	◐
UnitedHealthcare of the Midwest*	●	BC	BC	○
Statewide Averages	71%			29%
*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.				

This table compares health plans' performance on Womens Health Care to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Women (ages 52-69) in plan who had a mammogram in the past 2 years.

Women (ages 21-64) in plan who had one or more pap test within the past three years.

Plan offers case management for breast and/or cervical cancer. Note: Letter indicates the type of cancer for which services are offered.

Female plan members (ages 16-25) who are sexually active and had at least one test for chlamydia (an STD) during the past year.

Quality of Care Ratings

- – High
- ◐ – Average
- – Low/Needs Improvement
- NA – Numbers too small
- NR – Not reported by plan

*Plan performance measures are compared to statewide averages

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Children's Health			
	Childhood Immunization	Adolescent Immunizations	Immunization Reminder Letters	Asthma
Aetna Health Inc	●	●	yes	NA
Blue-Advantage	●	NR	yes	●
Blue-Care Inc	●	○	yes	●
BlueChoice	●	●	yes	●
CIGNA HealthCare of St. Louis Inc	●	●	yes	NA
CIGNA of Kansas/Missouri	●	○	yes	●
Community Health Plan	●	●	yes	NA
Coventry Health Care of Kansas Inc	●	○	yes	●
Cox Health Plans Inc	●	●	no	NA
Group Health Plan	●	●	yes	●
HealthLink Inc	NA	NA	no	NA
Humana Health Plan Inc	○	○	no	●
Mercy Health Plans of Missouri Inc-St. L	○	○	yes	●
Premier Health Plans-Springfield	●	●	yes	●
UnitedHealthcare of the Midwest*	●	●	yes	●
Statewide Averages	75%	36%		97%
*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.				

This table compares health plans' performance on Children's Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings

- – High
- ◐ – Average
- – Low/Needs Improvement
- NA – Numbers too small
- NR – Not reported by plan

*Plan performance measures are compared to statewide averages

Children in plan who turned 2 in the past year and received required vaccinations.

Adolescents in plan who turned 13 in the past year and received required vaccinations.

Plan sends members reminder letters for immunizations.

Child members (ages 5-9) who have persistent asthma and are being given appropriate medications for long term control of asthma.

Commercial Managed Care Plan Performance

Plan	Cardiovascular			
	Controlling High Blood Pressure	Stroke (S), Congestive Heart Failure (H), High Blood Pressure (B) Case Management	Cholesterol Management after Acute Cardiovascular Event Screening	Cholesterol Management after Acute Cardiovascular Event Control
Aetna Health Inc	●	SH	●	●
Blue-Advantage	●	SH	○	○
Blue-Care Inc	●	SH	●	●
BlueChoice	●	SHB	●	●
CIGNA HealthCare of St. Louis Inc	●	SH	●	●
CIGNA of Kansas/Missouri	●	SH	●	●
Community Health Plan	●	SHB	●	●
Coventry Health Care of Kansas Inc	○	SHB	●	●
Cox Health Plans Inc	●	SHB	NA	NA
Group Health Plan	●	SH	●	●
HealthLink Inc	NA	SHB	NA	NA
Humana Health Plan Inc	●	SHB	○	○
Mercy Health Plans of Missouri Inc-St. L	●	H	●	●
Premier Health Plans-Springfield	●	SHB	●	●
UnitedHealthcare of the Midwest*	●	SHB	●	●
Statewide Averages	66%		77%	63%
*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.				

This table compares health plans' performance on Cardiovascular Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings

- – High
- ◐ – Average
- – Low/Needs Improvement
- NA – Numbers too small
- NR – Not reported by plan
- *Plan performance measures are compared to statewide averages

Plan members (ages 46-85) who were considered hypertensive during the first six months of the measurement year and who achieved blood pressure control.

Plan offers case management services for stroke, congestive heart failure and high blood pressure.
Note: Letter indicates the conditions for which services are offered.

Plan members who received cholesterol management following an acute cardio-vascular event, such as heart attack.

Plan members who received cholesterol management following an acute cardio-vascular event, such as heart attack and whose LDL-C levels were <130mg/dl.

Screenings help to determine if a patient is at risk for a certain disease or health problem. Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Diabetes			Depression
	Diabetic Retinal Eye Exam	Diabetic Blood Testing	Diabetic Kidney Screening	Antidepressant Medication Management
Aetna Health Inc	●	●	●	●
Blue-Advantage	●	●	●	●
Blue-Care Inc	●	●	●	●
BlueChoice	●	●	●	●
CIGNA HealthCare of St. Louis Inc	○	●	○	●
CIGNA of Kansas/Missouri	●	●	●	●
Community Health Plan	●	●	○	●
Coventry Health Care of Kansas Inc	●	●	●	●
Cox Health Plans Inc	●	●	●	NA
Group Health Plan	●	●	●	●
HealthLink Inc	NA	NA	NA	NA
Humana Health Plan Inc	○	●	●	●
Mercy Health Plans of Missouri Inc-St. L	○	●	○	●
Premier Health Plans-Springfield	●	●	●	●
UnitedHealthcare of the Midwest*	●	●	●	●
Statewide Averages	50%	88%	51%	58%
*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.				

This table compares health plans' performance on Diabetes and Depression management to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings

- – High
- ◐ – Average
- – Low/Needs Improvement
- NA – Numbers too small
- NR – Not reported by plan

*Plan performance measures are compared to statewide averages

Plan members (ages 18-75) who received a retinal eye exam during the past year.

Plan members (ages 18-75) who received a blood glucose test during the past year.

Plan members (ages 18-75) who are screened for or have evidence of nephropathy.

Plan members whose medicine for recovery from depression is adequately managed.

Screenings help to determine if a patient is at risk for a certain disease or health problem. Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Member Satisfaction					
	Customer Service	Claims Processing	Getting Needed Care	Rating of Doctor Seen Most Often	Rating of Specialist Seen Most Often	Overall Rating of Plan
	(1)	(2)	(3)	(4)	(5)	(6)
Aetna Health Inc	●	●	●	●	●	○
Blue-Advantage	●	●	●	●	●	●
Blue-Care Inc	●	●	●	●	●	●
BlueChoice	●	●	●	●	●	●
CIGNA HealthCare of St. Louis Inc	●	●	○	●	●	●
CIGNA of Kansas/Missouri	●	●	○	●	●	●
Community Health Plan	●	●	●	●	●	●
Coventry Health Care of Kansas Inc	●	●	●	●	●	○
Cox Health Plans Inc	●	●	●	●	●	●
Group Health Plan	●	●	●	●	●	●
HealthLink Inc	NA	NA	NA	NA	NA	NA
Humana Health Plan Inc	●	●	●	●	●	●
Mercy Health Plans of Missouri Inc-St. L	●	●	●	●	●	●
Premier Health Plans-Springfield	●	●	●	●	●	●
UnitedHealthcare of the Midwest*	○	●	●	●	●	●
Statewide Averages	71%	92%	83%	76%	80%	68%
*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.						

All Plans Averages and Quality of Care Symbols Explained on following page.

Quality of Care Ratings

- – High
- – Average
- – Low/Needs Improvement
- NA – Numbers too small
- NR – Not reported by plan

*Plan performance measures are compared to statewide averages

Response Descriptions for Satisfaction Categories Above

- (1) No problem with paperwork, written materials or help from customer service.
- (2) Claims were correctly processed in a reasonable time.
- (3) No problem getting good doctors and nurses, referrals, and necessary care.
- (4) Overall rating of personal doctor seen most often.
- (5) Overall rating of specialist seen most often.
- (6) Overall rating of health plan.

Statewide Averages and Quality of Care Symbols Explained

The percent on the “Statewide Averages” line indicate the average percent of all plans for each indicator shown in the header of the column.

The Quality of Care Ratings reflect a statistical comparison of the plan’s percentage on the indicator (measure) and the statewide average percentage for all plans. An Average (◐) rating for a specific plan means the plan scored close to the Statewide Average for that indicator. A High (●) or Low (○) rating means the plan scored much higher or much lower than the Statewide Average.

Member Services Telephone Numbers

Managed Care Plan / Website	Customer Service	Nurse Helpline
Aetna Health Inc. http://www.aetna.com	(800) 323-9930	(800) 556-1555
Blue-Advantage http://www.bcbskc.com	(816) 395-9558	
Blue-Care http://www.bcbskc.com	(816) 395-3558	
BlueChoice http://www.bcbsmo.com	(800) 624-2356	
CIGNA HealthCare of St. Louis http://www.cigna.com	(800) 832-3211	(800) 832-3211
CIGNA HealthCare of KS/MO http://www.cigna.com	(800) 832-3211	(800) 832-3211
Community Health Plan http://www.heartland-health.com	(800) 990-9247	(800) 832-2476
Coventry Health Care of Kansas Inc. http://www.chckansas.com	(800) 969-3343	(800) 622-9528
Cox Health Plans http://www.coxhealthplans.com	(800) 205-7665	
Group Health Plan http://www.ghp.com	(800) 755-3901	
HealthLink http://www.healthlink.com	(800) 624-2356	
Humana Health Plan http://www.humana.com	(866) 427-7478	(800) 622-9529
Mercy Health Plans of Missouri - St. L. http://www.mercyhealthplans.com	(800) 327-0763	(800) 811-1187
Premier Health Plans-Springfield http://www.premierhealthplansmo.com	(800) 481-4466	(800) 909-8326
UnitedHealthcare of the Midwest http://www.unitedhealthcare.com	(800) 627-0687	(877) 365-7950

For further information about this Consumer's Guide, contact:
 Missouri Dept. of Health and Senior Services
 P.O. Box 570, Jefferson City, MO 65102-0570
 (573) 751-6272



Websites

The following websites may be useful:

Agency for Healthcare Research & Quality:	http://www.ahrq.gov
American Association of Health Plans:	http://www.aahp.org
American Accreditation Healthcare Commission/URAC:	http://www.urac.org
American Medical Association:	http://www.ama-assn.org
American Osteopathic Association:	http://www.aoa-net.org
Families USA:	http://www.familiesusa.org
Health and Human Services-U.S.Government:	http://www.healthfinder.gov
Joint Commission on Accreditation of Healthcare Organizations/JCAHO:	http://www.jcaho.org
Missouri Department of Insurance	http://www.insurance.state.mo.us
National Committee for Quality Assurance/NCQA:	http://www.ncqa.org
National Health Information Center	http://www.health.gov/nhic

Need More Information?

Visit our website at: <http://www.dhss.state.mo.us/ManagedCare>

Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390

For further information about this Consumer's Guide, contact:

Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 751-6272



The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2005. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 751-6272. The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.