DRAFT - MCAS Ratios

Travel

Ratio 1. **The number of claims closed without payment compared to the total number of claims closed**

$$\left(\frac{[\#\text{of claims closed without payment (20)}]}{[\#\text{of claims closed with payment (19)}] \; + \; [\#\text{of claims closed without payment (20)}]}\right)$$

Ratio 2. **Percentage of claims unprocessed at the end of the period**

$$\left(\frac{\begin{array}{c}\text{claims open at the Beginning of period (17) + claims opened during period (18)}\\ -\text{of claims closed with payment (19)} - \text{of claims closed without payment (20)}\end{array}}{\#\text{ of claims open at the Beginning of period (17) + \# of claims opened during the period (18)}}\right)$$

Ratio 3. **Percentage of claims paid beyond 30 days**

$$\left(\frac{[\text{total }\#\text{of claims settled beyond 30 days (24+25)}]}{[\text{total }\#\text{of claims settled for all durations (23+24+25)}]}\right)$$

Ratio 4. **The percentage of lawsuits closed with consideration for the consumer**

$$\left(\frac{[\#\text{of lawsuits closed with consideration for consumer (34)}]}{[\text{total \# of lawsuits closed during the period (32)}]}\right)$$

Ratio 5. **Complaints to Direct Premium Written (per $1 mill)**

$$\left(\frac{[\text{total }\#\text{of complaints received (35+36)}]}{[\text{Written Premium: individual+group+blanket (44+45+46)}/\$1,000,000]}\right)$$

Commented [HR1]: The drafting group recommends adding a new data element of "Policies in Force During the Reporting Period".

DRAFT - MCAS Ratios

STLD

Ratio 1. **The number of claims denied, rejected or returned to the total number of claims paid, denied, rejected or returned**

$$\left(\frac{[\text{\# of claim denied, rejected or returned } (4\text{-}3)]}{\left[\begin{array}{c}\text{\# of claims pending at beginning of period } (4\text{-}1) + \text{\# of claims received } (4\text{-}2)\\ - \text{\# of claims pending at end of period } (4\text{-}13)\end{array}\right]}\right)$$

Ratio 2. **Pre-existing Condition Denials to Total Denials**

$$\left(\frac{[\text{\#of claim denied, rejected or returned as subject to pre} - \text{existing condition exclusion } (4-8)]}{[\text{\# of claims denied, rejected or returned } (4-3)]}\right)$$

Ratio 3. **Prior Authorizations Denied to the Total Number of Prior Authorizations Received During the Period**

$$\left(\frac{[\text{total \# of prior auths denied during the period } (3\text{-}4)]}{[\text{\# of prior auths received during the period } (3\text{-}1 + 3\text{-}3)]}\right)$$

Ratio 4. **Member Months for Policies/Certificates Renewed/Reissued which had an option to renew/reissue without Underwriting to Total Member Month for Policies/Certificates Renewed/Reissued**

$$\left(\frac{[\text{\# of member months on policies renewed/reissued without underwriting } (2\text{-}16)]}{[\text{total \# of member months on total number of policies renewed/reissued during the period } (2\text{-}15)]}\right)$$

Ratio 5. **Cancellations During Free Look Period**

$$\left(\frac{[\text{\# of policies/certificates cancelled during free look period } (2\text{-}20)]}{[\text{total \# of policies issued during the period } (2\text{-}6 \text{ all STLDI columns }]}\right)$$

Ratio 6. **Claims Appeals per Claims Denied, Rejected, and Returned**

$$\left(\frac{[\text{\# of claims appeals pending at beginning } (4\text{-}18) + \text{\# of claims appeals received } (4\text{-}19)]}{[\text{\# of claim denied, rejected or returned } (4\text{-}3)]}\right)$$

Ratio 7. **Claims Appeals In which the Company Claims Decision is Overturned**

$$\left(\frac{\text{[Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified during the period (4-21)]}}{\text{[\# of claims appeals pending at beginning (4-18) + \# of claims appeals received (4-19)]}} \right)$$

Ratio 8. **Number of Complaints received per 1,000 Policies/Certificates In Force During the Period**

$$\left(\frac{\text{[\# of complaints received by company (5-1) + complaints received through DOI (5-2)]}}{\text{[(policies/certificates in force at beginning (2-3)+ policies/certificates issued (2-6)]}} \right)$$

Ratio 9. **Percentage of Lawsuits Closed with Consideration for the Consumer**

$$\left(\frac{\text{[\# of lawsuits closed with consideration for the consumer (5-7)]}}{\text{[\# of lawsuits closed during the period (5-6)]}} \right)$$

Ratio 10. **Lawsuits to Policies/Certificates In Force During the Period**

$$\left(\frac{\text{[\# of lawsuits opened during the period (5-5)]}}{\text{[(policies/certificates in force at beginning (2-3)+ policies/certificates issued (2-6)]}} \right)$$

Ratio 11. **Renewal/Reissue Applications Denied to Total Renewal/Reissue Applications**

$$\left(\frac{\text{[\# of renewal/reissue applications denied during the period (6-6)]}}{\text{[(\# of renewal/reissue applications received during the period(6-3)]}} \right)$$