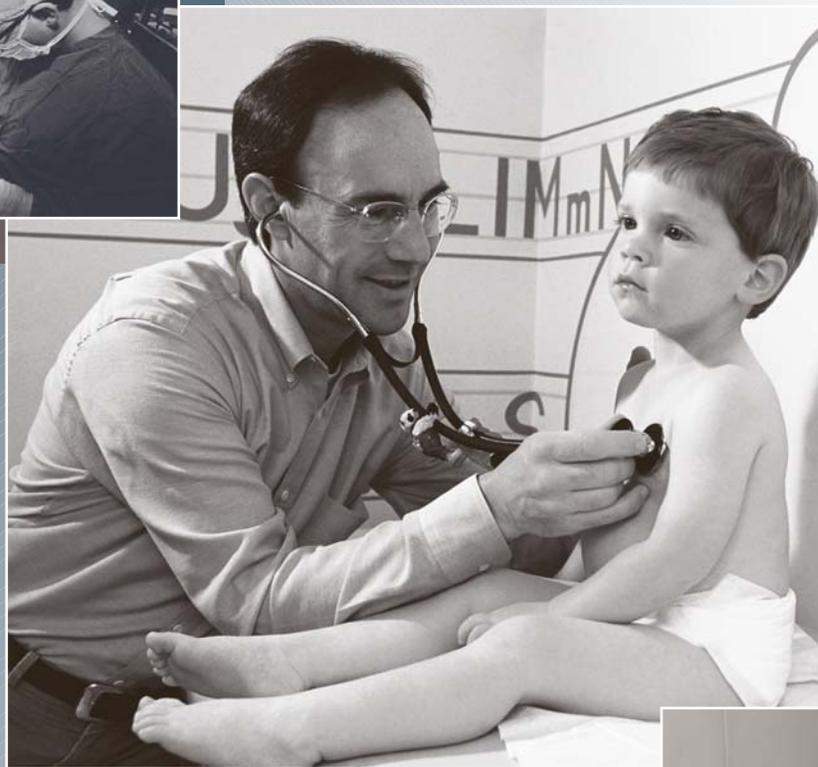


Measuring the Quality of Pennsylvania's Commercial HMOs



Pennsylvania Health Care Cost Containment Council
March 2003

Table of Contents

Key Findings -----	1
About this Report -----	2
How to Use the Information in this Report -----	4
Staying Healthy -----	6
Poorly Controlled Hemoglobin A1c Levels for Members with Diabetes-----	6
Hemoglobin A1c Blood Tests for Members with Diabetes-----	6
Eye Exams Performed for Members with Diabetes-----	7
Monitoring Kidney Disease for Members with Diabetes-----	7
Cholesterol Screening for Members with Diabetes-----	7
“Bad” Cholesterol Controlled for Members with Diabetes-----	7
Childhood Immunizations-----	8
Timely Initiation of Prenatal Care-----	8
Screening for Breast Cancer-----	9
Screening for Cervical Cancer-----	9
Cholesterol Screening after Acute Cardiovascular Events-----	9
“Bad” Cholesterol Controlled after Acute Cardiovascular Events-----	9
Appropriate Medications for Members with Asthma-----	10
Controlling High Blood Pressure-----	10
Beta Blockers after a Heart Attack-----	10
Preventing Hospitalization through Primary Care -----	11
Ear, Nose and Throat Infections-----	11
High Blood Pressure-----	12
Gastrointestinal Infections-----	12
Kidney/Urinary Tract Infections-----	12
Managing On-Going Illnesses -----	13
Chronic Obstructive Pulmonary Disease (COPD)-----	13
Asthma-----	14
Diabetes-----	15
Mental Health-----	16
Heart Attack -----	17
Surgical Procedures -----	18
Hysterectomy-----	18
Breast Cancer Procedures-----	20
Neck and Back Procedures-----	22
Prostatectomy-----	24
Member Satisfaction -----	25
Overall Rating of HMO-----	25
Appointments for Routine Care-----	25
Waiting for Routine Care-----	26
Waiting for Care for an Injury or Illness-----	26
Getting Needed Care-----	27
Getting Approvals from the HMO-----	27
Getting a Referral to a Specialist-----	28
Contacting Customer Service-----	28
Complaints or Problems-----	29
Complaints Settled to Satisfaction-----	29
HMO Counties of Operation -----	30
Sources of Data -----	32
Limitations of Data -----	32
Accounting for Differences in Illness Level, Age and Sex -----	32
Acknowledgements -----	32
HMO Information -----	33

- ❖ HMOs in Pennsylvania outperformed their national counterparts for the second consecutive year in all 15 of the prevention-related categories in this report.
- ❖ HMOs in Pennsylvania improved their results over the prior year in all 15 prevention-related categories.
- ❖ For the fourth consecutive year, Pennsylvania HMOs achieved higher member satisfaction rates than the national average.
- ❖ For the second year in a row, this report shows a statistically significant correlation between well-controlled blood pressure levels and lower hospitalization rates for high blood pressure.
- ❖ While there was not a significant correlation this year between well-controlled blood sugar (HbA1c) levels and diabetes hospitalization rates, it is important to note that the overall hospitalization rate for diabetes decreased. This decline occurred despite the fact that the number of members with diabetes enrolled in HMOs increased. This may suggest that HMO prevention measures are having a positive effect.
- ❖ For each of the surgical procedure categories covered in this report, HMO members were more likely to experience complications than those in fee-for-service plans.
- ❖ There continues to be significant variation in breast reconstruction surgery following mastectomy (in the same admission) among the HMOs in Pennsylvania. Other studies have cited variation in preoperative counseling, surgeon preferences, availability of trained surgeons, patient preferences and practice patterns as possible reasons for such differences.
- ❖ While the complication rate for both abdominal and vaginal hysterectomies decreased between 1998 and 2001, the procedure rate for all hysterectomies increased from 42.7 to 55.8 per 10,000 female members during the same time period.
- ❖ HMO members who had hysterectomies were more likely than fee-for-service members to have an abdominal hysterectomy, which has a higher length of stay and complication rate than a vaginal hysterectomy.

More than four million Pennsylvanians were enrolled in HMOs (Health Maintenance Organizations) as of December 31, 2001. HMOs are often appealing to those who purchase health insurance because, in part, they offer a number of attractive features. These features include:

- Emphasis upon prevention and primary care services for HMO members;
- More efficient management of the health care process;
- Ability to hold down costs; and
- Small out-of-pocket costs for consumers for many services.

While HMOs have delivered on many of these goals, there has been a growing concern about a perceived lack of continuity of care and access to necessary services and medications. These perceptions have driven a desire by Pennsylvania purchasers, consumers and policy makers for more objective information about the cost and quality of health care for those in HMOs and related Point-of-Service plans.

What is an HMO?

Most Pennsylvanians receive their health care benefits through their employer or from a government-sponsored program such as Medicare or Medical Assistance. An HMO is an organized system that provides prepaid health benefits to a defined group of members. Unlike traditional insurers, HMOs typically offer and encourage members to take advantage of a host of educational materials, disease management programs, preventive health services and other initiatives to keep their members healthy. HMO members usually are required to select a Primary Care Physician (PCP) who has the responsibility to coordinate the various health services available to members. HMOs may share financial responsibility with PCPs and other providers for the services provided to members. "Point-of-Service" (POS) options offered by HMOs often combine the structure of HMOs (members select PCPs and usually access non-primary care services through pre-approved referrals) with the flexibility to access services without pre-approved referrals and the option to leave the network of participating providers by paying an additional fee. A summary of the characteristics of the types of health insurance plans is provided in the table on the following page.

Note: Capital Blue Cross (CBC) voluntarily chose to submit data and participate in this report even though it no longer offers HealthOne as a product. Please contact CBC at 1-800-958-5558 or www.capbluecross.com for information about alternative products.

	HMO	Point-of-Service	Fee-for-Service
Can you get covered services from providers not in the network?	No	Yes, for an additional charge	Yes
Do you have a lot of paperwork?	No claim forms	No claim forms for in-network care	You need a claim form
Do you need to choose a PCP?	Yes	Yes	No
Do you need a referral from your PCP to go to a specialist?	Yes	Usually	No

About the Data

The data in this report is for Calendar Year 2001. One exception is that some HMOs submitted 2000 data for several of the measures, which is allowable under National Committee for Quality Assurance (NCQA) rules. These measures include: the Comprehensive Diabetes Care measures, Childhood Immunizations, Timely Initiation of Prenatal Care, Screening for Breast Cancer, Screening for Cervical Cancer, Controlling High Blood Pressure, and Follow-up After Hospitalization for Mental Health. Much of the data in the report is risk-adjusted. Please refer to the Technical Report for a full description of this methodology.

www.phc4.org

Access PHC4's Web site (www.phc4.org) for further information about HMOs in Pennsylvania. The Web site offers several interactive databases and is designed to assist users in obtaining more detailed information about Pennsylvania HMOs. Multiple years of data are available in some cases for trend comparisons. In addition, more information related to this report, such as comments from HMO representatives and the Technical Report, is available. Other PHC4 publications related to health care in Pennsylvania are also accessible at the site.

The quality of care provided by a managed care network directly affects the health of employees and their families, work force productivity, and an employer's direct and indirect health care costs. This report provides comparisons of the quality and value offered by Pennsylvania HMOs. Here's how to use this report to explore HMO utilization, clinical outcomes and member satisfaction.

Helping to Keep Members Healthy

Keeping patients healthy is a goal of all HMOs. Successful measures in this category include high rates of members receiving screening procedures, appropriate medication usage and disease monitoring.

Questions to ask an HMO representative:

- How are members made aware of insurance coverage for screening procedures, preventive services and education programs?
- Are programs in place to increase member utilization of screenings and preventive services?
- How do you compare your outcomes with other HMOs? Did you score consistently well across all effectiveness of care measures included in this report?

Preventing Hospitalization through Primary Care

One goal of an HMO network, and especially primary care, is to decrease preventable or avoidable hospitalizations. Reporting hospitalization rates for health problems that should not require hospitalization serves as one way to analyze the effectiveness of primary care and HMOs. The statewide average scores for all HMOs provide a point of comparison for each HMO. For these measures, a higher hospitalization rate is a poorer outcome of care and suggests a less effective HMO network of health providers.

Questions to ask an HMO representative:

- Does your management plan hold the primary care network accountable for treatment of these conditions to avoid inpatient hospitalizations?
- How is member compliance with recommended healthy behaviors assessed?

Managing On-Going Illnesses

HMO members with chronic obstructive pulmonary disease (COPD), asthma, diabetes and mental health conditions are at higher risk for hospitalization if appropriate and on-going treatment is not received. A higher hospitalization rate suggests poorer management of a chronic disease. Generally, shorter lengths of stay suggest that patients recuperated in less time – a positive outcome. Longer stays in the hospital may indicate adverse or unexpected outcomes, lack of discharge planning, or over-utilization of resources. On the other hand, shorter stays may indicate under-utilization of health care resources or too-soon discharges that cause additional admissions in the future.

Questions to ask an HMO representative:

- Are hospitalization rates high? Are rehospitalizations higher than other plans? How are the providers in the network held accountable for performance?
- What does length of stay indicate? Does a lengthy inpatient stay suggest minimal management or high quality care? Does a short length of stay suggest appropriate use of services or is the HMO discharging members too quickly?
- Is the HMO performing well across the reported indicators of managing on-going illnesses? Is there an area for improvement? What can the HMO do to improve scores? How well do the reported measures act as a proxy for typical chronic illness management?

Follow-up to an Emergency Situation

HMO members being treated for a heart attack need quick, appropriate treatment and follow-up by a medical professional.

Questions to ask an HMO representative:

- Do the HMO's members have higher than expected mortality? If so, how will the HMO address this issue with providers?
- Are members receiving appropriate procedural care after the heart attack? Did this care include catheterization, a PTCA/Stent or coronary artery bypass graft (CABG) surgery?

Surgical Procedures

Procedures are performed either in an inpatient or an ambulatory surgery setting. Location frequently provides insight into differing treatment standards among HMOs and may help identify treatment patterns by physicians or hospitals in the HMO provider networks. Practice patterns often vary across providers and geographic location. Procedure rates provide one way to study differences across HMOs associated with network management. Differences among procedure locales may suggest a divergence of network standards and protocols, or the HMO's referral to less expensive ambulatory care settings. Complications may lead to potential patient injury, increased insurance premiums, and increased costs due to rehospitalizations and higher levels of post-procedure utilization.

Questions to ask an HMO representative:

- If lengths of stay differ significantly across HMOs, what are the reasons for this variation?
- Does the HMO have a plan in place to address a higher than expected percent of complications?
- How do scores translate into potential premium savings?



HMOs provide direct services to members, usually at a modest cost, for the prevention or early detection of health problems.

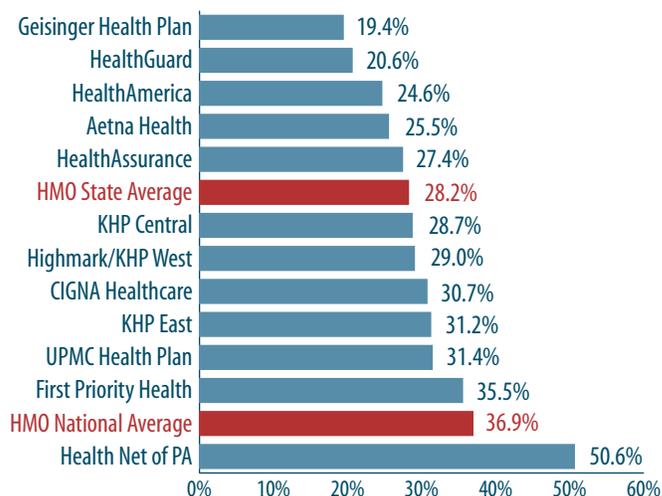
In this section (pages 6 through 10), the graphs show how well the HMOs are providing preventive care to help their members stay healthy.

The graphs on pages 6 and 7 show how well the HMO network is screening, testing and helping adult members with diabetes control their disease.

The bar graphs are sorted from highest to lowest percentage. Generally, those HMOs with the **higher percentages** are doing a **better** job of preventing illness and helping their members stay healthy. The **one exception** is the first measure, Poorly Controlled Hemoglobin A1c Levels, in which the lowest percentage is the best outcome.

Poorly Controlled Hemoglobin A1c Levels for Members with Diabetes

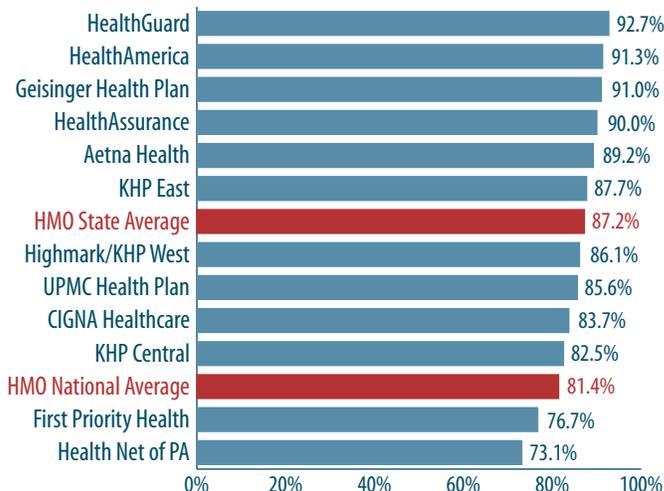
Regular Hemoglobin A1c (HbA1c) blood tests are recommended in order to monitor diabetes. The graph shows the percent of members with diabetes who have poorly controlled HbA1c levels.



Note: On this graph, lower percentages are better.

Hemoglobin A1c Blood Tests for Members with Diabetes

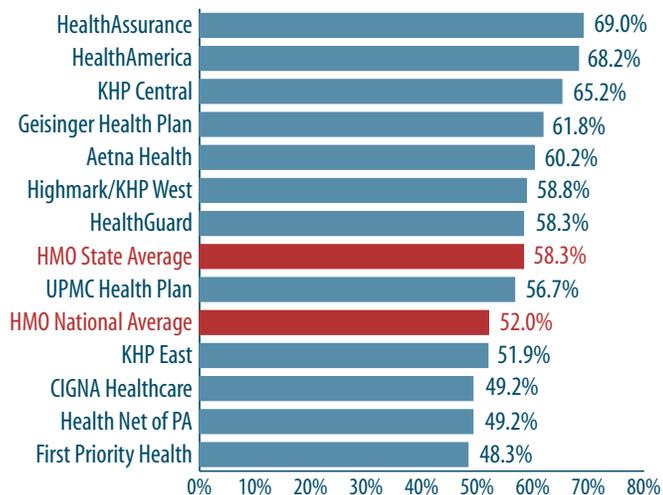
The graph shows the percent of members with diabetes who had their HbA1c tested at least once in the past year.





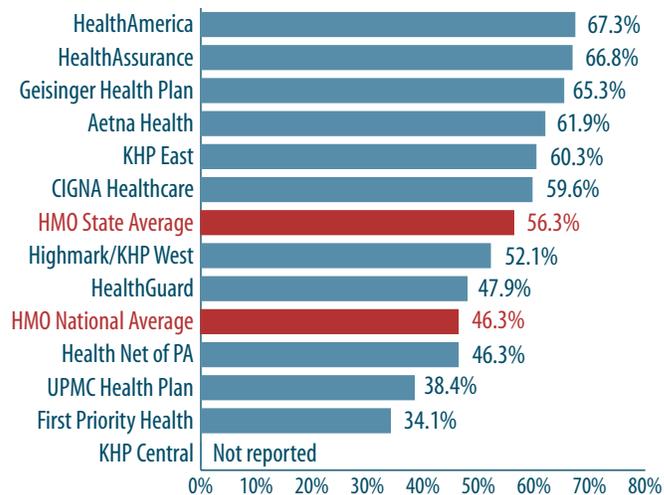
Eye Exams Performed for Members with Diabetes

Retinal eye exams are recommended on a regular basis (usually annually) to reduce the risk of blindness from diabetes. The graph shows the percent of members with diabetes who received an eye exam in the past year.



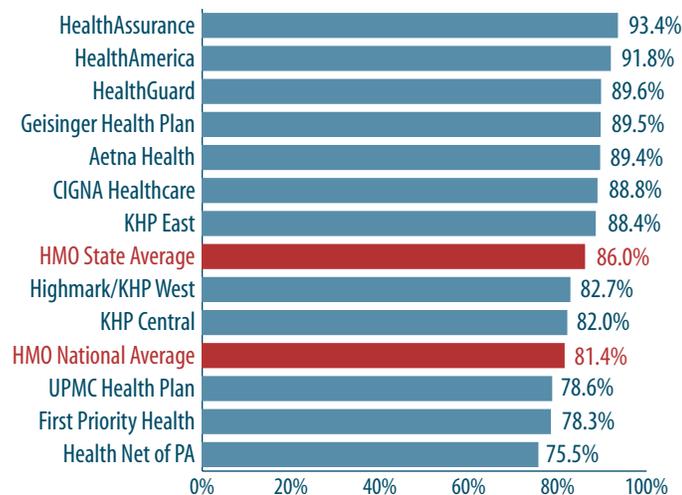
Monitoring Kidney Disease for Members with Diabetes

Kidney disease may be a problem for members with diabetes. The graph shows the percent of members with diabetes who were screened or treated for kidney disease.



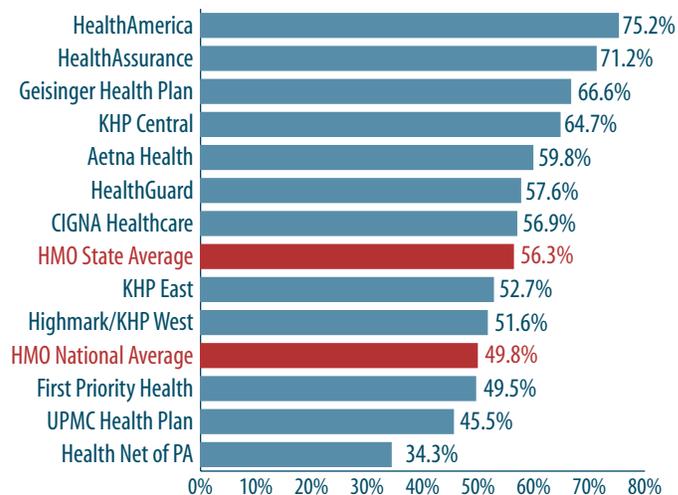
Cholesterol Screening for Members with Diabetes

Cholesterol screening (LDL-C or low-density lipoprotein cholesterol) is recommended on a regular basis for members with diabetes. The graph shows the percent of members with diabetes who received a cholesterol screening in the past year.



“Bad” Cholesterol Controlled for Members with Diabetes

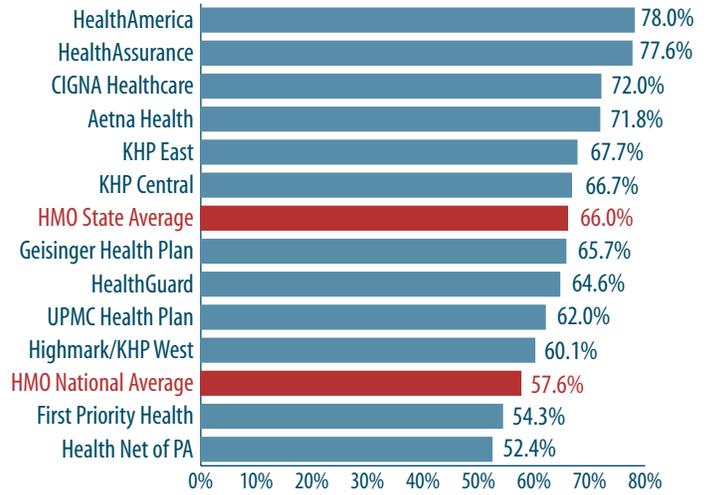
The graph shows the percent of members with diabetes whose LDL-C (“bad” cholesterol) levels are under control.



The bar graphs are sorted from highest to lowest percentage. Generally, those HMOs with the **higher percentages** are doing a **better** job of preventing illness and helping their members stay healthy.

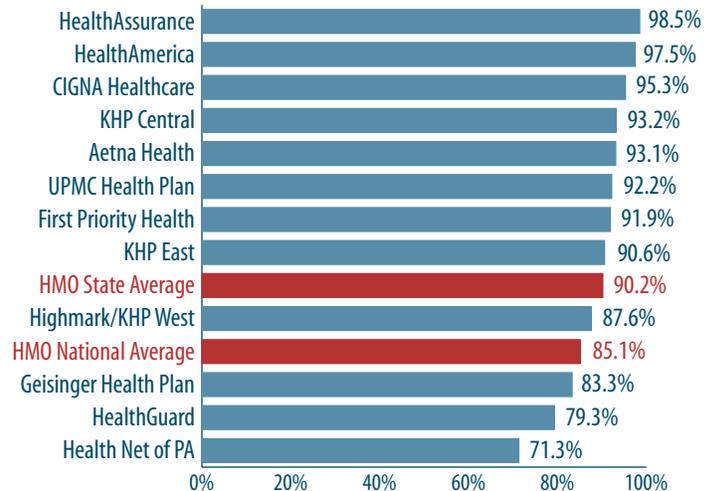
Childhood Immunizations

Immunizations protect children from vaccine-preventable diseases, saving hundreds of lost school days and millions of dollars. The graph shows the percent of children receiving recommended immunizations by their second birthday.



Timely Initiation of Prenatal Care

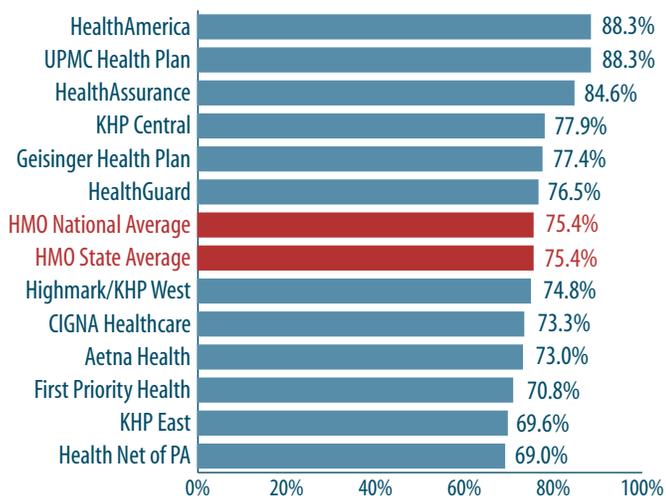
The graph shows the percent of HMO female members who were seen by their doctor during the first three months of pregnancy.





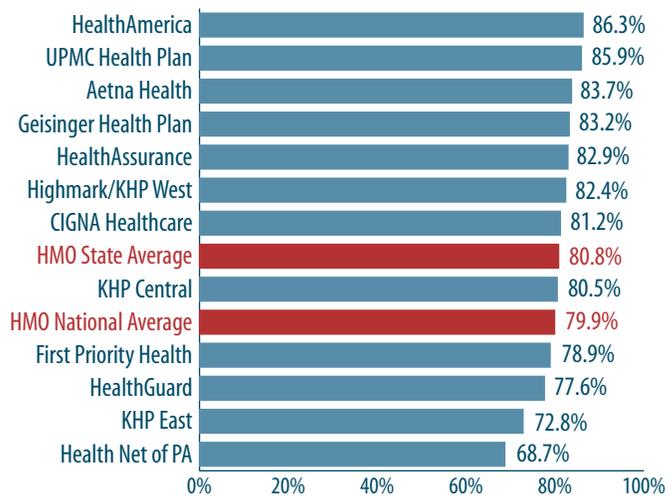
Screening for Breast Cancer

An x-ray of the breast, or mammogram, can help find cancer in the breast when the tumor is too small to be felt during breast examination. The graph shows the percent of female members (age 52 to 69) who had at least one mammogram within the past two years.



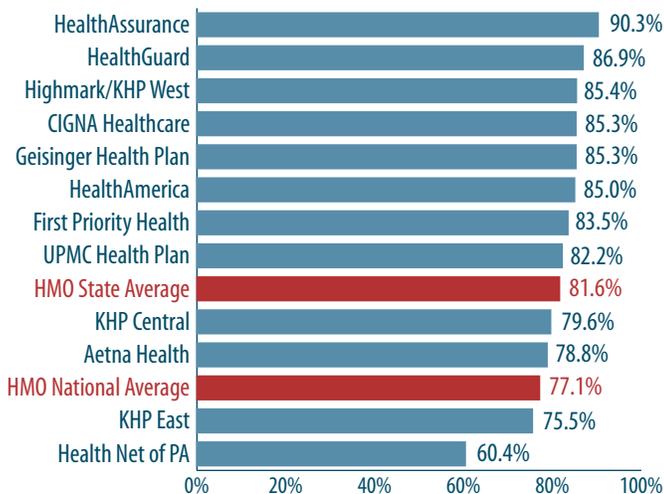
Screening for Cervical Cancer

Women are more likely to survive if cervical cancer is found early through a Pap test. The graph shows the percent of adult women who received a Pap test within the past three years.



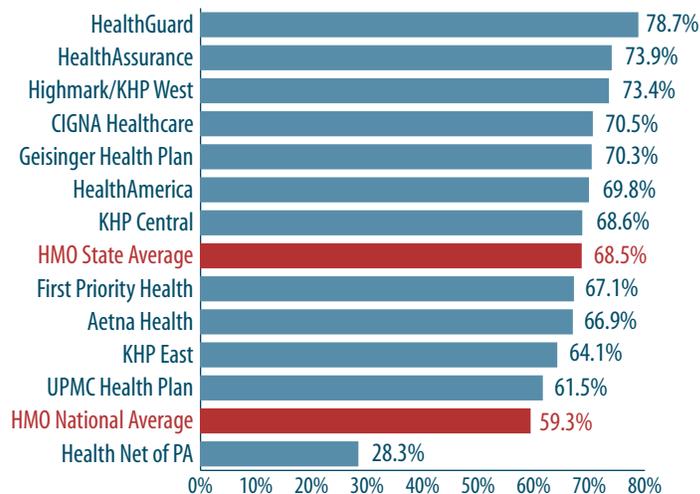
Cholesterol Screening after Acute Cardiovascular Events

The level of “bad” (LDL-C) cholesterol in the blood is directly related to clogged arteries, which can lead to a heart attack. The graph shows the percent of members tested for “bad” cholesterol after a heart attack, a balloon procedure or heart bypass surgery.



“Bad” Cholesterol Controlled after Acute Cardiovascular Events

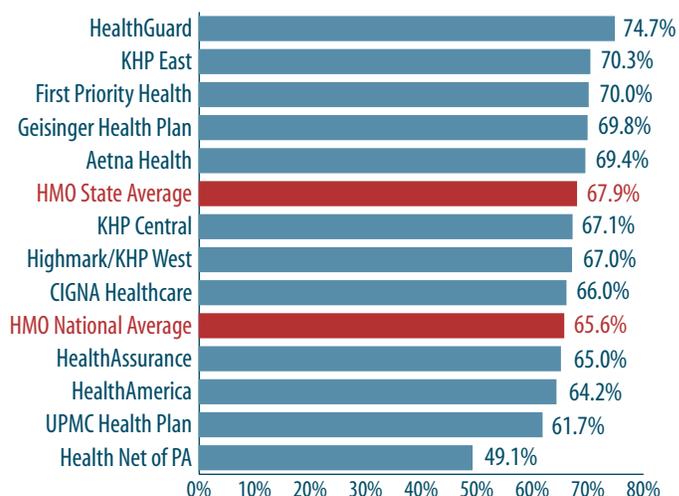
A “bad” cholesterol level less than 130 mg/dL means there is a decreased risk of heart attack. The graph shows the percent of members who had a “bad” cholesterol score of less than 130 mg/dL after a heart attack, a balloon procedure or heart bypass surgery.



The bar graphs are sorted from highest to lowest percentage. Generally, those HMOs with the **higher percentages** are doing a **better** job of preventing illness and helping their members stay healthy.

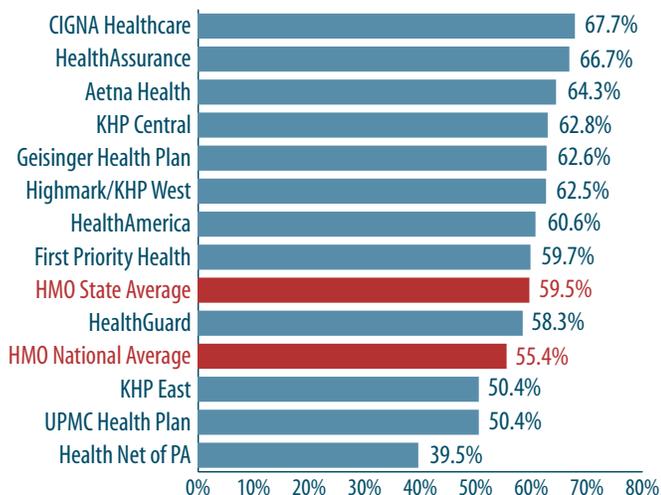
Appropriate Medications for Members with Asthma

The Expert Panel of the National Heart, Lung, and Blood Institute has recommended use of comprehensive drug therapy designed to reverse and prevent airway inflammation associated with asthma. This graph shows whether members with persistent asthma are being prescribed medications acceptable as a primary therapy for long-term control of asthma.



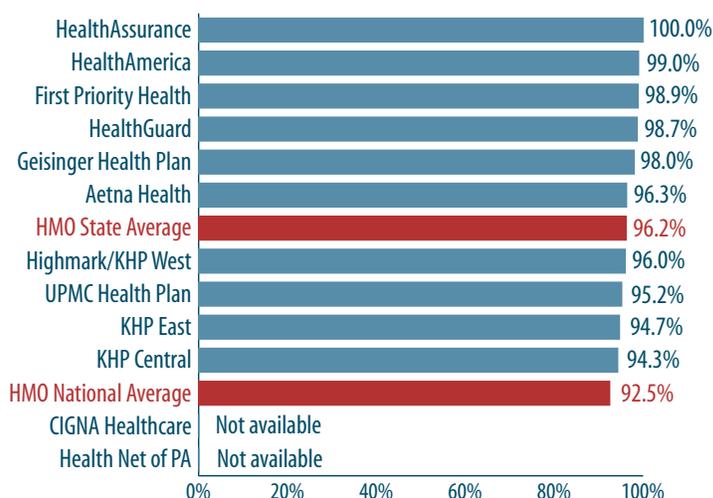
Controlling High Blood Pressure

High blood pressure (hypertension) is a major risk factor for a number of diseases, and must be closely monitored and controlled. The graph shows the percent of members (age 46 to 85) diagnosed with high blood pressure whose blood pressure was under control.



Beta Blockers after a Heart Attack

Use of beta blockers after a heart attack can help prevent future heart attacks. The graph shows the percent of members who had a heart attack and received beta blockers.





Pages 11 and 12 include several clinical conditions for which effective primary care can prevent or manage an illness, thereby avoiding “unnecessary” or “preventable” hospitalizations.

When the HMO provider network is functioning properly, care for these conditions can generally be provided on an outpatient basis and should not necessitate inpatient hospitalization.

Hospitalization Rate*, Statistical Rating

Generally, **lower** scores indicate that the HMO network was **more effective** in keeping members with these conditions out of the hospital.

The symbols indicate whether the difference between the expected and actual rates was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

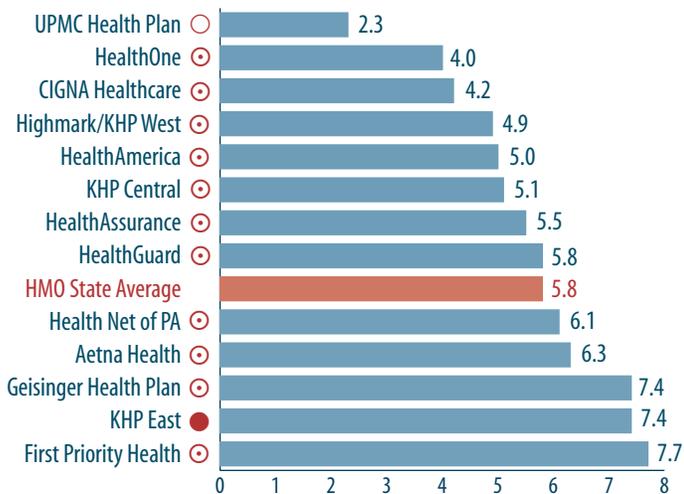
* The number of hospital admissions per 10,000 members, adjusted for patient risk factors.

Ear, Nose and Throat Infections

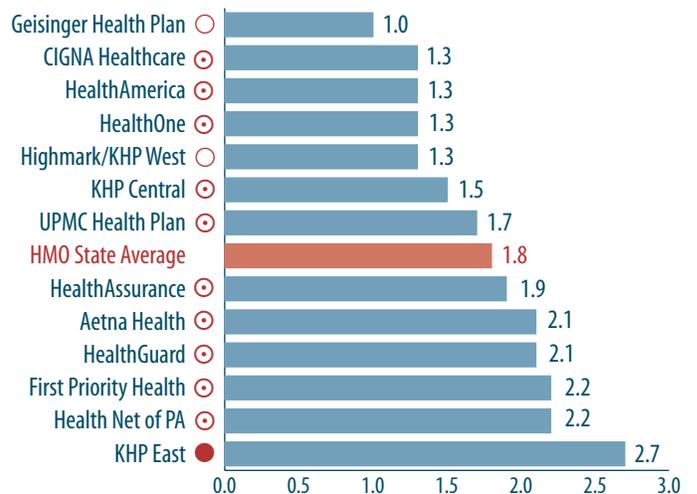
Includes medical conditions that cause an inflammation of the various parts of the head and throat. Outcomes are reported separately for pediatric and adult members.

Hospitalization Rate

Pediatric (Under Age 18)



Adults (Age 18 to 64)





Preventing Hospitalization through Primary Care

Hospitalization Rate*, Statistical Rating

Generally, **lower** scores indicate that the HMO network was **more effective** in keeping members with these conditions out of the hospital.

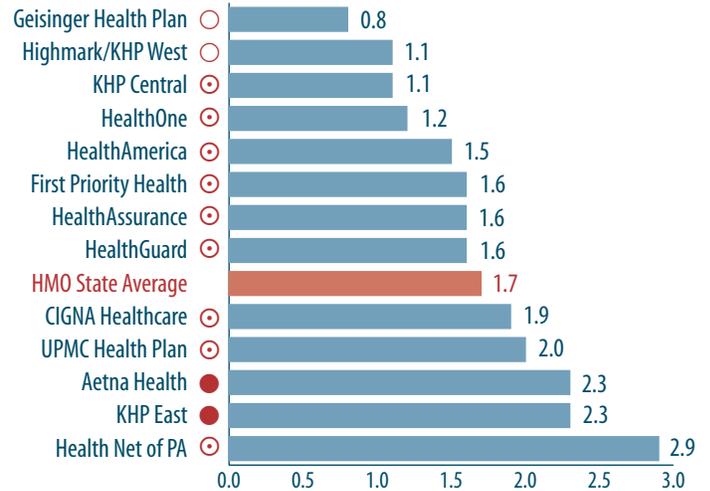
The symbols indicate whether the difference between the expected and actual rates was statistically:

- Lower than expected
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- Higher than expected

* The number of hospital admissions per 10,000 members, adjusted for patient risk factors.

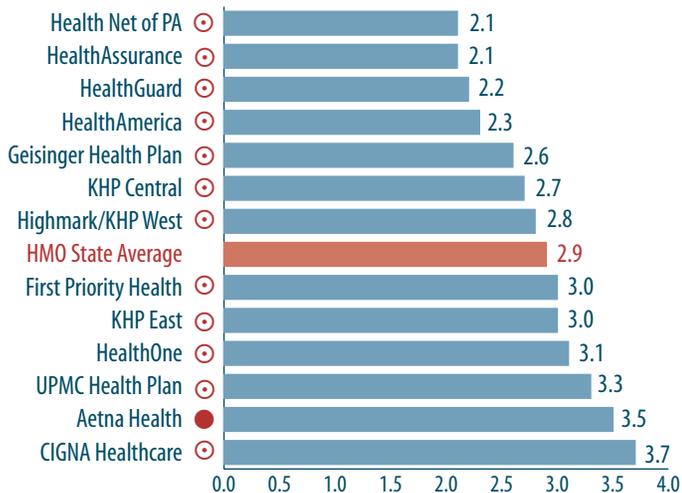
High Blood Pressure

Hypertension, or high blood pressure, is an adult chronic condition that can lead to serious cardiac and circulatory problems if untreated.



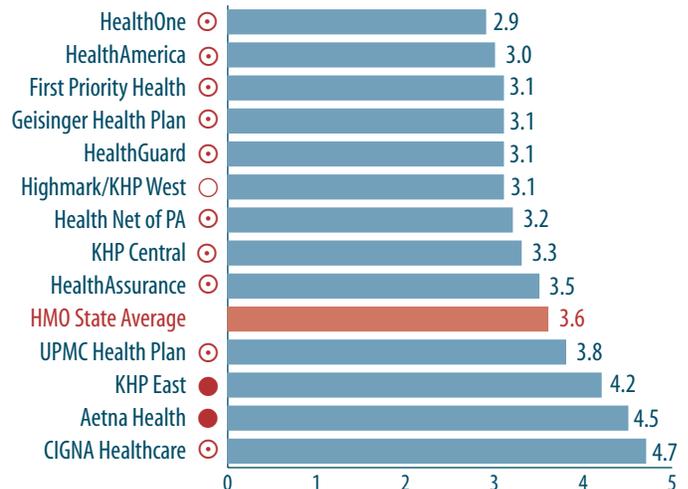
Gastrointestinal Infections

Includes a variety of viral, bacterial or parasitic infections of the digestive tract with symptoms including severe nausea, vomiting, abdominal pain, diarrhea, and fever.



Kidney/Urinary Tract Infections

These infections are common, second only to respiratory infections. Women are especially prone. These infections are usually treated with antibacterial medications.



Chronic Obstructive Pulmonary Disease (COPD)

COPD is an incurable disease of the lungs. It includes chronic lung disorders that obstruct the airways or damage the air sacs deep in the lungs. The disease results from damage to the lungs over a period of years from such factors as smoking, occupational exposure (breathing chemical fumes, cotton, wood or mining dust), or from bacterial or viral infections.

The HMO and its physicians are partners in helping members control their disease and receive appropriate medical treatment if a hospitalization becomes necessary.

Hospitalization Rate, Statistical Rating

Generally, **lower** scores indicate that the HMO network was **more effective** in keeping members with COPD out of the hospital.

The symbols indicate whether the difference between the expected and actual rates was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

Hospitalization for COPD (Adults Age 18 to 64)

	Hospital Admissions	Hospitalization Rate	Statistical Rating, Hospitalization Rate	Length of Stay	Percent Rehospitalized
Aetna Health	218	4.2	◉	3.6	18.3
CIGNA Healthcare	11	3.8	◉	2.7	10.2
First Priority Health	36	4.4	◉	3.8	11.4
Geisinger Health Plan	65	3.5	◉	3.2	15.6
Health Net of PA	9	3.3	◉	NR	NR
HealthAmerica	56	4.2	◉	4.4	25.1
HealthAssurance	34	4.0	◉	3.5	10.3
HealthGuard	20	2.4	○	4.7	25.8
HealthOne	16	1.9	○	4.3	25.1
Highmark/KHP West	313	3.7	◉	3.8	20.2
KHP Central	33	2.5	○	4.5	16.6
KHP East	198	4.1	◉	4.0	22.6
UPMC Health Plan	68	3.8	◉	4.1	17.0
HMO State Total/Average	1,077	3.8		3.9	20.2
Fee-for-Service Sample *	554			4.1	21.3
* The Fee-for-Service Sample provides a comparison with traditional health insurance. Refer to the Technical Report for details.	Number of HMO members hospitalized in 2001 where COPD was the principal reason for hospitalization.	Hospitalization rate per 10,000 HMO members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Percent of members rehospitalized for a respiratory system condition within 180 days of the original hospital stay for COPD, adjusted for patient risk factors.

NR - Not rated due to small numbers.

Asthma

Asthma is a chronic inflammatory disease of the lungs' airways which makes breathing difficult. It is the most common chronic childhood disease. Studies have shown that hospitalizations, repeat hospitalizations and emergency room visits can be decreased and quality of life improved when patients are taught how to control their disease by following established asthma management guidelines.

Hospitalization Rate, Statistical Rating

Generally, **lower** scores indicate that the HMO network was **more effective** in keeping members with asthma out of the hospital.

The symbols indicate whether the difference between the expected and actual rates was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

Hospitalization for Asthma

	Under Age 18				Adults Age 18 to 64				
	Hospital Admissions	Hospitalization Rate	Statistical Rating, Hospitalization Rate	Length of Stay	Hospital Admissions	Hospitalization Rate	Statistical Rating, Hospitalization Rate	Length of Stay	Percent Rehospitalized
Aetna Health	378	16.7	●	2.0	388	7.5	●	3.0	14.4
CIGNA Healthcare	20	12.4	◉	1.9	23	6.7	◉	2.8	14.2
First Priority Health	33	8.6	○	2.4	48	5.8	◉	3.4	15.0
Geisinger Health Plan	67	10.8	○	2.1	89	4.9	○	2.9	13.2
Health Net of PA	12	12.1	◉	1.8	16	5.8	◉	2.6	22.4
HealthAmerica	49	12.1	◉	1.8	55	4.2	○	3.3	17.5
HealthAssurance	29	9.2	○	2.3	43	4.7	○	2.6	15.4
HealthGuard	41	14.8	◉	2.1	33	4.2	○	3.5	20.0
HealthOne	37	11.5	◉	1.8	44	5.3	◉	3.0	11.2
Highmark/KHP West	267	9.0	○	1.9	457	5.6	○	3.2	14.0
KHP Central	62	9.2	○	1.9	70	5.2	◉	3.4	16.2
KHP East	506	22.3	●	1.9	426	8.3	●	3.0	15.7
UPMC Health Plan	81	12.4	◉	2.1	131	7.1	◉	3.2	14.3
HMO State Total/Average	1,582	13.8		2.0	1,823	6.3		3.1	14.8
Fee-for-Service Sample	499			2.0	692			3.3	13.8
	Number of pediatric HMO members hospitalized in 2001 where asthma was the principal reason for hospitalization.	Hospitalization rate per 10,000 pediatric HMO members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Number of adult HMO members hospitalized in 2001 where asthma was the principal reason for hospitalization.	Hospitalization rate per 10,000 adult HMO members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Percent of adult members rehospitalized for a respiratory system condition within 180 days of the original hospital stay for asthma, adjusted for patient risk factors.



Diabetes

A hospitalization for diabetes or a short-term complication of diabetes may represent a breakdown in diabetes care. While some hospitalizations for diabetes are expected, appropriate preventive care can minimize these admissions. By having easy access to appropriate medical supplies, educational resources and medical tests performed on a regular basis, people with diabetes can better monitor their disease, thus reducing the overall number of hospitalizations.

Hospitalization Rate, Statistical Rating

Generally, **lower** scores indicate that the HMO network was **more effective** in keeping members with diabetes out of the hospital.

The symbols indicate whether the difference between the expected and actual rates was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

Hospitalization for Diabetes (Adults Age 18 to 75)

	Members with Diabetes	Hospital Admissions	Hospitalization Rate	Statistical Rating, Hospitalization Rate	Length of Stay	Percent of Admissions for Short-term Complications of Diabetes	Percent Rehospitalized
Aetna Health	23,350	288	123.6	◉	4.5	43.1	13.0
CIGNA Healthcare	1,003	9	83.3	◉	NR	NR	NR
First Priority Health	3,175	36	113.3	◉	4.5	41.7	15.6
Geisinger Health Plan	7,099	69	98.3	○	3.8	43.5	9.6
Health Net of PA	1,072	20	197.4	◉	5.2	40.0	11.0
HealthAmerica	6,241	104	174.6	●	4.0	57.7	16.5
HealthAssurance	2,680	54	196.2	●	4.6	46.3	11.3
HealthGuard	3,556	48	143.8	◉	5.2	39.6	13.2
HealthOne	NA	46	NA	NA	4.0	37.0	19.8
Highmark/KHP West	31,657	294	92.6	○	4.1	45.6	16.0
KHP Central	5,389	42	78.2	○	4.3	31.0	17.0
KHP East	20,897	336	159.4	●	4.4	47.3	14.3
UPMC Health Plan	5,872	97	157.1	◉	4.6	44.3	19.0
HMO State Total/Average	111,991	1,397	124.7		4.2	45.3	14.9
Fee-for-Service Sample		956			4.8	40.0	13.6
	Number of members with diabetes who met a standard definition for diabetes and continuous enrollment criteria in 2001.	Number of HMO members with diabetes hospitalized in 2001 where diabetes was the principal reason for hospitalization.	Hospitalization rate per 10,000 HMO members with diabetes, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Percent of admissions for short-term complications of diabetes. These hospitalizations may be an immediate reflection of how well members are managing their diabetes.	Percent of members with diabetes rehospitalized for diabetes within 180 days of the original hospital stay for diabetes, adjusted for patient risk factors.

NA - Not available from HealthOne.

NR - Not rated due to small numbers.

Mental Health

Depending upon the severity of the symptoms, depression and other mental health conditions can be extremely difficult to diagnose. Most studies estimate that ten to fifteen percent of all depressed adults remain undiagnosed. Therefore, it is important to measure and report the number of HMO members receiving treatment for mental health conditions.

Post hospitalization care is also important for several reasons. First, there is evidence that failure to coordinate

post-hospitalization care can have serious consequences for the patient, including the need to be readmitted to the hospital. Additionally, a lack of adequate post-hospitalization care may indicate more pervasive problems with an HMO, such as the lack of adequate oversight by mental health professionals or lack of HMO provided case management for hospitalized members.

Mental Health

	Mental Health			Follow-up after Hospitalization		Antidepressant Medication Management		
				7 Days (Percent)	30 Days (Percent)	Members with at least 3 Follow-up Visits (Percent)	Effective Acute Phase Treatment (Percent)	Effective Continuation Phase Treatment (Percent)
	Members Receiving Any Mental Health Services (Percent)	Inpatient Admission Rate	Inpatient Hospitalization Length of Stay					
Aetna Health	4.2	3.7	6.5	59.4	79.2	15.6	58.1	40.8
CIGNA Healthcare	4.5	3.5	6.9	57.5	77.5	26.0	52.0	32.0
First Priority Health	5.2	3.7	7.2	38.1	71.9	23.2	56.3	37.5
Geisinger Health Plan	4.3	3.5	6.5	43.3	72.8	18.0	59.9	44.4
Health Net of PA	3.9	3.7	4.0	38.0	71.3	9.4	45.9	31.8
HealthAmerica	7.2	2.9	6.1	67.7	86.6	21.0	64.0	46.5
HealthAssurance	7.1	3.5	6.1	72.8	90.8	16.4	61.1	39.2
HealthGuard	5.1	3.4	6.2	38.8	59.3	24.5	61.0	45.2
Highmark/KHP West	5.4	3.8	6.1	50.1	77.6	42.5	66.6	49.5
KHP Central	7.1	3.6	5.3	41.2	67.4	25.5	59.2	43.5
KHP East	2.9	3.5	5.7	48.4	65.1	14.1	70.2	54.9
UPMC Health Plan	6.3	2.5	4.5	57.3	79.3	37.6	75.3	61.1
HMO State Average	4.9	3.5	6.0	51.9	74.9	25.7	64.2	47.5
HMO National Average				51.2	73.2	19.8	56.8	40.0
	Percent of all HMO members receiving any mental health services in 2001.	Number of HMO members hospitalized in 2001 for a mental health condition per 1,000 plan members.	Average number of days spent in the hospital for treatment of a mental health condition.	Percent of members hospitalized for a mental health disorder who followed up with a doctor's visit within 7 days.	Percent of members hospitalized for a mental health disorder who followed up with a doctor's visit within 30 days of hospital discharge.	Percent of members diagnosed with a new episode of depression who had at least three follow-up visits with a provider within 12 weeks of diagnosis (the Acute Treatment Phase).	Percent of members diagnosed with a new episode of depression who were treated with antidepressant medication and remained on their prescribed drug during the entire 12-week Acute Treatment Phase.	Percent of members diagnosed with a new episode of depression who remained on their antidepressant prescription for 6 months.

Heart Attack

A heart attack (Acute Myocardial Infarction) occurs when there is insufficient blood supply to an area of heart muscle. Heart attack is among the most common reasons for hospital admissions in the United States. People who have had a heart attack are at high risk for another one, and the mortality rates are high for these patients. Therefore, prevention of a second or subsequent attack should be a high priority.

Ultimately, treatment of a heart attack must address the underlying coronary disease that led to the attack. Several types of procedures are available including catheterization, percutaneous transluminal coronary angioplasty (PTCA)/Stent, and coronary artery bypass graft surgery (CABG). HMOs play an important part in ensuring that their members receive the appropriate treatment for their conditions.

In-Hospital Mortality, Statistical Rating

A statistical test is used to determine if the difference between expected and actual mortality was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

Hospitalization for Heart Attack (Adults Age 18 to 64)

	Hospital Admissions	Hospitalization Rate	Number of Days Hospitalized	In-Hospital Mortality			Percent Receiving Catheterization	Percent Receiving PTCA/Stent	Percent Receiving CABG
				Expected (Percent)	Actual (Percent)	Statistical Rating			
Aetna Health	707	13.6	6.5	3.4	3.7	◉	90.9	61.6	14.5
CIGNA Healthcare	26	8.6	7.1	1.6	0.0	◉	84.0	40.0	24.0
First Priority Health	102	12.5	7.0	3.0	1.0	◉	93.1	56.9	19.6
Geisinger Health Plan	221	11.9	6.6	2.3	1.8	◉	86.8	47.9	21.9
Health Net of PA	35	12.8	7.0	1.7	3.0	◉	97.1	60.0	20.0
HealthAmerica	137	10.3	6.3	3.7	2.3	◉	92.6	63.0	11.1
HealthAssurance	127	14.1	6.8	2.9	2.5	◉	90.2	61.0	15.4
HealthGuard	98	11.7	5.4	2.6	2.1	◉	91.8	60.2	18.4
HealthOne	64	7.6	6.1	3.3	3.2	◉	89.1	59.4	18.8
Highmark/KHP West	924	10.9	6.3	2.8	2.2	◉	92.0	58.5	21.7
KHP Central	135	10.3	6.0	3.4	2.2	◉	94.1	64.4	14.1
KHP East	497	10.3	6.8	2.8	1.5	◉	88.3	55.4	14.4
UPMC Health Plan	142	8.2	5.4	2.6	2.2	◉	93.6	64.3	17.1
HMO State Total/Average	3,215	11.2	6.4	2.9	2.4		90.9	58.7	17.6
Fee-for-Service Sample	1,946		6.7	3.0	2.4		89.3	57.4	19.7
	Number of HMO members hospitalized in 2001 where heart attack was the principal reason for hospitalization.	Number of heart attack hospitalizations per 10,000 members, adjusted for patient risk factors.	Average number of days spent in the hospital within 30 days of the heart attack, adjusted for patient risk factors.	The expected percent mortality within 30 days of hospitalization taking into account patient risk factors.	The actual percent mortality within 30 days of hospitalization.	Symbols indicate whether the difference between the expected and actual mortality was statistically significant.	Percent of heart attack patients receiving a cardiac catheterization within 30 days of hospitalization.	Percent of heart attack patients receiving a PTCA/Stent within 30 days of hospitalization.	Percent of heart attack patients receiving a CABG within 30 days of hospitalization.



This section (pages 18-24) addresses outcomes of care for HMO members who require surgery. Outcomes are dependent on how well the HMO network manages the continuity of care among doctors and hospitals.

Hysterectomy

Hysterectomy is the surgical removal of the uterus. It is a procedure that may have a number of complications associated with it. Common reasons for performing a hysterectomy include uterine fibroids, uterine prolapse, abnormal bleeding, endometriosis and chronic pelvic pain.

Hysterectomies are performed as either an abdominal or a vaginal procedure. Procedure selection by physicians,

	Abdominal Hysterectomies									
	Total Hysterectomy Procedures	Procedure Rate	Statistical Rating, Procedure Rate	Abdominal Hysterectomy Procedures	Procedure Rate	Statistical Rating, Procedure Rate	Length of Stay	In-Hospital Complications		
								Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	1,484	55.0	⊙	1,080	40.0	⊙	2.9	11.2	11.4	⊙
CIGNA Healthcare *	59	33.2	○	50	28.3	○	2.8	10.9	10.4	⊙
First Priority Health	308	71.0	●	244	56.2	●	3.1	10.5	10.4	⊙
Geisinger Health Plan	538	56.9	⊙	399	42.1	⊙	2.8	10.3	9.8	⊙
Health Net of PA	78	54.6	⊙	48	33.6	⊙	3.1	12.2	8.9	⊙
HealthAmerica	453	65.8	●	294	42.7	⊙	2.8	10.5	13.3	⊙
HealthAssurance	299	64.7	●	209	45.3	●	2.8	10.4	11.7	⊙
HealthGuard	209	51.2	⊙	156	38.1	⊙	2.7	10.7	9.0	⊙
HealthOne	309	71.4	●	198	45.8	●	2.8	10.3	10.1	⊙
Highmark/KHP West	2,491	58.8	●	1,658	39.1	⊙	2.8	10.3	10.5	⊙
KHP Central	536	74.9	●	342	47.8	●	2.8	10.3	10.6	⊙
KHP East	1,082	39.4	○	834	30.4	○	2.9	12.9	12.7	⊙
UPMC Health Plan	566	58.0	⊙	407	41.7	⊙	2.9	10.8	14.6	●
HMO State Total/Avg.	8,412	55.8		5,919	39.3		2.9	10.9	11.3	
Fee-for-Service Sample	3,955			2,678			2.8	10.5	9.5	
	Total number of hysterectomies performed in 2001 for non-cancerous, non-traumatic conditions.	Procedure rate per 10,000 female members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Number of hysterectomies involving an incision in the abdomen.	Procedure rate per 10,000 female members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of abdominal hysterectomies.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.



complicated medical illnesses and diagnoses may result in longer lengths of stay and increased complication rates.

Hysterectomy is to be a treatment of last resort performed only after proper diagnostic tests confirm the underlying condition, conservative treatments have failed to improve the condition and fertility is not an issue.

Procedure Rate and Percent of Complications, Statistical Ratings

A statistical test is used to determine if the differences between expected and actual procedure rates or percent of complications were statistically:

- Lower than expected
- ⊙ Same as expected
- Higher than expected

	Vaginal Hysterectomies						
	Vaginal Hysterectomy Procedures	Procedure Rate	Statistical Rating, Procedure Rate	Length of Stay	In-Hospital Complications		
					Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	404	15.0	○	1.9	6.7	6.8	⊙
CIGNA Healthcare *	9	5.0	○	NR	NR	NR	NR
First Priority Health	64	14.7	⊙	2.1	6.5	4.8	⊙
Geisinger Health Plan	139	14.7	⊙	1.9	6.3	5.1	⊙
Health Net of PA	30	21.0	⊙	1.8	6.9	6.9	⊙
HealthAmerica	159	23.1	●	2.0	6.4	6.3	⊙
HealthAssurance	90	19.3	⊙	1.9	6.5	5.6	⊙
HealthGuard	53	13.0	⊙	2.1	5.7	5.8	⊙
HealthOne	111	25.7	●	1.9	6.6	8.2	⊙
Highmark/KHP West	833	19.7	●	2.0	6.7	7.5	⊙
KHP Central	194	27.0	●	1.8	6.1	6.7	⊙
KHP East	248	9.0	○	1.9	8.3	10.2	⊙
UPMC Health Plan	159	16.3	⊙	2.0	6.9	6.3	⊙
HMO State Total/Average	2,493	16.5		1.9	6.8	7.1	
Fee-for-Service Sample	1,277			1.9	6.5	6.0	
	Number of hysterectomies involving removing the uterus through the vaginal canal. Includes laproscopically assisted vaginal hysterectomy (LAVH).	Procedure rate per 10,000 female members, adjusted for patient risk factors.	Symbols indicate whether the difference between the expected and actual rates was statistically significant.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of vaginal hysterectomies.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.

Breast Cancer Procedures

The most frequently used treatment for breast cancer is surgery, often supplemented by one or more other treatments. The type of surgical procedure to treat breast cancer is determined by the stage of the disease, the type of tumor, the age and health of the woman, and the woman's preference. Two different surgical procedures are used – lumpectomies and mastectomies.

Lumpectomy is the removal of the lump in the breast and some of the surrounding tissue. Lumpectomy pro-

cedures are performed in the inpatient and outpatient setting, though the majority are outpatient procedures. For this report, lumpectomies performed as a diagnosis procedure are not included; only patients with an identified cancer diagnosis are analyzed.

Mastectomy is the removal of the whole breast and some lymph nodes under the arm. Most mastectomy procedures are inpatient (the law mandates that a patient has a right to choose an inpatient procedure).

	Lumpectomy							
	Total Breast Cancer Procedures	Procedure Rate	Lumpectomy Procedures	Percent Performed Inpatient	Length of Stay	Inpatient Only		
						In-Hospital Complications		
						Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	704	26.2	505	20.4	1.1	2.7	1.0	⊖
CIGNA Healthcare*	30	19.1	22	4.5	NR	NR	NR	NR
First Priority Health	98	22.8	74	18.9	0.9	4.7	0.0	⊖
Geisinger Health Plan	142	14.7	95	7.4	NR	NR	NR	NR
Health Net of PA	29	20.2	20	20.0	NR	NR	NR	NR
HealthAmerica	123	17.7	85	8.2	NR	NR	NR	NR
HealthAssurance	78	18.0	58	15.5	NR	NR	NR	NR
HealthGuard	73	17.0	55	9.1	NR	NR	NR	NR
HealthOne	86	19.9	62	16.1	1.2	2.8	0.0	⊖
Highmark/KHP West	628	14.3	455	17.4	1.2	2.3	3.8	⊖
KHP Central	109	15.5	76	10.5	NR	NR	NR	NR
KHP East	537	20.3	400	21.0	1.1	2.5	2.4	⊖
UPMC Health Plan	195	20.2	142	14.1	1.2	3.4	10.0	⊖
HMO State Total/Average	2,832	18.8	2,049	17.1	1.1	2.6	2.4	
Fee-for-Service Sample	1,746		1,247	12.9	1.1	2.3	0.6	
	Total number of breast cancer procedures (lumpectomies and mastectomies) performed in 2001.	Procedure rate per 10,000 female members, adjusted for patient risk factors.	Number of lumpectomy procedures performed in 2001.	Percent of lumpectomies performed in an inpatient setting.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of inpatient lumpectomy procedures.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.

NR - Not rated due to small numbers.



Mastectomies performed as a preventive measure (removal of the breast before cancer is diagnosed) are not included in this analysis.

Reconstruction of the breast after a mastectomy can occur immediately or months and even years later. Under Pennsylvania law, HMOs are required to cover breast reconstruction for women who have a mastectomy.

Percent of Complications, Statistical Rating

A statistical test is used to determine if the difference between expected and actual percent of complications was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

	Mastectomy						
	Mastectomy Procedures	Percent Performed Inpatient	Length of Stay	Inpatient Only			Percent with Reconstruction during the Same Admission
				In-Hospital Complications			
				Expected (Percent)	Actual (Percent)	Statistical Rating	
Aetna Health	199	93.5	2.5	5.7	3.8	○	37.1
CIGNA Healthcare*	8	100.0	NR	NR	NR	NR	NR
First Priority Health	24	95.8	2.9	5.7	13.6	○	21.7
Geisinger Health Plan	47	74.5	2.9	5.7	9.4	○	25.7
Health Net of PA	9	100.0	NR	NR	NR	NR	NR
HealthAmerica	38	55.3	2.6	5.4	14.3	○	28.6
HealthAssurance	20	80.0	2.2	6.7	6.3	○	37.5
HealthGuard	18	94.4	2.2	4.6	5.9	○	17.6
HealthOne	24	83.3	2.2	6.5	15.0	○	40.0
Highmark/KHP West	173	93.6	2.3	5.5	5.0	○	21.0
KHP Central	33	69.7	2.3	6.8	8.7	○	47.8
KHP East	137	99.3	2.3	5.8	5.2	○	36.0
UPMC Health Plan	53	90.6	2.3	5.5	6.3	○	22.9
HMO State Total/Average	783	89.9	2.4	5.7	6.1		30.4
Fee-for-Service Sample	499	85.6	2.3	5.8	4.1		26.2
	Number of mastectomy procedures performed in 2001.	Percent of mastectomies performed in an inpatient setting.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of inpatient mastectomy procedures.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.	Percent of reconstruction surgeries during the same admission.

* Number may be underreported due to CIGNA's technical difficulties during data submission.
 NR - Not rated due to small numbers.

Neck and Back Procedures

Neck and back pain affects about 80 percent of adults at some time in their lives. It is the most common cause of work loss for people under age 45, the reason for about 15% of all sick leaves, and estimated to cost society at least \$50 billion each year. Decompression (discectomy or laminectomy) is performed to reduce pressure on the nerves in the spine. Spinal fusion, sometimes performed in conjunction with decompression, is a surgical procedure that adds bone graft to an area of the spine to alleviate pain.

Studies have shown that practice patterns for neck and back surgery vary across providers and geographic locations. The guidelines for when to perform back surgery and/or fusion are unclear. Most health care professional organizations recommend conservative treatment before performing surgery, but recommendations for the duration of conservative treatment vary widely. Neck and back procedures are high volume, high cost surgeries with important implications for quality of care.

	With Fusion						
	Total Neck & Back Procedures	Procedure Rate	Number of Procedures with Fusion	Length of Stay	In-Hospital Complications		
					Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	1,009	19.4	325	2.4	5.9	7.1	⊖
CIGNA Healthcare *	13	3.8	0	NR	NR	NR	NR
First Priority Health	173	21.0	51	1.9	4.5	4.3	⊖
Geisinger Health Plan	348	19.0	117	2.5	8.2	9.9	⊖
Health Net of PA	45	16.3	17	2.6	7.4	6.7	⊖
HealthAmerica	288	22.0	108	2.2	6.2	3.7	⊖
HealthAssurance	180	19.1	56	2.4	5.7	10.7	⊖
HealthGuard	290	36.7	87	2.2	6.5	5.9	⊖
HealthOne	136	16.5	52	2.6	5.7	3.8	⊖
Highmark/KHP West	1,620	19.8	589	2.3	6.1	7.5	⊖
KHP Central	234	17.5	88	2.3	7.4	9.1	⊖
KHP East	583	11.6	181	2.7	6.9	5.6	⊖
UPMC Health Plan	403	22.4	139	2.5	6.6	8.0	⊖
HMO State Total/Average	5,322	18.5	1,810	2.3	6.4	7.1	
Fee-for-Service Sample	2,459		814	2.4	7.2	6.4	
	Total number of neck and back procedures (with and without fusion) performed in 2001.	Procedure rate per 10,000 members, adjusted for patient risk factors.	Number of decompression procedures performed with fusion in 2001.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of neck and back procedures with fusion.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.
 NR - Not rated due to small numbers.



Percent of Complications, Statistical Rating

A statistical test is used to determine if the difference between expected and actual percent of complications was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

	Without Fusion				
	Number of Procedures without Fusion	Length of Stay	In-Hospital Complications		
			Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	684	1.6	3.8	3.5	◉
CIGNA Healthcare *	13	1.3	3.2	0.0	◉
First Priority Health	122	1.5	4.1	1.8	◉
Geisinger Health Plan	231	1.8	4.7	5.4	◉
Health Net of PA	28	1.3	4.0	0.0	◉
HealthAmerica	180	1.7	4.5	5.0	◉
HealthAssurance	124	1.6	4.1	2.4	◉
HealthGuard	203	1.3	4.2	2.5	◉
HealthOne	84	1.9	4.3	4.8	◉
Highmark/KHP West	1,031	1.8	4.5	6.1	●
KHP Central	146	1.7	4.7	4.9	◉
KHP East	402	1.8	3.9	3.5	◉
UPMC Health Plan	264	1.8	4.5	8.3	●
HMO State Total/Average	3,512	1.7	4.3	4.7	
Fee-for-Service Sample	1,645	1.8	4.6	4.1	
	Number of decompression procedures performed without fusion in 2001.	Average number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of neck and back procedures without fusion.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.

Prostatectomy

Prostatectomy is the surgical removal of the prostate (radical prostatectomy). Generally, the entire prostate is removed when cancer is present. Prostatectomy substantially reduces prostate cancer mortality.

Cancer of the prostate is the most common malignancy in American men: half of men aged 70 or older have it. Risks, complications, and side effects that may occur during and after prostatectomy include excessive bleeding, which may require blood transfusion, incontinence, impotence, and narrowing of the urethra.

Risk factors for developing prostate cancer are age (80% of men diagnosed with prostate cancer are older than

65), race (African-American men of all ages have a higher incidence and mortality rate for prostate cancer), family history, and lifestyle (high-fat diet and regular alcohol intake can increase prostate cancer risk).

Percent of Complications, Statistical Rating

A statistical test is used to determine if the difference between expected and actual percent of complications was statistically:

- Lower than expected
- ◉ Same as expected
- Higher than expected

	Total Prostatectomy Procedures			In-Hospital Complications		
	Procedures	Procedure Rate	Length of Stay	Expected (Percent)	Actual (Percent)	Statistical Rating
Aetna Health	204	8.2	3.4	9.8	9.0	◉
CIGNA Healthcare*	11	8.0	3.1	9.8	9.1	◉
First Priority Health	7	1.8	NR	NR	NR	NR
Geisinger Health Plan	34	3.8	3.8	11.0	9.1	◉
Health Net of PA	7	5.5	NR	NR	NR	NR
HealthAmerica	47	7.3	3.6	10.4	17.8	◉
HealthAssurance	28	6.6	3.6	10.4	10.7	◉
HealthGuard	37	9.0	3.0	10.1	2.7	◉
HealthOne	30	7.3	2.9	10.2	3.4	◉
Highmark/KHP West	239	5.9	3.3	10.6	9.5	◉
KHP Central	35	5.6	2.8	10.1	17.6	◉
KHP East	124	5.6	3.3	10.4	13.7	◉
UPMC Health Plan	52	6.5	3.1	10.5	3.8	◉
HMO State Total/Average	855	6.3	3.3	10.3	9.9	
Fee-for-Service Sample	459		3.3	10.3	8.6	
	Total number of prostatectomy (radical) procedures performed in 2001.	Procedure rate per 10,000 male members, adjusted for patient risk factors.	Number of days spent in the hospital, adjusted for patient risk factors.	Expected percent of complications is calculated taking into account patient risk factors.	The actual number of complications divided by the total number of prostatectomy procedures.	Symbols indicate whether the difference between the expected and actual percents was statistically significant.

* Number may be underreported due to CIGNA's technical difficulties during data submission.
 NR - Not rated due to small numbers.

Satisfaction surveys offer a view of HMO quality and service from a member's perspective. Research shows that consumers and potential HMO members value the opinions and ratings of their peers.

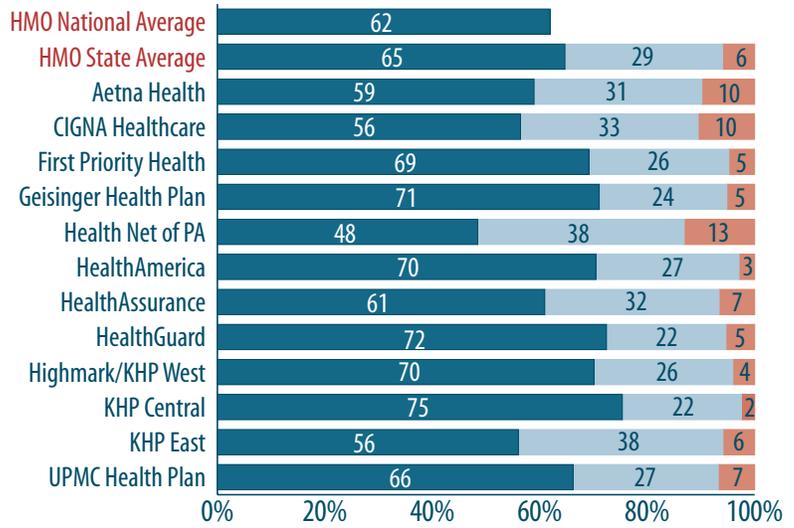
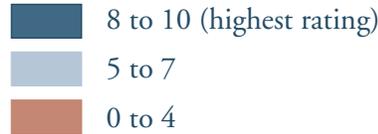
These standardized member satisfaction measures were taken from the annual Consumer Assessment of Health Plans Survey® (CAHPS) for calendar year 2001. Independent research companies conduct the survey for each HMO and the resulting member satisfaction measures become part of the HMO's accreditation review.

In addition to member responses from each HMO, a state average and a national average, when available, are included.

Overall Rating of HMO

How would you rate your health plan now?

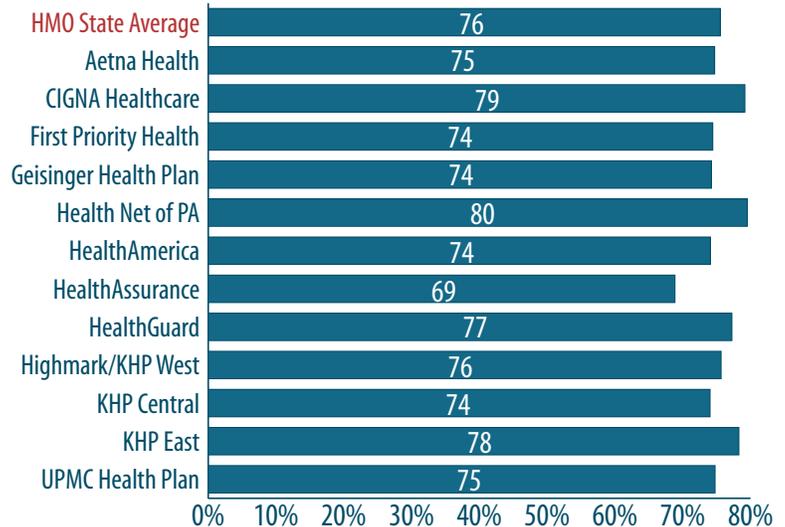
Percent who gave their plan a rating of:



Appointments for Routine Care

In the last 12 months, did you make any appointments with a doctor or health care provider for regular or routine health care?

Percent who answered Yes:

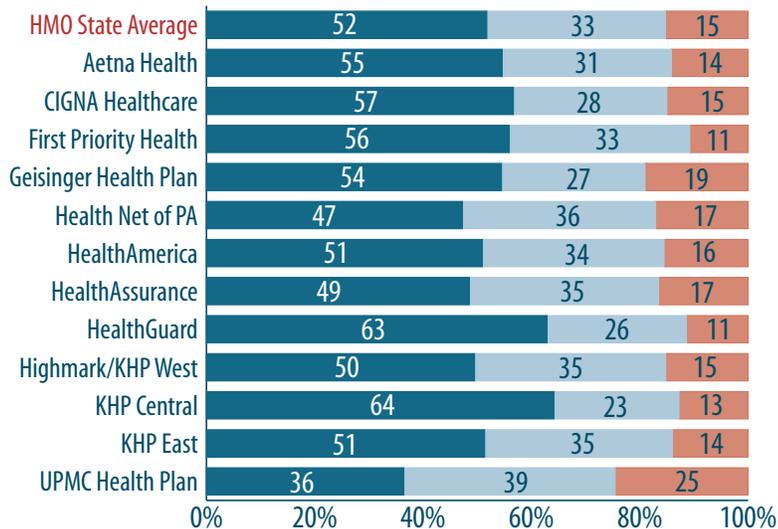
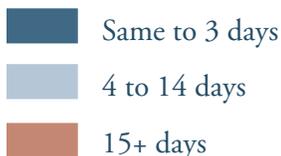


Note: Numbers may not add up to 100% due to rounding.

Waiting for Routine Care

In the last 12 months, how many days did you usually have to wait between making an appointment for regular or routine care and actually seeing a provider?

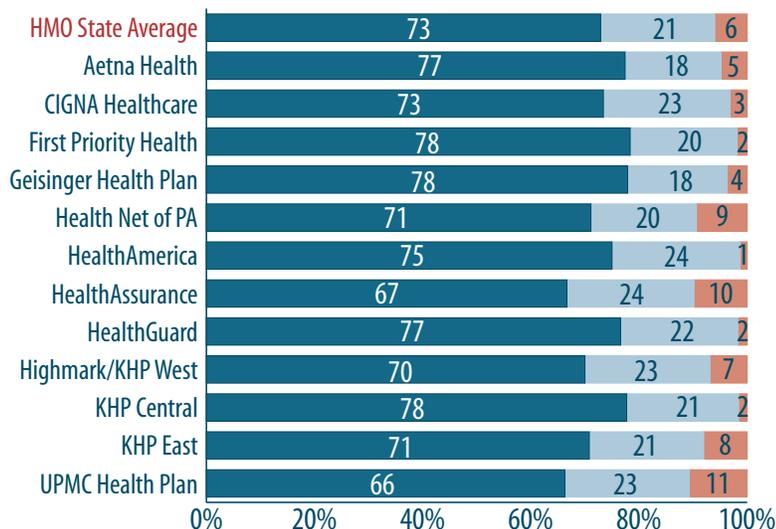
Percent who answered:



Waiting for Care for an Injury or Illness

In the last 12 months, how many days did you usually have to wait between making an appointment and actually seeing a provider for an illness or injury?

Percent who answered:



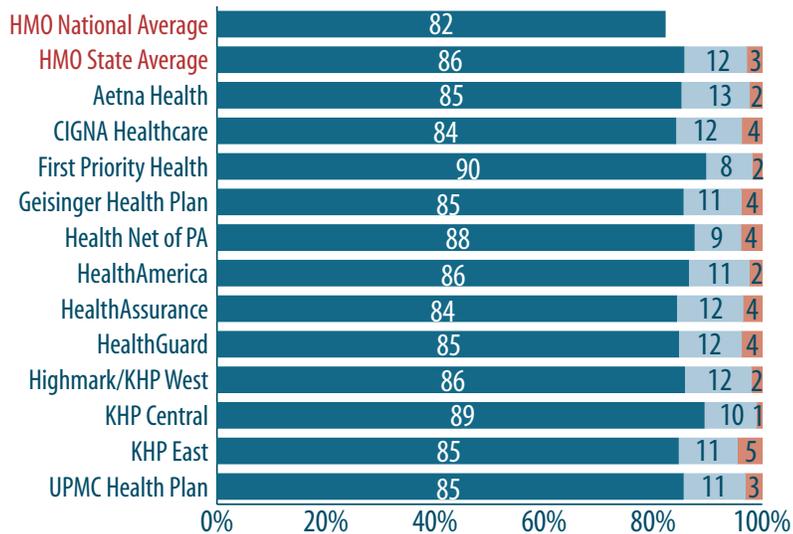
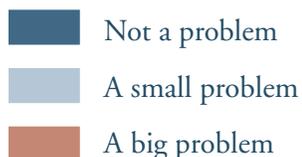
Note: Numbers may not add up to 100% due to rounding.



Getting Needed Care

In the last 12 months, how much of a problem, if any, was it to get the care you or a doctor believed necessary?

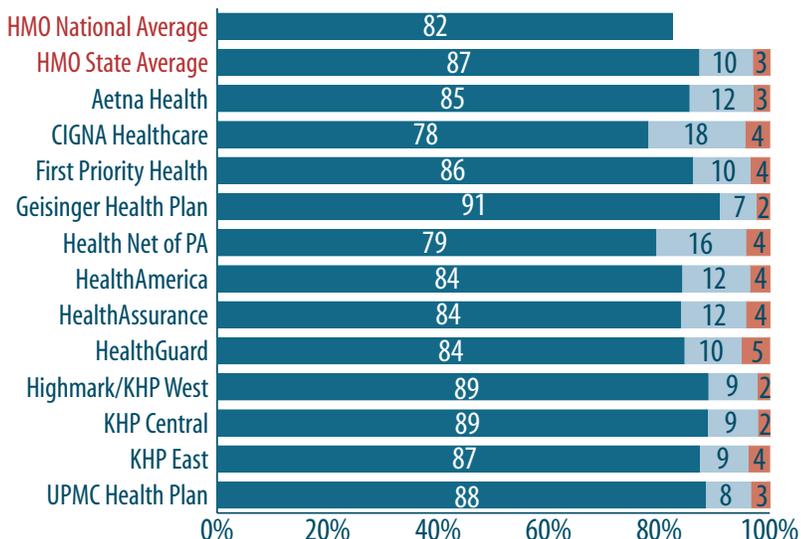
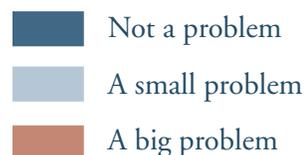
Percent who answered:



Getting Approvals from the HMO

In the last 12 months, how much of a problem, if any, were delays in health care while you waited for approval from your health plan?

Percent who answered:

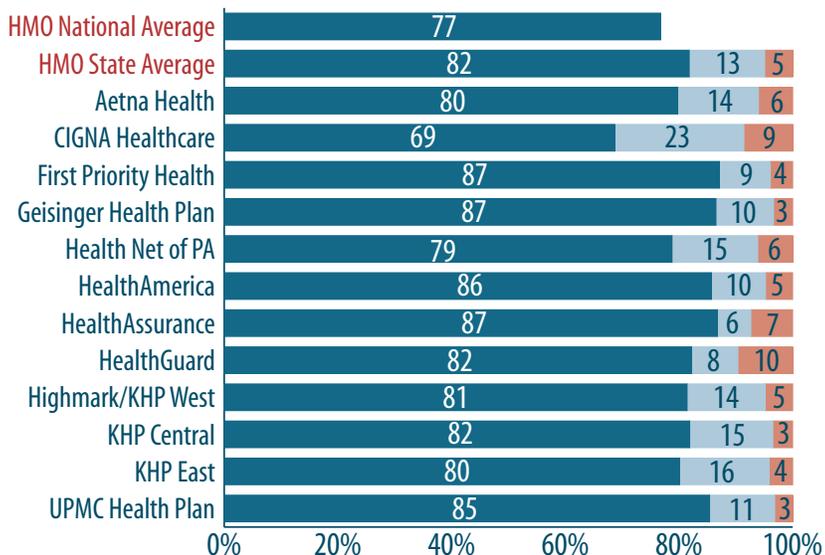
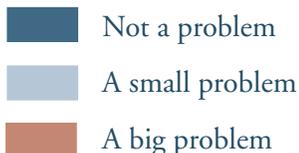


Note: Numbers may not add up to 100% due to rounding.

Getting a Referral to a Specialist

In the last 12 months, how much of a problem, if any, was it to get a referral to a specialist that you needed to see?

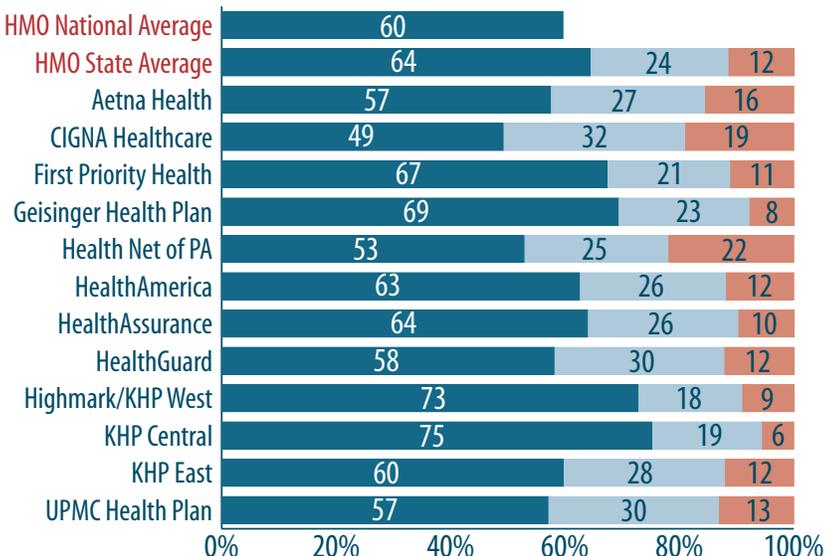
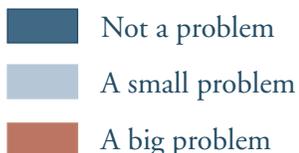
Percent who answered:



Contacting Customer Service

In the last 12 months, how much of a problem, if any, was it to get the help you needed when you called your health plan's customer service?

Percent who answered:



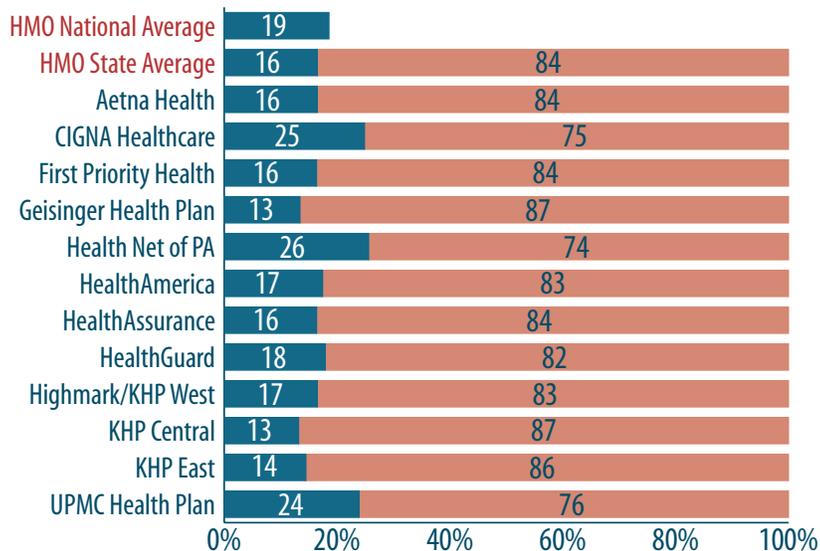
Note: Numbers may not add up to 100% due to rounding.



Complaints or Problems

In the last 12 months, have you called or written your health plan with a complaint or problem?

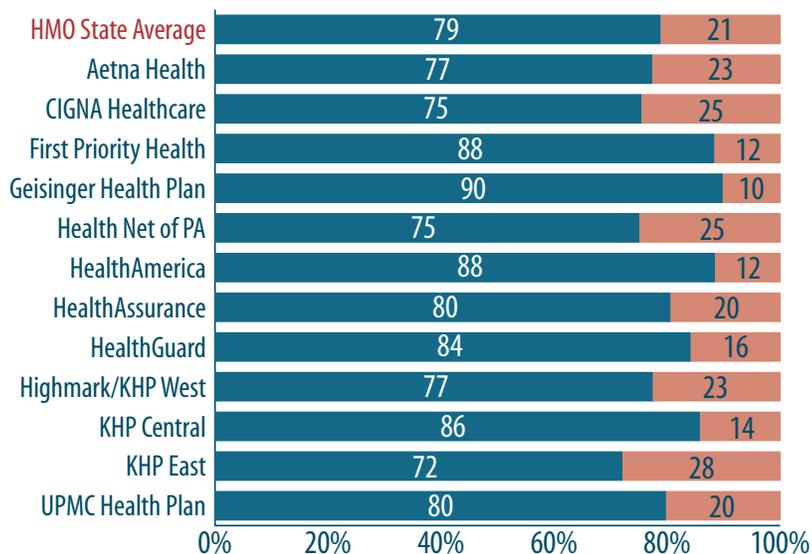
Percent who answered:



Complaints Settled to Satisfaction

Was your complaint or problem settled to your satisfaction?

Percent who answered:



Note: Numbers may not add up to 100% due to rounding.

HMO Counties of Operation

Counties where HMOs are licensed to do business by the Pennsylvania Department of Health.

County	Aetna Health	CIGNA Healthcare	First Priority Health	Geisinger Health Plan	Health Net of PA	HealthAmerica	HealthAssurance	HealthGuard	Highmark/KHP West	KHP Central	KHP East	UPMC Health Plan
Adams	✓					✓	✓			✓		
Allegheny	✓					✓	✓		✓			✓
Armstrong	✓					✓	✓		✓			✓
Beaver	✓					✓	✓		✓			✓
Bedford				✓					✓			✓
Berks	✓			✓		✓	✓	✓		✓		
Blair	✓			✓		✓	✓		✓			✓
Bradford	☐		✓	✓								
Bucks	✓	✓			✓						✓	
Butler	✓					✓	✓		✓			✓
Cambria	✓			✓		✓	✓		✓			✓
Cameron				✓					✓			✓
Carbon	✓		✓	✓								
Centre				✓		✓	✓			✓		
Chester	✓	✓			✓						✓	
Clarion	✓								✓			
Clearfield				✓		✓	✓		✓			✓
Clinton	☐		✓	✓		✓	✓					
Columbia	☐			✓		✓	✓			✓		
Crawford						✓	✓		✓			✓
Cumberland	✓			✓		✓	✓	✓		✓		
Dauphin	✓			✓		✓	✓	✓		✓		
Delaware	✓	✓			✓						✓	
Elk				✓					✓			✓
Erie	✓					✓	✓		✓			✓
Fayette	✓					✓	✓		✓			✓
Forest						✓	✓		✓			✓
Franklin	✓					✓	✓			✓		
Fulton	✓									✓		
Greene	✓					✓	✓		✓			✓
Huntingdon				✓		✓	✓		✓			
Indiana	✓					✓	✓		✓			✓
Jefferson	✓			✓					✓			✓

☐ Only Self-Insured and Managed Choice plans are offered in these counties.



County	Aetna Health	CIGNA Healthcare	First Priority Health	Geisinger Health Plan	Health Net of PA	HealthAmerica	HealthAssurance	HealthGuard	Highmark/KHP West	KHP Central	KHP East	UPMC Health Plan
Juniata				✓		✓	✓			✓		
Lackawanna	☐		✓	✓	✓							
Lancaster	✓			✓		✓	✓	✓		✓		
Lawrence	✓					✓	✓		✓			✓
Lebanon	✓			✓		✓	✓	✓		✓		
Lehigh	✓									✓		
Luzerne	☐		✓	✓	✓	✓	✓					
Lycoming	☐		✓	✓		✓	✓					
McKean									✓			✓
Mercer	✓					✓	✓		✓			✓
Mifflin				✓		✓	✓			✓		
Monroe	✓		✓	✓								
Montgomery	✓	✓			✓						✓	
Montour				✓		✓	✓			✓		
Northampton	✓									✓		
Northumberland	☐			✓		✓	✓			✓		
Perry	✓			✓		✓	✓			✓		
Philadelphia	✓	✓			✓						✓	
Pike	☐		✓	✓								
Potter				✓					✓			✓
Schuylkill	✓			✓		✓	✓			✓		
Snyder	☐			✓		✓	✓			✓		
Somerset	✓					✓	✓		✓			✓
Sullivan	☐		✓	✓								
Susquehanna	☐		✓	✓								
Tioga			✓	✓								
Union				✓		✓	✓			✓		
Venango						✓	✓		✓			✓
Warren						✓	✓		✓			✓
Washington	✓					✓	✓		✓			✓
Wayne	☐		✓	✓								
Westmoreland	✓					✓	✓		✓			✓
Wyoming	☐		✓	✓								
York	✓			✓		✓	✓	✓		✓		



Sources of Data

Inpatient hospital and ambulatory procedure data used in the analysis of treatment measures were submitted to PHC4 by Pennsylvania hospitals. The source of data reported for pages 6 through 10, as well as for the mental health measures, is Quality Compass® and is used with permission of the National Committee for Quality Assurance (NCQA). Quality Compass® is a registered trademark of NCQA. NCQA, an independent organization that reports information about managed care plans, was also the source of the Health Plan Employer Data and Information Set® (HEDIS). The member satisfaction measures were taken from the Consumer Assessment of Health Plans Survey® (CAHPS).

Limitations of the Data

This report is not intended to be a sole source of information in making choices about HMO plans since the measures included are important, but limited, indicators of quality. Hospital admissions, complications and rehospitalizations are sometimes unavoidable consequences of a patient's medical condition. Hospitals, physicians and health insurance plans may do everything right and still the patient may experience problems.

In addition, an HMO's success in helping members to manage health problems depends in part upon members' willingness and ability to comply with their providers' treatment decisions. While HMOs play an important role in the delivery of care, it is hospitals and doctors who ultimately provide health care for patients.

This report may not provide exact comparisons for several reasons. Benefit plan designs differ among and within HMOs. Enrollment in HMOs is constantly changing. Furthermore, since this report includes data from only one year, it is only a snapshot of what occurred during a limited period of time. Finally, PHC4's risk-adjustment model may not completely capture some groups at higher risk due to social and/or behavioral differences.

HMOs included in this report verified that they were the primary insurer for the hospitalization data analyzed in this report.

Because the methods to compare health plans continue to be developed, this report addresses a limited number of indicators that are not intended to represent an HMO's *overall* performance. As with any new initiative, these data should be interpreted with caution.

PHC4 would like to emphasize that this report is about helping people make more informed choices and stimulating a quality improvement process where differences in important health care measures are identified and appropriate questions are raised and answered.

Accounting for Differences in Illness Level, Age and Sex Across HMOs

PHC4 compiles "expected" rates for many of the measures in this report based on a complex mathematical formula that assesses the degree of illness or risk for patients. In other words, HMOs that have sicker members or a higher percentage of high-risk members are given "credit" in the formula; more patients can be expected to be admitted to the hospital, have longer lengths of stay, be readmitted, or have greater potential for complications because they are more seriously ill or at greater risk. Age and sex adjustments are also applied to some measures. A full description of these methods can be found in the HMO Technical Report at www.phc4.org.

Acknowledgements

PHC4 wishes to acknowledge and thank the individual HMOs and Pennsylvania hospitals that participated in the data collection and verification process.

PHC4 also thanks the Pennsylvania Department of Health and the Pennsylvania Insurance Department for their contribution to this report.

Health Plan	Line of Business	Accreditation Status	Telephone Number	Web Site Address
Aetna Health, Inc.	HMO and Point-of-Service	Excellent	1-800-991-9222	www.aetna.com
CIGNA Healthcare of Pennsylvania	HMO and Point-of-Service	Excellent	1-800-345-9458	www.cigna.com/healthcare
First Priority Health	HMO and Point-of-Service	Excellent	1-800-822-8753	www.bcnepa.com
Geisinger Health Plan	HMO and Point-of-Service	Excellent	1-800-631-1656	www.thehealthplan.com
Health Net of Pennsylvania	HMO and Point-of-Service	Fully Accredited *	1-800-848-4747	www.health.net
HealthAmerica Central, HealthAmerica Pittsburgh	HMO	Excellent	1-800-788-8445 (Central) 1-800-735-0708 (Pittsburgh)	www.healthamerica.cvty.com
HealthAssurance Central, HealthAssurance Pittsburgh	Point-of-Service	Excellent	1-800-788-8445 (Central) 1-800-735-0708 (Pittsburgh)	www.healthassurance.cvty.com
HealthGuard of Lancaster	HMO and Point-of-Service	Excellent	1-800-822-0350	www.hguard.com
Highmark Blue Cross Blue Shield/ Keystone Health Plan West	HMO and Point-of-Service	Excellent	1-800-386-4944 1-800-350-4130 (PEBTF)	www.highmark.com
Keystone Health Plan Central	HMO	Excellent	1-800-622-2843	www.khpc.com
Keystone Health Plan East	HMO and Point-of-Service	Excellent	1-800-555-1514 (Outside Philadelphia) 1-215-636-9559 (In Philadelphia)	www.ibx.com
UPMC Health Plan	HMO and Point-of-Service	Scheduled	1-888-876-2756	www.upmchealthplan.com

Accreditation of commercial HMOs in Pennsylvania is voluntary and can be performed by one of several national organizations. Accreditation is achieved by passing a detailed, independent assessment of a variety of quality and performance measures. The accreditation status listed above reflects the plan's most recent status at the time of publication. All plans used the National Committee for Quality Assurance (NCQA) for their accrediting organization except for Health Net of Pennsylvania, who used the Joint Commission for Accreditation of Healthcare Organizations (JCAHO).

Note: Capital Blue Cross (CBC) voluntarily chose to submit data and participate in this report even though it no longer offers HealthOne as a product. Please contact CBC at 1-800-958-5558 or www.capbluecross.com for information about alternative products.



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