

Consumer Reports

Providing Health Comparisons to Consumers

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Director

Consumer Reports Health Ratings Center

October 9, 2014

Disclosures

- Employed by Consumers Reports:
 - Independent of industry, non profit, non partisan, consumer advocacy organization.
 - Multimedia company, publisher of Consumer Reports, ConsumerReports.org
 - Reach 20 million consumers per month
 - Subscription business model but much of health content is free (Best Buy Drugs, Choosing Wisely)
 - Focused for 78 years on providing an alternative perspective to advertising and promotion
-

Consumer Reports Health Ratings Center

- Multidisciplinary teams
- Identify & evaluate best possible sources of data
- Data acquisition, analysis, validation
- Develop Ratings method; peer (internal and external) review and critique of method
- Consumer testing of displays/labels
- Work with journalists, advocacy, public relations to draw public attention

Collaborations are a must!

- The Society of Thoracic Surgeons – heart surgery outcomes
- The National Committee for Quality Insurance (NCQA) – health insurance performance data
- Cigna – C-section data (state-level)

Public reporting basics

- Do not underestimate your audience
- Don't try to reinvent the wheel
- A trusted brand is critical – for both collaboration and communication
- Invest in infrastructure! (Yes, it's that darn directory issue again!)

Consumers do use Ratings!

- **2013 Price Waterhouse Cooper consumer study**
 - CR the top source of info; 43% of respondents indicated that they had used Consumer Reports as a source
- **CR Research**
 - **Drugs** -- ~40% of readers planned to take action (e.g., changing their medication, doing research, discussing with a health professional)
 - **Hospitals** -- >40 percent would use the info to ensure family members had a safer stay; 7 percent said they used/would use the information to find a different hospital
 - **Insurance** – 10 percent said they used/would use the info to switch plans



The art of surgery:

Minimally invasive procedures guided by the same surgeons who are teaching others their art.

At the University of Texas Medical Branch (UTMB Health), minimally invasive procedures are performed by the most talented and experienced surgeons using the most advanced laparoscopic and robotic technologies. These internationally recognized surgeons are the very people who you want taking care of you and your family. In fact, they are the doctors who are teaching others how to do what they do. The technology is breakthrough. The surgeons are the best. The benefits are numerous. Minimally invasive procedures are safe, and result in faster and easier recovery.

So if you are scheduling surgery for yourself or a loved one, be sure to ask if it can be done using a minimally invasive procedure at UTMB Health. The skills, the knowledge, the leadership and the confidence make the difference. It's all here in the Houston/Galveston Bay Area. This is what happens when the most talented surgeons use the most advanced surgical applications.

This is taking charge of your health.



Left: Guillermo Gomez, MD
Director of the Center for Obesity and Metabolic Surgery

Center Left: Joseph Sonstain, MD
Minimally Invasive Urologic Surgery

Center Right: Kimberly Brown, MD, FACS
Minimally Invasive Liver and Pancreatic Surgery

Right: Sami Gokhan Kilic, MD, FACOG, FACS
Chief of Minimally Invasive Gynecology & Research

The four surgeons featured here are representative of the more than thirty UTMB surgeons using state of the art minimally invasive surgical techniques across a wide variety of medical specialties.

utmb Health

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MASSACHUSETTS
GENERAL HOSPITAL

GOING SMALL TO GET A BIG PICTURE

Mass General researchers are developing tiny imaging tools that offer an unprecedented look inside the human body.

[LEARN MORE: MASSGENERAL.ORG](http://MASSGENERAL.ORG)



Massachusetts General Hospital

Medical Research · Hospital · Pediatrics

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PEOPLE



19,034 likes

5,302 visits

ABOUT



Massachusetts General Hospital shared a link.

Yesterday

A modeling study conducted by researchers at Mass General has indicated that same-day testing of CD4 cell counts in HIV-infected patients could improve patient outcomes and be cost-effective in resource-limited settings such as sub-Saharan ... [See More](#)

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Recent

2014

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2011

2010

2009

2008

2007

2003

1999

1998

1981

1979

1968

1962

1961

1925

1905

1886

1846

1824



DON'T GET HARMED IN THE HOSPITAL Jacqueline Birnbaum's father might have lived if not for a hospital-acquired infection she feels could have been avoided.

Your safer-surgery survival guide

Our Ratings of 2,463 U.S. hospitals can help you find the right one

Higher- and lower-rated hospitals for five common surgeries

Our overall surgery Ratings, shown on page 37, are based on the percentage of a hospital's Medicare patients who die in the hospital or stay longer than expected, for 27 kinds of surgeries combined. Below, we show how hospitals Rated for five specific surgeries. We looked at hospitals that performed the most of each of those surgeries, and identified hospitals with our highest or lowest Ratings in each procedure (listed alphabetically within procedure). Online subscribers can see how hospitals rated in those surgeries at ConsumerReports.org/hospitalratings. A few notable findings:

- Teaching hospitals were no better than other hospitals for hip, knee, and back surgeries but were better for angioplasty and carotid artery surgery.
- Specialty hospitals tended to do better overall, including for the procedures shown below.
- Scoring high in one procedure is no guarantee of success in others. St. Francis Hospital, in Roslyn, N.Y., for example, got our highest Rating for angioplasty but our lowest Rating for carotid artery surgery.

HIGHER-RATED HOSPITALS

Better ← → Worse
● ● ● ● ● Rating

KNEE REPLACEMENT RATING

Christiana Care Health System Newark, Del. ⓘ
McBride Clinic Orthopedic Hospital Oklahoma City
New Hanover Regional Medical Center Wilmington, N.C.
Saint Francis Hospital and Medical Center Hartford, Conn. ⓘ
St. Vincent's Medical Center Riverside Jacksonville, Fla.

HIP REPLACEMENT RATING

Ocala Regional Medical Center Ocala, Fla.
Saint Francis Hospital and Medical Center Hartford, Conn. ⓘ
Saint John's Health Center Santa Monica, Calif.
Swedish Medical Center-First Hill Seattle
Washington Hospital Healthcare System Fremont, Calif.

BACK SURGERY RATING (spinal fusion or disc surgery in the neck or lower back)

Boone Hospital Center Columbia, Mo.
Center for Spinal Surgery Nashville, Tenn.
Citrus Memorial Health System Inverness, Fla.
Kansas Spine Hospital Wichita, Kan.
St. Joseph's Hospital and Medical Center Phoenix ⓘ

CORONARY ANGIOPLASTY RATING (a procedure to remove blockages in arteries supplying the heart, combined with the insertion of a stent)

Arkansas Heart Hospital Little Rock, Ark.
King's Daughters Medical Center Ashland, Ky.
Mount Sinai Hospital New York ⓘ
New York-Presbyterian Hospital New York ⓘ
St. Francis Hospital Roslyn, N.Y.

CAROTID ARTERY SURGERY RATING (a procedure to remove blockages in arteries supplying the brain)

Baylor Jack and Jane Hamilton Heart and Vascular Hospital Dallas
Kansas Heart Hospital Wichita, Kan.
Mother Frances Hospital—Tyler Tyler, Texas
Nebraska Heart Hospital Lincoln, Neb.
Oklahoma Heart Hospital Oklahoma City

LOWER-RATED HOSPITALS

Better ← → Worse
● ● ● ● ● Rating

Beaumont Hospital—Royal Oak Royal Oak, Mich. ⓘ
Florida Hospital Orlando, Fla. ⓘ
Hospital for Special Surgery New York ⓘ
Iowa Methodist Medical Center Des Moines, Iowa ⓘ
NCH Downtown Naples Hospital Naples, Fla.

Hospital for Special Surgery New York ⓘ
Inova Mount Vernon Hospital Alexandria, Va.
Massachusetts General Hospital Boston ⓘ
Sentara Leigh Hospital Norfolk, Va.
Thomas Jefferson University Hospital Philadelphia ⓘ

Brookwood Medical Center Birmingham, Ala.
Huntsville Hospital Huntsville, Ala.
The Methodist Hospital Houston ⓘ
St. Vincent Infirmary Medical Center Little Rock, Ark.
Vidant Medical Center Greenville, N.C. ⓘ

Kaweah Delta Medical Center Visalia, Calif.
MedStar Washington Hospital Center Washington, D.C. ⓘ
Methodist Healthcare Memphis Hospitals Memphis, Tenn. ⓘ
North Florida Regional Medical Center Gainesville, Fla. ⓘ
Palm Beach Gardens Medical Center Palm Beach Gardens, Fla.
St. Joseph Mercy Oakland Pontiac, Mich. ⓘ

Baptist Health Lexington Lexington, Ky. ⓘ
Baptist St. Anthony Health System Amarillo, Texas
Cookeville Regional Medical Center Cookeville, Tenn.
Massachusetts General Hospital Boston ⓘ
St. Francis Hospital Roslyn, N.Y.
St. John Medical Center Tulsa, Okla. ⓘ

ⓘ Member of the Association of American Medical College's Council of Teaching Hospitals. ⓘ Have the same surgical volumes for the listed procedure.

CR Hospital Adviser - Hip & Knee



SHOW ONLY
FAVORITES

QUALITY

COST

VALUE



Ellenburg Medical Center

221 East 86th Street, New York, NY 10021
(212) 555-8899

HIP SURGERY
QUALITY RATING



LOWER COST
OF CARE?



HIGH
VALUE?



Arnold McClellmore Hospital

320 Ninth Avenue, New York, NY 10010
(212) 555-3211

HIP SURGERY
QUALITY RATING



LOWER COST
OF CARE?



HIGH
VALUE?



Neville Basil Treatment Center

11 Broadway, New York, NY 10001
(212) 555-3321

HIP SURGERY
QUALITY RATING



LOWER COST
OF CARE?



HIGH
VALUE?



HIP



KNEE



Consumer Reports

Better

Worse



Holmes Regional Medical Center



The Birth Suites

The wonderful moment of birth
will become even more special
in the fall when
**The Birth Suites at
Holmes Regional Medical Center
are "born."**

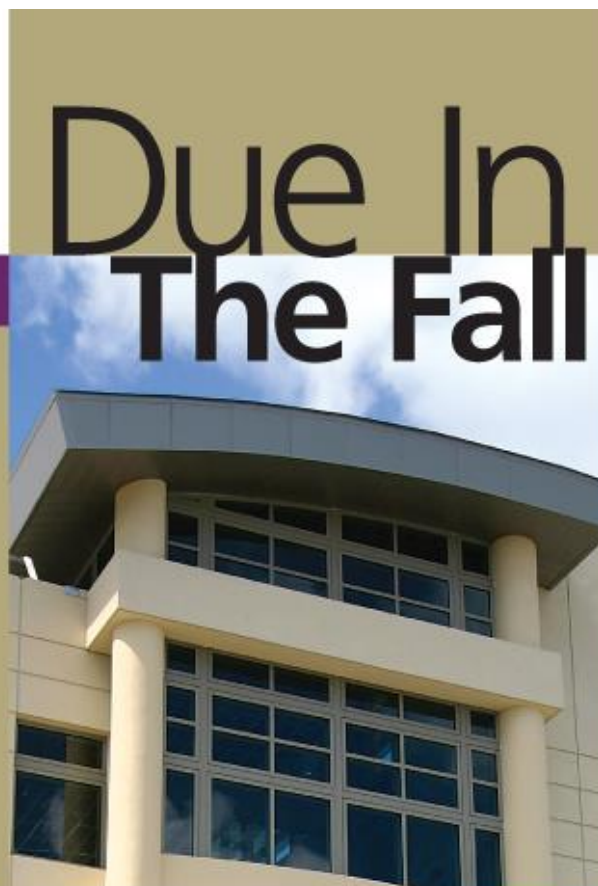
Our primary purpose is to help moms
bring babies into the world healthy and
happy. But we think it's time we provide
the extras that contribute to a really
amazing experience for everyone, and
offer as much comfort as possible to new
moms and dads.

We're creating beautifully planned private
suites that just invite families to share fully
in this special time.

- Neonatal Intensive Care Unit
on site
- Suites more like a hotel than
a hospital
- A plush fold-down sleeper chair
- Armoire with DVD player and
great sound
- Wireless Internet connection
(for sending new baby photos)
- A separate grand entrance to
spacious fourth floor lobby
- Magnificent views of
the Indian River
- French doors
- Room service



Artist rendering of Mother/Baby private suite



Due In The Fall

What hospitals don't want you to know about C-sections

The procedures drive up costs and increase risks for mothers and babies, a Consumer Reports' investigation finds

Published: May 2014



- Nationally, C-section rates ranged from 11% to 57%
- Hospitals in the same neighborhood varied >3.5x

[A mother's story +](#) | [The health risks of unnecessary C-sections +](#) | [Why C-section rates are so high +](#)
| [What our Ratings show +](#) | [Don't blame mothers +](#) | [How we rate hospitals: Avoiding C-sections +](#)

Pregnant women put a lot of trust in their doctors and hospitals. But a Consumer Reports investigation of more than 1,500 hospitals in 22 states suggests that such trust may be misplaced. It found that in many hospitals, far too many babies enter this world through cesarean section.





Where should you go for heart surgery?

Our new Ratings of more than 400 hospitals can help you find the right one

Ratings Hospitals for heart surgery

Hospitals in our Ratings that earned a top score in either bypass or heart-valve surgery. In alphabetical order, within state and region.

	Hospital name	City	Heart bypass surgery	Aortic valve replacement surgery
NORTHEAST				
Massachusetts	Baystate Medical Center	Springfield	●	●
	Brigham and Women's Hospital	Boston	○	●
	Lahey Hospital & Medical Center, Burlington	Burlington	●	○
	Massachusetts General Hospital	Boston	○	●
	Mount Auburn Hospital	Cambridge	●	○
	UMass Memorial Medical Center	Worcester	●	●
New Hampshire	Catholic Medical Center	Manchester	●	○
New Jersey	Morristown Medical Center	Morristown	●	○
	Valley Hospital	Ridgewood	●	●
New York	Albany Medical Center	Albany	○	●
	Kaleida Health (Gates Vascular Institute at Buffalo General Medical Center)	Buffalo	●	●
	Mercy Hospital	Buffalo	●	○
	Montefiore Medical Center	Bronx	●	○
	Rochester General Hospital	Rochester	●	○
	St. Joseph's Hospital Health Center	Syracuse	●	●
	Excelsa Health Westmoreland Hospital	Greensburg	●	○
Pennsylvania	Lankenau Medical Center	Wynnewood	●	○
	Lehigh Valley Hospital	Allentown	○	●
	Pinnacle Health System	Harrisburg	●	–
	The Good Samaritan Hospital	Lebanon	●	○
	Wilkes-Barre General Hospital	Wilkes-Barre	●	–
	York Hospital	York	●	–

SOUTH

MedStar Washington Hospital Center

Address: 110 Irving Street NW, Washington, District Of Columbia 20010

Phone: (202) 877-7000

Web site: www.whcenter.org



» [View hospital location map](#)

Safety Score

 [What's this?](#)

50

OUT OF 100

US Top Rated 78




This hospital 50

Lowest 11

0 100

Ratings Summary

General Information

    
BETTER < < < > > > WORSE

Safety Score Components

Avoiding bloodstream Infections



Communication about hospital discharge



Avoiding surgical-site infections



Communication about drug information



Avoiding readmissions



Appropriate use of abdominal scanning



Avoiding death - medical

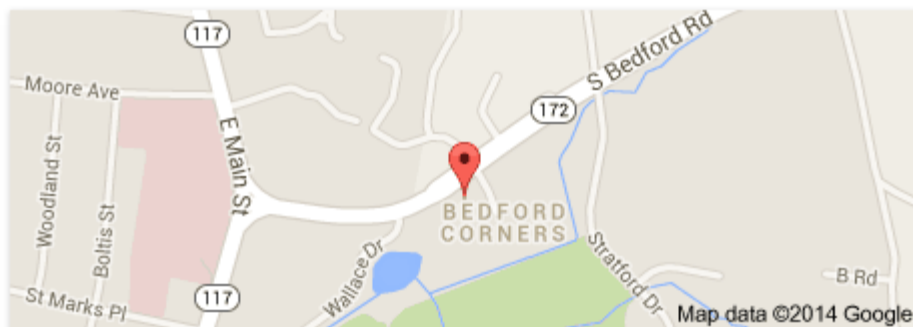


Appropriate use of chest scanning



Avoiding death - surgical





Mount Kisco Medical Group PC

[Directions](#)

[Write a review](#)

Address: 90 S Bedford Rd, Mt Kisco, NY 10549

Phone: (914) 241-1050

Reviews

2.5 ★★☆☆☆ 10 Google reviews



"Patient care suffers."



"If you are looking for a medical group, AVOID this group at all cost!" 2 reviewers



"This review is for the **pediatricians** billing department."

[View all Google reviews](#)

More reviews: [jobs2careers.com](#), [wellness.com](#), [glassdoor.com](#), [pageglimpse.com](#)

ConsumerReports[®]Health

MHQP
MASSACHUSETTS
HEALTH QUALITY PARTNERS

Special Report for Massachusetts residents

How Does Your Doctor Compare?

- ▣ **Exclusive:** Patients rate 487 adult, family & pediatric practices
- ▣ **How to get** the best care
- ▣ **Quiz:** Does your physician measure up?



**GUIDE TO
PRIMARY CARE
PHYSICIANS IN
MASSACHUSETTS**
PAGE 10

MASSACHUSETTS DOCTOR RATINGS

Ratings of practices for adults Continued

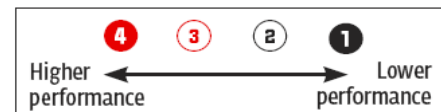
Based on patient experience In alphabetical order, within regions and towns

Town	Practice Name	Address	Willingness to Recommend	Performance				
			0%100%	How well doctors communicate with patients	How well doctors coordinate care	How well doctors know their patients	Getting timely appointments, care, and information	Getting courteous and respectful help from office staff
Chestnut Hill	Beth Israel Deaconess Healthcare - Chestnut Hill	25 Boylston St., Suite 204	81	3	3	3	3	2
Chestnut Hill	Brigham and Women's Hospital, Physician Group	850 Boylston St., Suite 530	81	4	4	3	2	2
Chestnut Hill	Personal Physicians Health Care	1244 Boylston St., Suite 306	98	4	4	4	4	4
Chestnut Hill	The Fish Center for Women's Health	850 Boylston St., Suite 402	78	4	3	4	2	2
Newton	Brigham and Women's Hospital at Newton Corner	272 Centre St.	81	4	4	3	3	2
Newton	Newton Wellesley Internists	2000 Washington St., White bldg., Suite 546	74	4	3	3	3	3
Newton	Newton Wellesley Primary Care	2000 Washington St., White bldg., Suite 441	83	4	4	3	4	4
Newton	Steward Medical Group - Newton	29 Crafts St., Suite 400	90	4	3	4	4	4
Waltham	Joseph M. Smith Community Health Center - Waltham	564 Main St.	76	3	1	2	1	1
Waltham	Mass General West	40 Second Ave., Suite 400	71	3	2	2	3	2
Waltham	Steward Medical Group - Waltham	231 Moody St.	82	3	3	3	2	3
Waltham	Waltham Family Medicine	9 Hope Ave., Suite 151	73	3	3	2	1	4
Watertown	Harvard Vanguard Watertown	485 Arsenal St.	76	4	3	3	4	4
Watertown	Mount Auburn Medical Associates	521 Mount Auburn St., Suite 202	69	3	2	2	2	4

Ratings Medical groups

In collaboration with WCHQ

Listed alphabetically.



Medical group name	Overall score	Screening scores						
		Breast cancer screening	Cervical cancer screening	Colorectal cancer screening	Osteoporosis screening	Adult pneumococcal vaccinations	LDL testing in patients with vascular disease	LDL control in patients with vascular disease
	0 50 100							
Aurora Medical Group	77	4	4	4	4	3	3	4
Aurora UW Medical Group	71	3	3	3	4	4	3	3
Bellin Medical Group	77	3	3	4	3	3	4	4
Columbia St. Mary's Community Physicians	58	3	2	3	2	3	2	3
Dean Clinic	77	3	4	4	3	4	4	4
Froedtert Health Medical Group - Menomonee Falls Division	51	4	3	4	1	3	1	3
Froedtert Health Medical Group - West Bend Clinic	71	3	4	3	3	4	3	3
Gundersen Clinic, Ltd.	76	4	4	4	4	4	2	3
Marshfield Clinic	83	4	3	4	4	4	4	4
Mayo Clinic Health System - Franciscan Healthcare	65	4	3	3	3	4	3	3
Mayo Clinic Health System in Eau Claire	61	3	3	3	3	3	2	3
Medical College Physicians	64	4	3	3	3	4	2	3
Mercy Health System	58	3	3	3	2	3	3	3
Monroe Clinic	70	3	3	3	4	3	4	3
Prevea Health	66	4	4	4	1	3	3	4
ProHealth Care Medical Associates	65	3	3	3	3	3	2	3
ThedaCare Physicians	87	4	4	4	3	4	4	4
UW Health Physicians	73	4	3	4	4	3	2	4
Wheaton Franciscan Medical Group	57	3	1	3	2	4	3	3
National average	50							

Comparing quality and cost

The highest-quality care isn't necessarily the most expensive, as this chart shows. Under "Quality" and "Cost," higher scores (3 or 4) indicate higher quality and lower cost, respectively. A bullet under "Good value" identifies groups that scored well on both measures.

	Better ← → Worse			
	4	3	2	1
Group name	Quality	Cost	Good value	
Northwest Family Physicians	4	4	●	
Entira Family Clinics	4	3	●	
HealthPartners Clinics	4	3	●	
Park Nicollet Clinics	4	2		
Allina Medical Clinics	4	2		
Aspen Medical Group	4	2		
Quello Clinic	4	2		
Stillwater Medical Group	3	4	●	
Blaine/Fridley/Rosedale Medical Centers	3	3	●	
North Memorial Clinics	3	3	●	
Lakeview Clinics	3	3	●	
Buffalo Clinic	3	3	●	
Apple Valley Medical Clinic	3	3	●	
Ridgeview Clinics	3	3	●	
Edina Family Physicians	3	2		
HealthEast Clinics	3	2		
Fairview Clinics	3	2		
North Clinic	2	3		

Source for cost and quality data: HealthPartners, 2012 (www.healthpartners.com/costandquality).



Find a ‘Best Value’ health plan

SOME HEALTH PLANS excel at helping you get high quality medical care. Some excel at helping you avoid costly care. And some plans do both. For the first time in the four years we’ve published rankings of health insurance plans we’ve identified Best Value plans—those that give the biggest bang for your health care dollar.

The Best Value designation is based on how well plans help people with diabetes manage their condition. We are focusing on diabetes for several reasons.

First, the disease has reached epidemic proportions, affecting some 26 million Americans and projected to reach a third of U.S. adults by 2050. So even if you don’t have diabetes now, you might want a plan that manages it effectively in case you or someone in your family develops it later.

In addition, managing diabetes requires

mittee for Quality Assurance (NCQA), a non-profit health care quality measurement group. It is funded mainly by fees from health plans for accreditation, by government research contracts, and by sales of other products and services. Overall, we have some information on 997 private and Medicare plans, and full data on quality and cost for diabetes care for 472 of them.

The information is part of an effort to better track and control health care spending, and to make the data available to consumers. “Many people assume that the

covering the same region.

The quality measures include how well plan members have their glucose, blood pressure, and cholesterol measured and controlled, how well their kidney function is monitored, and whether they get regular screenings for eye disease.

NCQA focused on hospitalization to identify plans that avoid costly diabetes care. Hospitalization is by far the most expensive kind of care. And with a disease like diabetes, it’s often avoidable.

Plans that do well in managing diabetes

Expensive care doesn’t mean better care, our analysis found.

more money that’s spent on health care, the better health care will be,” says John

tend to do a good job of helping members stay out of the hospital. Keeping you out

 Best Value

1 **2** **3** **4** **5**
 Worse than average Better than average

National rank	Plan name	Overall		Care factors (diabetes)		
		Overall score	Consumer satisfaction	Getting higher quality of care	Avoiding costly care	Best Value

MASSACHUSETTS continued

8	Tufts Benefit Administrators (PPO)	89	5	✓		
14	Blue Cross and Blue Shield of Massachusetts (PPO)	88	5	✓	✓	✓
28	Health New England (HMO/POS)	87	3	✓	✓	✓
34	Fallon Community Health Plan (HMO/POS)	87	3	✓	✓	✓
46	ConnectiCare of Massachusetts (HMO/POS)	86	3			
50	Cigna Health and Life Insurance (PPO)	85	1			
50	Connecticut General Life Insurance (Cigna) (PPO)	85	1	✓	✓	✓
58	Neighborhood Health Plan (HMO)	85	1		✓	
66	Aetna Health (Pennsylvania) (HMO/POS)	85	2			

MICHIGAN

24	Grand Valley Health Plan (HMO)	87	4	✓		
33	HealthPlus of Michigan (HMO/POS)	87	5	✓		
41	Priority Health (HMO/POS)	86	3	✓	✓	✓
56	Health Alliance Plan of Michigan (HMO)	85	5			

MINNESOTA

30	HealthPartners (HMO/POS/PPO)	87	4	✓		
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National rank	Plan name	Overall		Care factors (diabetes)		
		Overall score	Consumer satisfaction	Getting higher quality of care	Avoiding costly care	Best Value

NEW JERSEY continued

124	Cigna Health and Life Insurance (PPO)	83	2			
124	Connecticut General Life Insurance (Cigna) (PPO)	83	2	✓		

NEW MEXICO

287	Presbyterian Health Plan (HMO/POS)	81	1	✓	✓	✓
361	Presbyterian Insurance (PPO)	79	1	✓	✓	✓
362	Lovelace Insurance (PPO)	79	1		✓	

NEW YORK

18	Capital District Physicians' Healthcare Network (HMO/POS)	88	5	✓		
19	Capital District Physicians' Health Plan (HMO)	88	5			
26	CDPHP Universal Benefits (PPO)	87	5	✓	✓	✓
26	Capital District Physicians' Healthcare Network (Self-Funded) (PPO)	87	5			
31	Independent Health Association (HMO/POS)	87	5	✓	✓	✓
40	Excellus BlueCross BlueShield (HMO/POS)	86	3	✓	✓	✓
53	MVP Health Care (HMO/POS)	85	5	✓	✓	✓
74	HealthNow New York (HMO/POS/PPO)	85	4	✓	✓	✓

NORTH CAROLINA

Avoiding Overuse: NCQA's private health insurance rankings

1 2 3 4 5
 WORSE THAN AVERAGE BETTER THAN AVERAGE

WORSE THAN AVERAGE			BETTER THAN AVERAGE			PERFORMANCE			AVOIDING OVERUSE MEASURES			
National Rank	Plan	Overall Score	Consumer Satisfaction	Prevention	Treatment	Antibiotics	Imaging	Readmissions	Emergency Department	Heart Procedures	Avoiding Overuse	
NEW YORK (continued)												
156	Connecticut General Life Insurance (Cigna) (PPO)	82	2	4	4							
164	Empire BlueCross BlueShield (HMO/POS)	82	3	3	4							
174	Oxford Health Insurance (PPO)	82	1	4	4							
180	Aetna Life Insurance (PPO)	82	1	4	4							
228	Oxford Health Plans of New York (HMO/POS)	81	1	4	3							
377	United HealthCare Services (PPO)	79	1	2	3							
377	UnitedHealthcare Insurance of New York (PPO)	79	1	2	3							
497	Empire BlueCross BlueShield (PPO) ¹	66	2	4	3							
NORTH CAROLINA												
162	Cigna Health and Life Insurance (PPO)	82	3	4	3							
162	Connecticut General Life Insurance (Cigna) (PPO)	82	3	4	3							
208	Blue Cross Blue Shield of North Carolina (PPO)	82	4	3	3							
243	United HealthCare Services (PPO)	81	3	3	3							
243	UnitedHealthcare Insurance (PPO)	81	3	3	3							
250	Humana Health Plan - Kentucky (HMO/POS)	81	3	3	2							
285	Cigna HealthCare of North Carolina (HMO/POS)	80	4	3	2							
326	Aetna Health (Pennsylvania) (HMO/POS)	80	1	2	3							
380	Aetna Life Insurance (PPO)	79	3	2	2							
	Humana Employee Health Plan											