Travel

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

$$\frac{\# \text{of claims closed without payment (20)}}{\# \text{of claims closed with payment (19)} + \# \text{of claims closed without payment (20)}}$$

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

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

Ratio 3. Percentage of claims paid beyond 30 days

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

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

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

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

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

Commented [HR1]: The drafting group recommends adding a new data element of “Policies in Force During the Reporting Period”
Ratio 1. The number of claims denied, rejected or returned to the total number of claims paid, denied, rejected or returned
\[
\frac{\# \text{ of claim denied, rejected or returned (4-3)}}{\# \text{ of claims pending at beginning of period (4-1) + \# of claims received (4-2) - \# of claims pending at end of period (4-13)}
\]

Ratio 2. Pre-existing Condition Denials to Total Denials
\[
\frac{\# \text{ of claim denied, rejected or returned as subject to pre-existing condition exclusion (4-8)}}{\# \text{ of claims denied, rejected or returned (4-3)}
\]

Ratio 3. Prior Authorizations Denied to the Total Number of Prior Authorizations Received During the Period
\[
\frac{\text{[total # of prior auths denied during the period (3-4)]}}{\text{[# of prior auths received during the period (3-1 + 3-3)]}
\]

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

Ratio 5. Cancellations During Free Look Period
\[
\frac{\text{[# of policies/certificates cancelled during free look period (2-20)]}}{\text{[total # of policies issued during the period (2-6 all STLDI columns)]}
\]

Ratio 6. Claims Appeals per Claims Denied, Rejected, and Returned
\[
\frac{\# \text{ of claims appeals pending at beginning (4-18) + \# of claims appeals received (4-19)}}{\# \text{ of claim denied, rejected or returned (4-3)}
\]
### DRAFT - MCAS Ratios

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

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

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

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

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

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

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

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

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

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