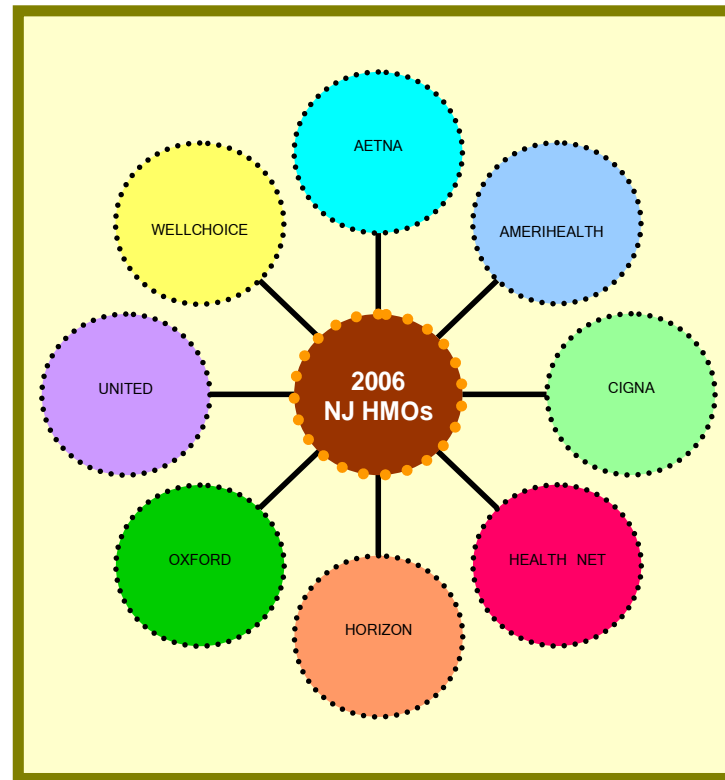


New Jersey Commercial Health Maintenance Organizations

A Comprehensive Performance Report

Year 2006



Produced by:
Life and Health
Division of Insurance
New Jersey Department of Banking & Insurance

Table of Contents

A.	Introduction.....	7
B.	Health Plan Size and Stability	10
	Membership by Sex.....	11
	Turnover of Primary Care Practitioners Servicing Commercial Members.....	12
C.	Effectiveness of Care	13
	Comparison of NJ Statewide Averages for HEDIS Measures, 2002 to 2006.....	14
	Comparison of NJ Statewide Averages for HEDIS Measures, 2005 to 2006.....	15
	Childhood Immunization Status (at age 2).....	16
	↳ Combo 2 (all doses of DTP, IPV, MMR, Hib, Hepatitis B & VZV)	16
	↳ 4 doses DTP	17
	↳ 3 doses IPV (Polio)	18
	↳ 1 dose MMR	19
	↳ 3 doses Hepatitis B	20
	↳ 3 doses Hib	21
	↳ 1 dose VZV	22
	Adolescent Immunization Status (at age 13).....	23
	↳ Combo 2 (all doses of MMR and Hepatitis B)	23
	↳ 2 doses MMR	24
	↳ 3 doses Hepatitis B	25
	↳ 1 dose VZV	26
	Breast Cancer Screening	27
	Cervical Cancer Screening	28
	Controlling High Blood Pressure	29

Beta-Blocker Treatment After a Heart Attack	30
Cholesterol Management After Acute Cardiovascular Event	31
↳ LDL-C screening; recorded 60 to 365 days after discharge	31
↳ LDL-C Levels under 130mg/dL.....	32
Comprehensive Diabetes Care	33
↳ HbA1c (Blood Sugar) Testing	33
↳ Poor HbA1c (Blood Sugar) Control	34
↳ Eye Exam for Diabetic Retinal Disease.....	35
↳ LDL-C Screening.....	36
↳ LDL-C Level <130 mg/dL.....	37
↳ Kidney Disease (nephropathy) Monitored.....	38
Use of Appropriate Medications for People with Asthma.....	39
↳ 5-9 years old.....	39
↳ 10-17 years old.....	40
↳ 18-56 years old.....	41
↳ 5-56 combined rate.....	42
Follow-Up After Hospitalization for Mental Illness.....	43
↳ Within 30 days of hospital discharge	43
↳ Within 7 days of hospital discharge.....	44
Antidepressant Medication Management.....	45
↳ Optimal Practitioner Contacts for Medication Management (3 or more visits).....	45
↳ Effective Acute Phase Treatment (84 days).....	46
↳ Effective Continuation Phase Treatment (180 days)	47
D. Access/Availability of Care	49
Comparison of NJ Statewide Averages for HEDIS Measures, 2005 to 2006.....	50

Ambulatory Care Visits: Adults’ Access to Preventive/Ambulatory Health Services.....	51
↳ Ambulatory Care Visits Ages 20-44 Years.....	51
↳ Ambulatory Care Visits Ages 45-64 Years.....	52
↳ Ambulatory Care Visits Ages 65+ Years	53
Ambulatory Care Visits\Children’s Access to Primary Care Provider	54
↳ Ambulatory Care Visits – Age 12-24 months.....	54
↳ Ambulatory Care Visits – Age 25 months to 6 years.....	55
↳ Ambulatory Care Visits – Age 7-11 Years.....	56
Prenatal and Postpartum Care.....	57
↳ Timeliness of Prenatal Care.....	57
↳ Timeliness of Postpartum Care.....	58
E. Use of Services	59
Comparison of NJ Statewide Averages for HEDIS Measures, 2005 to 2006.....	60
Well Child Visits in the First 15 Months of Life.....	61
Well Child Visits in the Third, Fourth, Fifth and Sixth Year of Life	62
Adolescent Well Care Visits	63
Inpatient Utilization – General Hospital/Acute Care.....	64
↳ Discharges/1,000 Members: total, medicine, surgery & maternity.....	64
↳ Average Length of Stay: total, medicine, surgery, & maternity.....	64
Ambulatory Care (Visits/1,000 Members).....	65
↳ Outpatient Visits.....	65
↳ Emergency Room Visits.....	65
↳ Ambulatory Surgery	65
↳ Observation Room.....	65

Maternity Care – Discharges and Average Length of Stay (Days).....	66
↳ Discharges/1,000 Female Members: Total, Vaginal, and C-Section.....	66
↳ Average Length of Stay: Total, Vaginal, and C-Section.....	66
Birth and Average Length of Stay (ALOS) for Newborns.....	67
↳ Total Newborn Discharges.....	67
↳ Total Newborn Discharges/1,000 (Male/Female).....	67
↳ Total Newborn Average Length of Stay.....	67
Mental Health Utilization (Discharges and ALOS)	68
↳ Discharges/1,000 Members.....	68
↳ Average Length of Stay (Days).....	68
Mental Health Utilization – Percent of Members Receiving Inpatient, Day/Night and Ambulatory Services.....	69
↳ Any Services.....	69
↳ Inpatient Services.....	69
↳ Day/Night Services.....	69
↳ Ambulatory Services.....	69
Chemical Dependency Utilization (Discharges and ALOS).....	70
↳ Discharges/1,000 Members.....	70
↳ Average Length of Stay	70

A. Introduction

Introduction

Overview

Health maintenance organizations (HMOs) provide a significant share (approximately 50%) of commercial health care coverage to New Jersey's residents. HMO members are enrolled in defined networks of health care providers and facilities. This makes it possible for the HMOs to measure the quality of the services they provide to members. Since 1997, New Jersey has required health plans with enrollments of more than 2,000 commercial members to collect and report standardized performance measures. The purpose of the *2006 New Jersey Commercial Health Maintenance Organizations: A Comprehensive Performance Report* is to provide HMOs, health care providers, health care consumers, researchers, and other interested parties with detailed, plan-specific, and statewide measures of performance. This is the fifth year that New Jersey has produced a comprehensive performance report on commercial HMOs operating in the state.

The performance measures in this report come from the Health Plan Employer Data and Information Set (HEDIS®) developed by the National Committee for Quality Assurance (NCQA). NCQA is a national not-for-profit organization that evaluates, accredits and reports on the quality of HMOs and managed care organizations. This report presents HEDIS results in the following four main categories of care:

1. Health Plan Size and Stability
2. Effectiveness of Care

3. Access and Availability
4. Use of Services

In addition, this report complements a report for broad distribution to consumers, entitled *2006 New Jersey HMO Performance Report: Compare Your Choices* which is available at <http://www.state.nj.us/dobi/lhactuar.htm>. Both reports are based on the HEDIS data. The consumer report focuses only on a subset of measures that are most relevant to the general public.

Data

The data presented in this report are for New Jersey's commercial HMO members only; there are no data reported for Medicare or Medicaid HMO members.

Federal and state agencies that oversee Medicare and Medicaid managed care separately collect performance data from HMOs on these members. HEDIS data submitted by health plans to NCQA's "Quality Compass" in June 2006 reflect plan performance during the 2005 calendar year. Most plan data include the quality information from Point of Service (POS) products. However, the information for Horizon and WellChoice includes only HMO enrollees, because POS products are provided by an affiliated company. Oxford's information does not include small group POS products.

The number of New Jersey commercial HMO/POS enrollees by plan on December 31, 2005 was:

Aetna Health, Inc. — New Jersey	688, 517
AmeriHealth HMO	122, 375
CIGNA HealthCare of New Jersey	45, 651
Health Net of New Jersey, Inc.	126, 904
Horizon Healthcare of New Jersey	147, 418
Oxford Health Plans – New Jersey	146, 827
UnitedHealthcare of New Jersey, Inc.	16, 298
WellChoice HMO of New Jersey	10, 296
TOTAL	1,304, 286

Source: New Jersey Department of Banking and Insurance.
NJ membership by contract type 12/31/05

All measures in this report are defined according to NCQA specifications. Additional information on the definitions of the measures can be found in *HEDIS® 2006: Technical Specifications (volume 2)*. For additional information on national performance, visit <http://www.ncqa.org> to review *The State of Health Care Quality 2006: Industry Trends and Analysis*.

Methodology

Data analysis for this comprehensive report was performed for the New Jersey Department of Banking & Insurance (DOBI) by the Center for State Health Policy, Rutgers, The State University of New Jersey, using data reported to NCQA’s Quality Compass. All statistical tests measure statistical significance at a level of $p < 0.05$. It is possible for measures to be statistically different from the New Jersey statewide average even if the rates reported are identical. While the published

rates are the same, there is enough of a difference in the rates before rounding that a statistical test will find a significant difference.

Sample size plays an important role in determining the statistical significance of a measure across time or across geographical units. With a larger sample size, smaller differences are more likely to be statistically significant. As a result of differences in sample size, it is possible for measures with identical reported rates to have different levels of statistical significance when compared with statewide New Jersey performance.

Where “NA” or “not applicable” is reported, this is the result of the denominator for that measure being too small to generate a statistically valid rate. To report “NA,” the health plan’s auditor must determine that the data for the measure were collected with sufficient methodological rigor, but the rate was based on fewer than 30 cases. Such a small denominator results in an unstable rate, so the plan receives an “NA” for that measure. “NR” or “not reported” is used to designate cases in which a plan failed to report a particular rate to NCQA or the State of New Jersey. “NR” indicates that a serious data collection problem at the plan level preclude calculating a valid rate for the particular measure.

For each measure published in the comprehensive report, New Jersey’s statewide average (a simple weighted average) is compared with the performance of New York, Pennsylvania, the mid-Atlantic region, and the nation. The reported regional rates combine rates for New York, Pennsylvania, and New

Jersey, while the reported national rates contain all states, including New Jersey. The regional and national rates used in the statistical tests that compare performance to New Jersey's exclude New Jersey's rates. For this reason, New Jersey and regional rates for some measures could be similar, while the statistical tests show significant differences. The national, regional, and state norms are obtained from NCQA's Quality Compass. New Jersey requires submission of HEDIS data. For other states, submission to Quality Compass is voluntary, or they may choose to rotate out specific measures, in which case they will report the previous year's rates. As a result of potential differences in methodology, caution should be used in drawing conclusions from the comparisons between New Jersey and the nation, region or other states.

As a rule, a higher rate indicates better quality performance for measures presented in this report. For the measure, *Comprehensive Diabetes Care: Poor HbA1c Control* (found on **page 34**), however, a lower rate indicates better quality performance. As a consequence, the results of the statistical tests indicating that the New Jersey health plan average is higher than that for the other states, the region and the nation means that their performance was better than New Jersey's.

In the **Use of Services** section, in the Inpatient Utilization table on **page 64**, the "Total" column exceeds by more than expected rounding error the aggregate of the categories listed. This is because there is an additional category of "Ungroupable" discharges included in the "Total" column. While this category is small, it accounts for the differences between the total column and the sum of the three discharge categories.

In the **Use of Services** section, in the Mental Health Utilization table on **page 69**, a member can receive services in one or more of the service categories and would be counted in each category, while the same member would be counted once in the "Any Services" column. Because a single member is counted only once in the "Any Services" column but can be counted in more than one of the component services columns, the component columns can sum to more than the "Any Services" column.

Childhood Immunization Status Combo 1 was retired this year and was replaced by Childhood Immunization Status Combo 2. Combo 2 has all the doses of Combo 1. Only oral polio vaccine (OPV) was dropped, because in 1999 use of this antigen was discontinued.

NCQA revised the definition of persistent asthma to better identify members in need of appropriate medications. By more accurately identifying members in need of treatment, the percentage of members receiving appropriate medications for asthma increased markedly from 2005 to 2006.

B. Health Plan Size & Stability

Membership by Sex

This measure provides an overview of the population mix of managed care organizations (MCOs) membership. MCOs report the percentage of total member months by gender during the measurement year.

Membership by Sex (Data Year 2005)

Health Plan	% Male	% Female	Total Enrollment*
NJ State Average	49	51	244,743
Aetna	49	51	890,555
AmeriHealth	48	52	199,952
CIGNA	50	50	205,705
Health Net	49	51	192,912
Horizon	47	53	150,699
Oxford	49	51	213,500
United	51	49	93,958
WellChoice	56	44	10,663

* Total enrollment does not match enrollment on page 8 because it includes additional lines of business, such as Medicaid and Medicare.

New Jersey Compared with National, Regional, and Neighboring States for Membership by Sex

Geographical Area	% Male	% Female
NJ Average	49	51
National Average	49	51
Regional Average	48	52
NY Average	48	52
PA Average	48	52

Turnover of Primary Care Practitioners Servicing Commercial Members

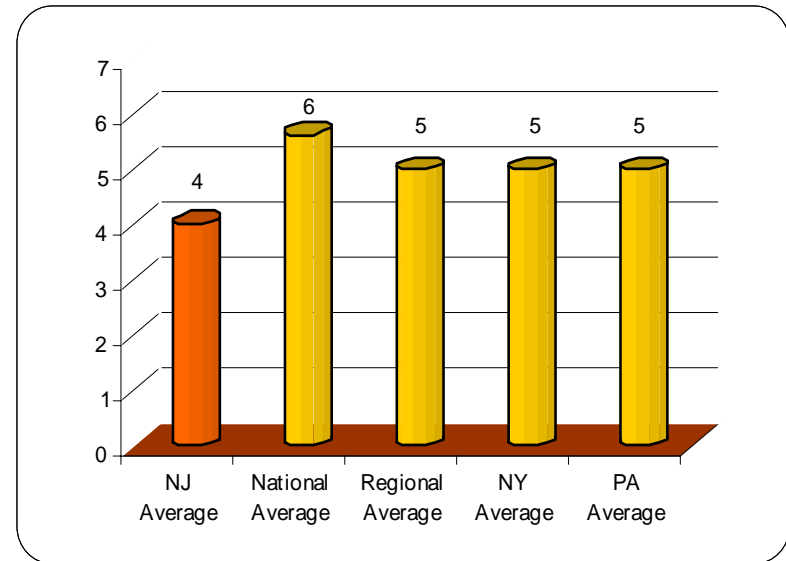
The practitioner turnover is reported in the following category showing percentage for the turnover of primary care practitioners:

- ➔ The percentage of primary care physicians affiliated with the MCO as of December 31 of the year preceding the measurement year and who were not affiliated with the MCO as of December 31 of the measurement year.

Turnover of Primary Care Practitioners (Data Year 2005)

Health Plan	Provider Turnover Rate for PCP
NJ State Average	4%
Aetna	4%
AmeriHealth	5%
CIGNA	4%
Health Net	5%
Horizon	4%
Oxford	4%
United	2%
WellChoice	4%

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Turnover of Primary Care Practitioners



C. Effectiveness of Care

Effectiveness of Care
Comparison of NJ Statewide Averages for HEDIS Measures, 2002-2006
(Cohort of plans appearing in each year)

HEDIS Measures	2002	2003	2004	2005	2006	Change*	Significance
Breast Cancer Screening	71	70	70	67	66	-5	↓ Declined*
Controlling High Blood Pressure	56	55	59	68	70	14	↑ Improved**
Cervical Cancer Screening	78	78	80	79	78	0	↔ NS
Postpartum Care	74	74	76	78	79	5	↔ NS
Childhood Immunizations Status - Combo 2	60	64	69	72	75	15	↑ Improved**
Comprehensive Diabetes Care-Eye Exams	50	50	46	47	52	2	↔ NS
Comprehensive Diabetes Care-HbA1c Testing	76	79	80	82	84	8	↑ Improved**
Cholesterol Management-LDL-C Level	62	66	73	70	68	6	↔ NS
Beta Blocker Treatment After Heart Attack	90	96	96	97	98	8	↑ Improved*
Follow-up After Mental Illness Hospitalization - 30 days	70	73	75	76	78	8	↑ Improved*
Appropriate Medications for Children with Asthma Ages 5-17	60	63	73	72	94	34	↑ Improved**
Antidepressant Medication Management-Optimal Practitioner Contacts	22	23	27	27	29	7	↑ Improved**

NOTES: Sig. Levels - * p <= .05, ** p <= .01, NS -- not significant. Comparisons not done for measures with fewer than 3 points of observation. Comparisons made with linear regression.

Effectiveness of Care

Comparison of New Jersey Statewide Averages for HEDIS Measures, 2005 & 2006

HEDIS Measures	2005 Rate	2006 Rate	Change*	Significance**
Childhood Immunization, Combo 2	72%	75%	3%	↑ improved
Childhood Immunization Status, DTP	87%	85%	-2%	↓ declined
Childhood Immunization Status, IPV	89%	89%	0%	↔ no change
Childhood Immunization Status, MMR	93%	91%	-2%	↓ declined
Childhood Immunization Status, Hepatitis B	89%	91%	2%	↑ improved
Childhood Immunization Status, Hib	90%	94%	4%	↑ improved
Childhood Immunization Status, VZV (Chicken Pox)	87%	89%	2%	↑ improved
Adolescent Immunization Status, Combo 2	61%	65%	4%	↑ improved
Adolescent Immunization Status, MMR	80%	80%	0%	↔ no change
Adolescent Immunization Status, Hepatitis B	82%	80%	-1%	↔ no change
Adolescent Immunization Status, VZV - Chicken Pox	66%	69%	3%	↑ improved
Breast Cancer Screening	68%	66%	-2%	↓ declined
Cervical Cancer Screening	79%	79%	0%	↔ no change
Controlling High Blood Pressure	68%	70%	2%	↔ no change
Beta Blocker Treatment After Heart Attack	97%	98%	1%	↔ no change
Cholesterol Management - LDL-C Screening	83%	82%	-1%	↔ no change
Cholesterol Management - LDL-C Levels	70%	68%	-2%	↔ no change
Comprehensive Diabetes Care - Blood Sugar Testing	82%	84%	2%	↔ no change
Comprehensive Diabetes Care - Poor HbA1c Control	33%	31%	-1%	↔ no change
Comprehensive Diabetes Care - Eye Exams	48%	52%	5%	↑ improved
Comprehensive Diabetes Care - LDL-C Screening	92%	93%	1%	↔ no change
Comprehensive Diabetes Care - LDL-C Level	68%	69%	1%	↔ no change
Comprehensive Diabetes Care - Monitoring Diabetic Nephropathy	53%	55%	2%	↔ no change
Use of Appropriate Medications for People with Asthma, Ages 5-9	75%	96%	22%	↑ improved
Use of Appropriate Medications for People with Asthma, Ages 10-17	70%	92%	22%	↑ improved
Use of Appropriate Medications for People with Asthma, Ages 18-56	73%	90%	17%	↑ improved
Use of Appropriate Medications for People with Asthma, Combined Rate	71%	92%	21%	↑ improved
Follow-up After Hospitalization For Mental Illness, 30 Days	76%	78%	2%	↔ no change
Follow-up After Hospitalization For Mental Illness, 7 days	58%	62%	4%	↑ improved
Antidepressant Medication Management- Optimal Practitioner Contacts	27%	30%	2%	↔ no change
Antidepressant Medication Management- Effective Acute Phase Treatment	63%	63%	0%	↔ no change
Antidepressant Medication Management- Effective Continuation Phase Treatment	47%	48%	1%	↔ no change

*Rates and Change rounded to whole number, but Change is calculated using un-rounded rates. ** Differences are statistically significant at the 0.05 level

Childhood Immunization Status

The percentage of enrolled children who turned two years old during measurement year, who were continuously enrolled for 12 months immediately prior to second birthday, identified as having:

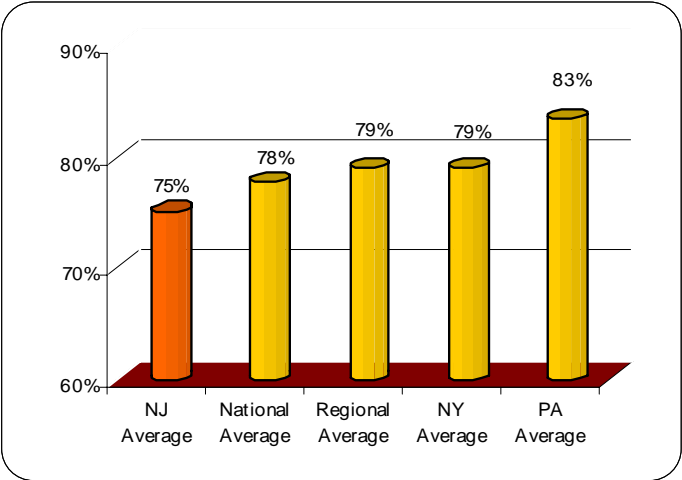
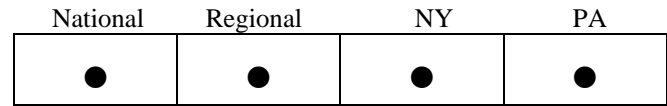
- ↳ Combo 2 (all doses of DTP, IPV, MMR, Hib, Hepatitis B & VZV)
- ↳ Four DTP/DTaP (Diphtheria, Tetanus, Pertussis)
- ↳ Three IPV (Polio)
- ↳ One MMR (Measles, Mumps, Rubella)
- ↳ Three H Influenza Type B
- ↳ Three Hepatitis B
- ↳ One VZV (Chicken pox)
- ↳ Four Pneumococcal Conjugate

Childhood Immunization Status: Combo 2 (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	79%	●
AmeriHealth	79%	◐
CIGNA	78%	◐
Health Net	75%	◐
Horizon	81%	●
Oxford	73%	◐
United	61%	○
WellChoice	74%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	60%	64%	69%	72%	75%
Nation	58%	63%	70%	74%	78%
Region (NJ, NY & PA)	62%	66%	72%	72%	79%
New York	59%	66%	69%	73%	79%
Pennsylvania	66%	68%	78%	78%	83%

Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

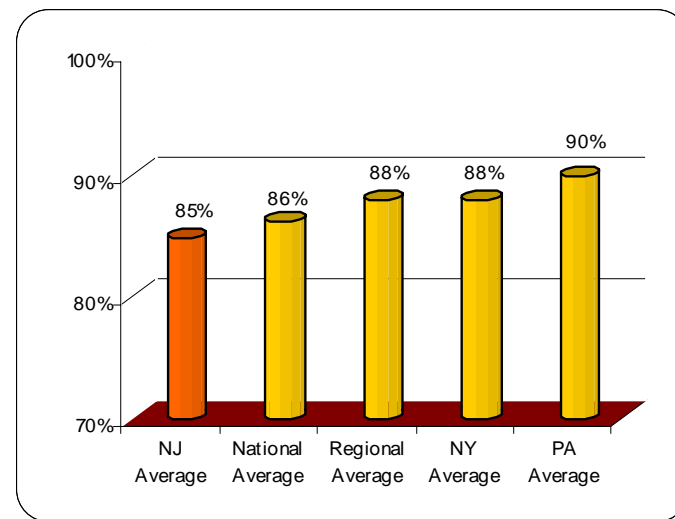
Childhood Immunization Status: Percent with 4 Doses of DTP (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	85%	
Aetna	86%	●
AmeriHealth	86%	◐
CIGNA	88%	●
Health Net	84%	◐
Horizon	86%	◐
Oxford	87%	◐
United	77%	○
WellChoice	84%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 4 Doses of DTP

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	81%	82%	86%	87%	85%
Nation	81%	80%	84%	86%	86%
Region (NJ, NY & PA)	88%	84%	87%	88%	88%
New York	88%	85%	86%	88%	88%
Pennsylvania	90%	84%	91%	91%	90%

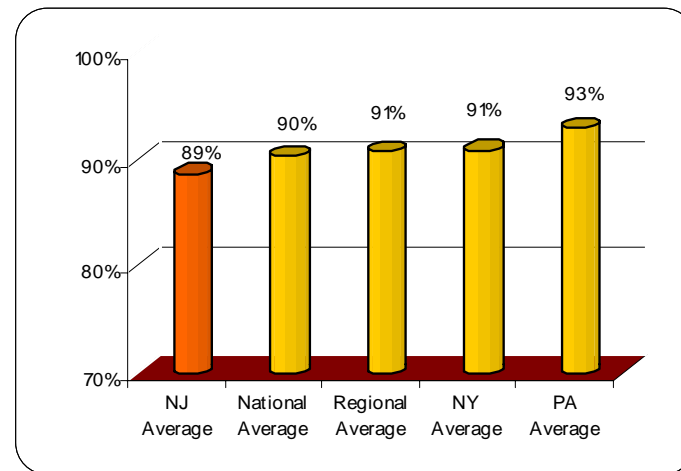
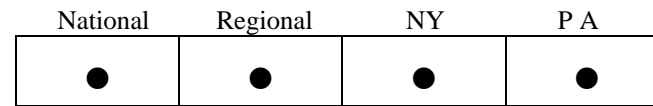
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page.....

Childhood Immunization Status: Percent with 3 Doses of IPV (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	89%	
Aetna	89%	●
AmeriHealth	90%	●
CIGNA	91%	●
Health Net	90%	●
Horizon	90%	●
Oxford	89%	●
United	80%	○
WellChoice	91%	●

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 3 Doses of IPV



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	83%	85%	88%	89%	89%
Nation	85%	86%	89%	90%	90%
Region (NJ, NY & PA)	90%	87%	90%	91%	91%
New York	90%	88%	89%	91%	91%
Pennsylvania	92%	88%	94%	93%	93%

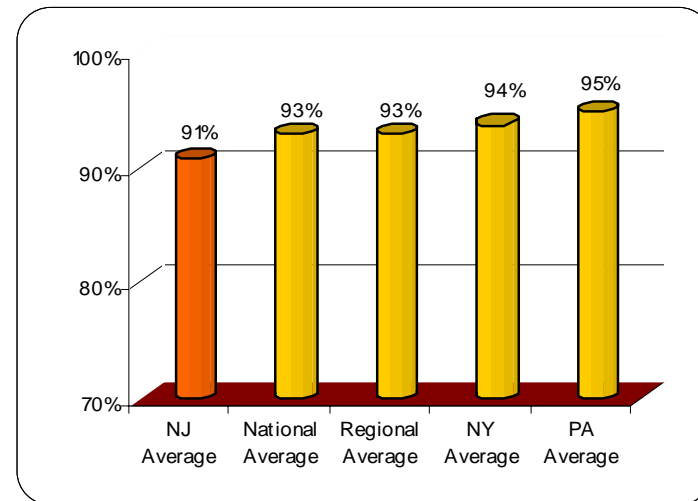
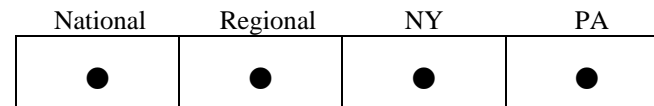
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

Childhood Immunization Status: Percent with 1 Dose of MMR (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	91%	
Aetna	92%	●
AmeriHealth	94%	●
CIGNA	91%	●
Health Net	90%	●
Horizon	92%	●
Oxford	91%	●
United	85%	○
WellChoice	92%	●

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 1 Dose of MMR



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	90%	91%	91%	93%	91%
Nation	89%	90%	91%	92%	93%
Region (NJ, NY & PA)	94%	92%	93%	93%	93%
New York	94%	92%	92%	94%	94%
Pennsylvania	94%	93%	95%	94%	95%

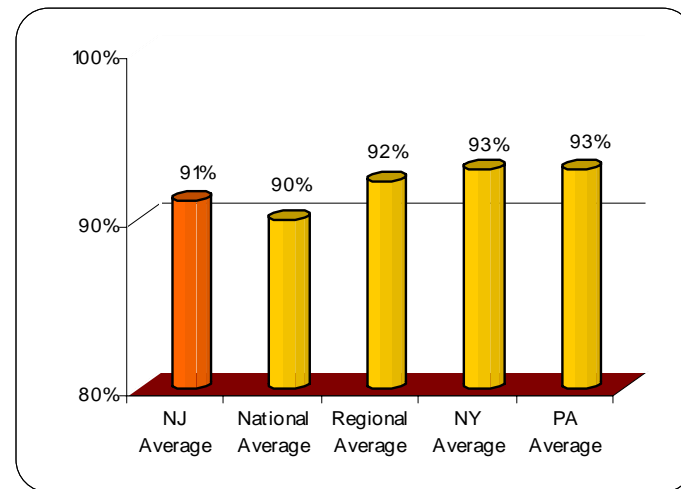
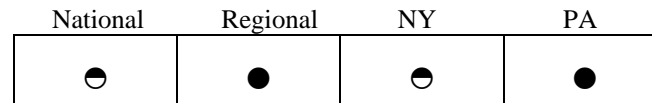
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

Childhood Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	91%	
Aetna	92%	●
AmeriHealth	90%	◐
CIGNA	92%	◐
Health Net	92%	◐
Horizon	95%	●
Oxford	89%	◐
United	84%	○
WellChoice	96%	●

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 3 Doses of Hepatitis B



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	82%	83%	89%	89%	91%
Nation	80%	82%	86%	87%	90%
Region (NJ, NY & PA)	88%	85%	90%	91%	92%
New York	89%	87%	88%	91%	93%
Pennsylvania	88%	85%	92%	92%	93%

Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

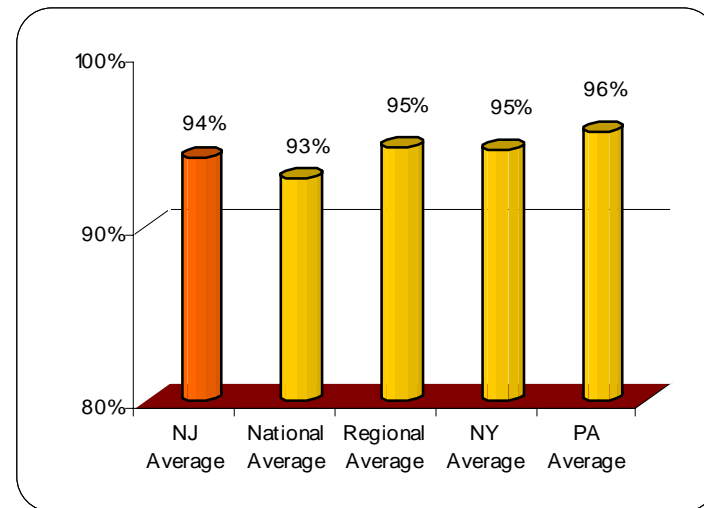
Childhood Immunization Status: Percent with 3 Doses of Hib (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	94%	
Aetna	95%	●
AmeriHealth	95%	◐
CIGNA	96%	◐
Health Net	95%	◐
Horizon	96%	●
Oxford	95%	◐
United	88%	○
WellChoice	94%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 3 Doses of Hib

National	Regional	NY	PA
○	◐	◐	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	85%	86%	88%	90%	94%
Nation	83%	83%	86%	88%	93%
Region (NJ, NY & PA)	89%	86%	88%	89%	95%
New York	89%	87%	87%	88%	95%
Pennsylvania	89%	86%	91%	91%	96%

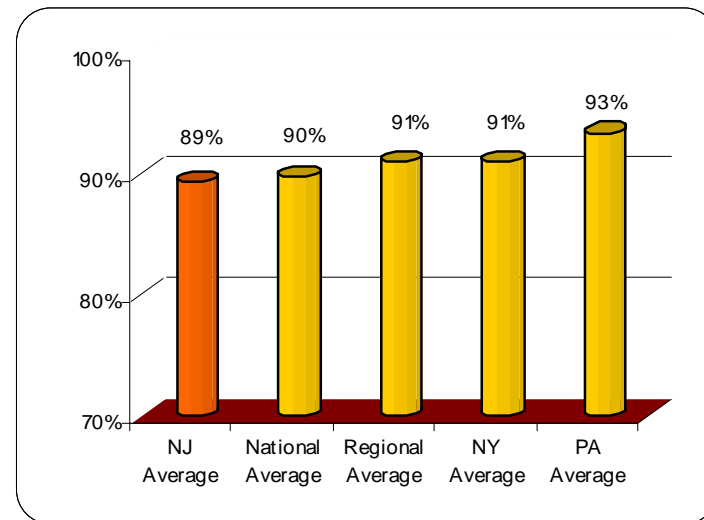
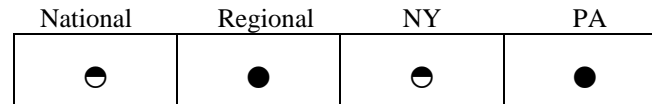
Childhood Immunization Status, Continued

Childhood Immunization Status: Percent with 1 Dose of VZV (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	89%	
Aetna	90%	●
AmeriHealth	92%	●
CIGNA	89%	●
Health Net	89%	●
Horizon	93%	●
Oxford	90%	●
United	83%	○
WellChoice	90%	●

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Percent with 1 Dose of VZV



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	77%	81%	85%	87%	89%
Nation	75%	82%	86%	88%	90%
Region (NJ, NY & PA)	75%	83%	87%	88%	91%
New York	72%	82%	85%	88%	91%
Pennsylvania	80%	86%	91%	90%	93%

Adolescent Immunization Status

The percent of enrolled adolescents who turned 13 years old during the measurement year (2005), were continuously enrolled for 12 months before their 13th birthday, and identified as having:

- ↳ Combo 2 (all doses of MMR, Hepatitis B and VZV)
- ↳ A Second Dose of MMR
- ↳ Three Hepatitis B
- ↳ One VZV (Chicken pox)

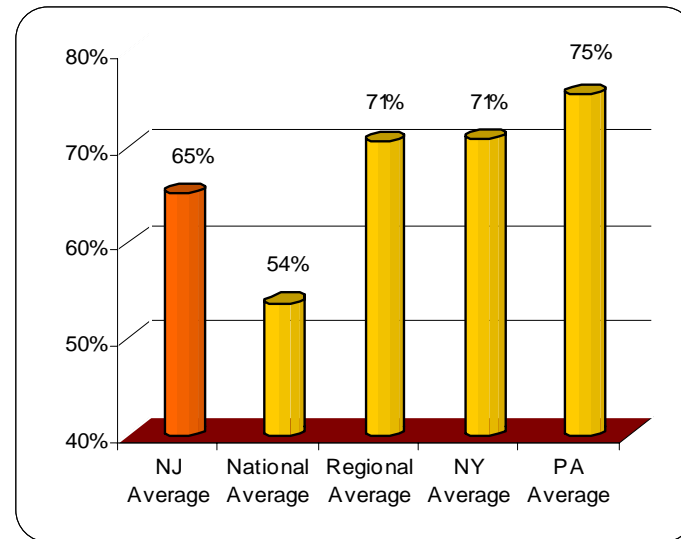
Adolescent Immunization Status: Combo 2 (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	65%	
Aetna	67%	●
AmeriHealth	66%	◐
CIGNA	68%	●
Health Net	68%	●
Horizon	68%	●
Oxford	74%	●
United	53%	○
WellChoice	57%	◐

● Higher than the New Jersey health plan average
◐ About the same as New Jersey health plan average
○ Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Immunization Status – Combo 2

National	Regional	NY	PA
○	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	30%	35%	54%	61%	65%
Nation	25%	31%	42%	47%	54%
Region (NJ, NY & PA)	40%	47%	60%	64%	71%
New York	41%	52%	59%	64%	71%
Pennsylvania	43%	51%	65%	69%	75%

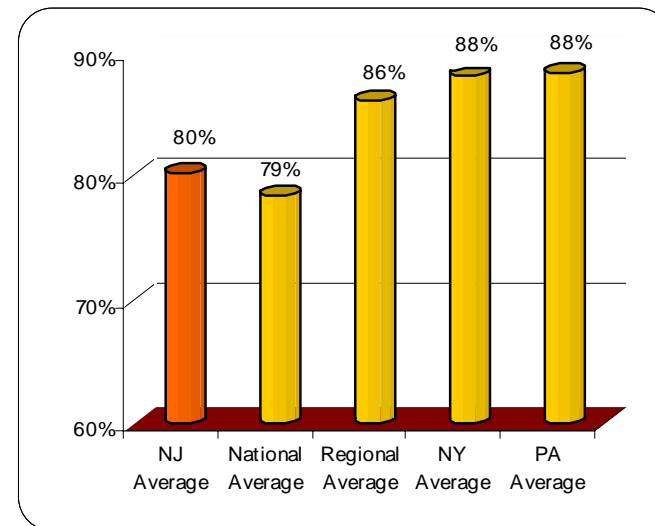
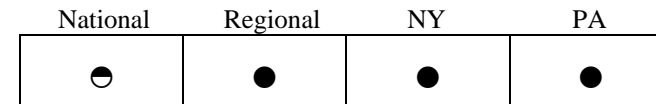
Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

Adolescent Immunization Status: Percent with 2 Doses of MMR (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	80%	
Aetna	83%	●
AmeriHealth	80%	◐
CIGNA	86%	●
Health Net	82%	◐
Horizon	85%	●
Oxford	86%	●
United	71%	○
WellChoice	71%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Immunization Status – Percent with 2 Doses of MMR



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	61%	67%	75%	80%	80%
Nation	65%	68%	74%	77%	79%
Region (NJ, NY & PA)	77%	79%	83%	85%	86%
New York	80%	82%	84%	86%	88%
Pennsylvania	82%	85%	89%	88%	88%

Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

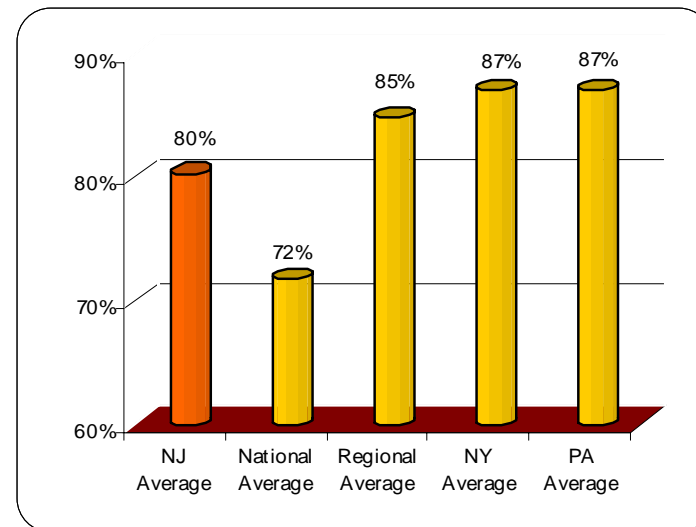
Adolescent Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	80%	
Aetna	82%	●
AmeriHealth	81%	◐
CIGNA	85%	●
Health Net	82%	◐
Horizon	86%	●
Oxford	85%	●
United	69%	○
WellChoice	73%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Immunization Status – Percent with 3 Doses of Hepatitis B

National	Regional	NY	PA
○	●	●	●



Five-Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	43%	56%	79%	82%	80%
Nation	48%	55%	63%	67%	72%
Region (NJ, NY & PA)	64%	72%	82%	84%	85%
New York	69%	79%	81%	85%	87%
Pennsylvania	70%	75%	85%	86%	87%

Adolescent Immunization Status: Continued from previous page

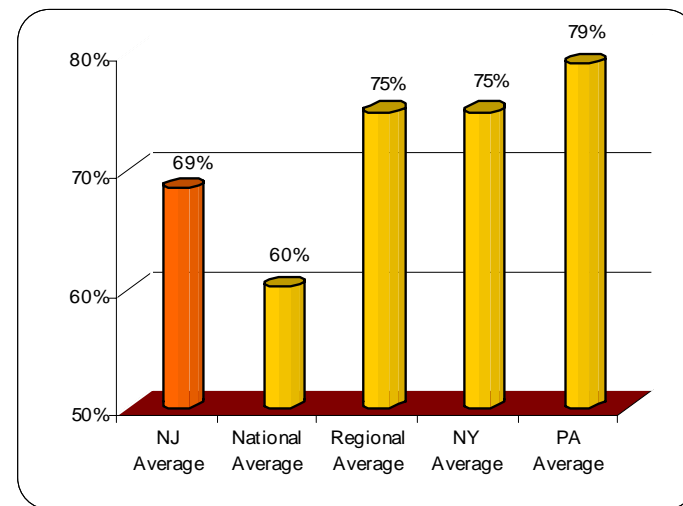
Adolescent Immunization Status: Percent with 1 Dose of VZV (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	69%	
Aetna	70%	●
AmeriHealth	70%	◐
CIGNA	72%	●
Health Net	72%	●
Horizon	70%	◐
Oxford	77%	●
United	59%	○
WellChoice	58%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Immunization Status – Percent with 1 Dose of VZV

National	Regional	NY	PA
○	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	47%	47%	60%	66%	69%
Nation	34%	41%	51%	56%	60%
Region (NJ, NY & PA)	50%	55%	66%	70%	75%
New York	51%	58%	66%	70%	75%
Pennsylvania	52%	58%	72%	75%	79%

Breast Cancer Screening

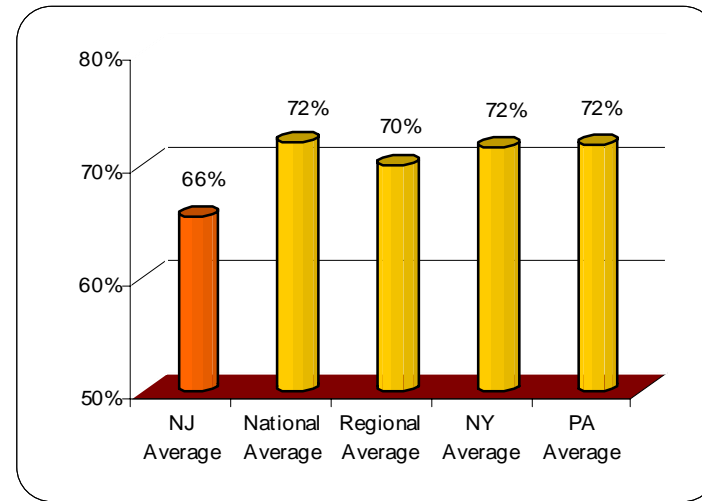
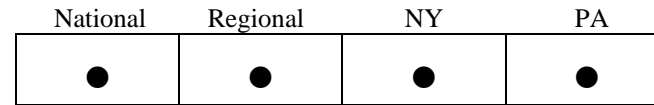
The percentage of women age 50-69 years as of December 31, 2005, and continuously enrolled since January 1, 2004, who had a mammogram during the period, January 1, 2004 to December 31, 2005.

Breast Cancer Screening (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	66%	
Aetna	65%	○
AmeriHealth	68%	●
CIGNA	65%	○
Health Net	69%	●
Horizon	64%	○
Oxford	66%	○
United	66%	○
WellChoice	61%	○

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Breast Cancer Screening



Five - Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	71%	70%	70%	68%	66%
Nation	75%	75%	75%	73%	72%
Region (NJ, NY & PA)	76%	74%	74%	72%	70%
New York	77%	74%	74%	74%	72%
Pennsylvania	77%	77%	78%	74%	72%

Cervical Cancer Screening

The percentage of women age 21-64 years as of December 31, 2005 and continuously enrolled since January 1, 2003, and who received one or more Pap tests during the period January 1, 2003 to December 31, 2005.

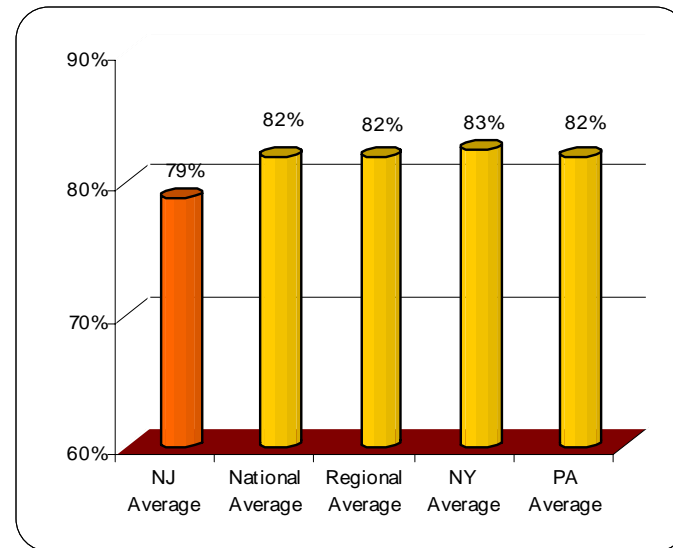
Cervical Cancer Screening (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	79%	
Aetna	81%	●
AmeriHealth	75%	○
CIGNA	78%	○
Health Net	81%	●
Horizon	82%	●
Oxford	81%	●
United	77%	○
WellChoice	77%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cervical Cancer Screening

National	Regional	NY	PA
●	●	●	●



Five-Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	78%	78%	80%	79%	79%
Nation	80%	80%	82%	81%	82%
Region (NJ, NY & PA)	81%	81%	82%	81%	82%
New York	82%	81%	82%	82%	83%
Pennsylvania	80%	81%	82%	83%	82%

Controlling High Blood Pressure

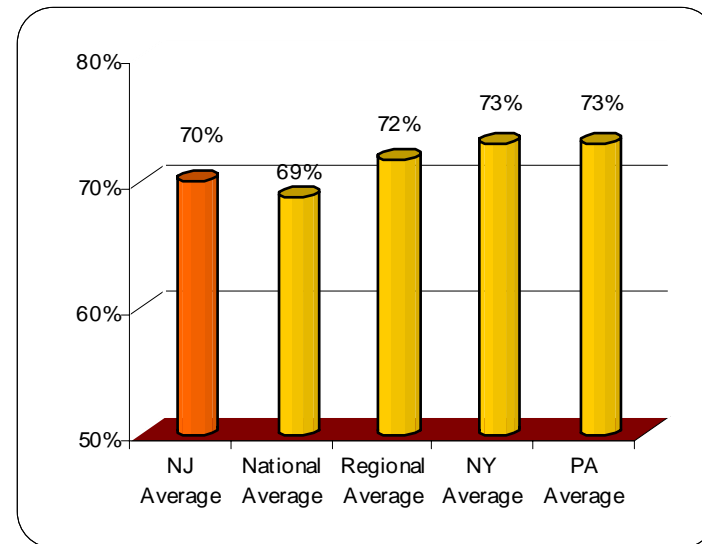
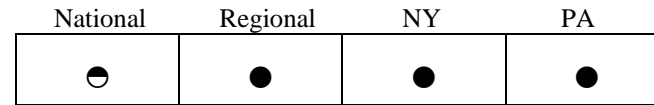
Percent of members diagnosed with hypertension age 46-85 years as of December 31, and whose blood pressure is adequately controlled (less than or equal to 140/90) during measurement year 2005.

Controlling High Blood Pressure (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	70%	
Aetna	69%	●
AmeriHealth	67%	●
CIGNA	73%	●
Health Net	73%	●
Horizon	75%	●
Oxford	74%	●
United	61%	○
WellChoice	70%	●

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Controlling High Blood Pressure



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	53%	55%	59%	68%	70%
Nation	55%	58%	62%	67%	69%
Region (NJ, NY & PA)	58%	59%	64%	70%	72%
New York	59%	60%	65%	70%	73%
Pennsylvania	58%	60%	68%	71%	73%

Beta-Blocker Treatment After a Heart Attack

Percent of members age 35 years and older during measurement year 2005, who were hospitalized and discharged alive from January 1 to December 24, 2005 with a diagnosis of AMI and who received an ambulatory prescription for Beta-Blockers upon discharge.

Beta-Blocker Treatment After a Heart Attack (Data Year 2005)

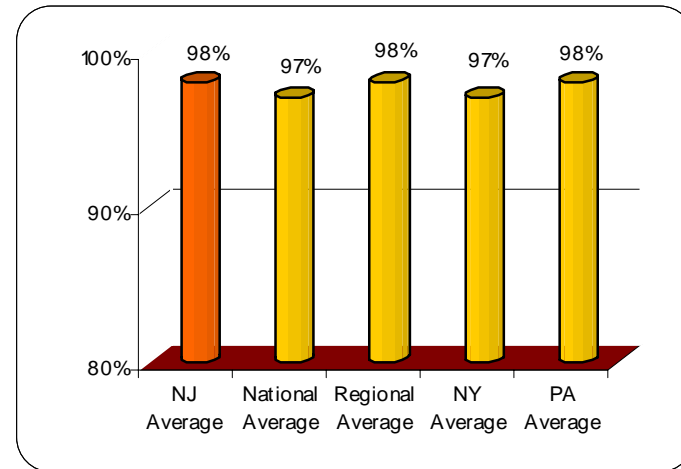
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	98%	
Aetna	96%	●
AmeriHealth	100%	●
CIGNA	99%	●
Health Net	96%	●
Horizon	100%	●
Oxford	94%	●
United	98%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Beta-Blocker Treatment After a Heart Attack

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	90%	96%	96%	97%	98%
Nation	92%	94%	94%	96%	97%
Region (NJ, NY & PA)	94%	95%	96%	97%	98%
New York	94%	94%	94%	97%	97%
Pennsylvania	96%	96%	98%	98%	98%

Cholesterol Management for Patients with Cardiovascular Conditions

Percent of members age 18-75 years as of December 31, 2005 who were discharged alive in the year prior to the measurement year (2005) for AMI, CABG or PTCA hospitalization and who had:

- LDL-C screening; recorded 60 to 365 days after discharge
- LDL-C levels under 130 mg/dL

Cholesterol Management for Patients with Cardiovascular Conditions: LDL-C Screening (Data Year 2005)

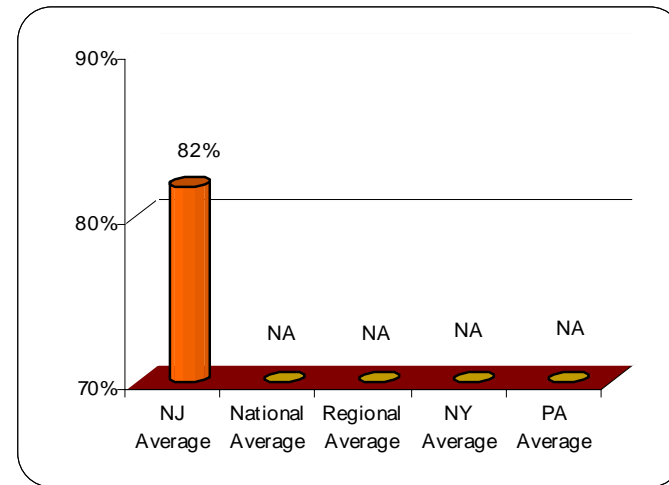
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	82%	
Aetna	87%	●
AmeriHealth	77%	○
CIGNA	82%	◐
Health Net	79%	◑
Horizon	87%	●
Oxford	80%	◑
United	80%	◑
WellChoice	84%	◑

- Higher than the New Jersey health plan average
- ◑ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cholesterol Management for Patients with Cardiovascular Conditions for LDL-C Screening

National	Regional	NY	PA
NA	NA	NA	NA

Not Applicable



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	79%	82%	83%	83%	82%
Nation	77%	79%	80%	82%	NA
Region (NJ, NY & PA)	81%	83%	84%	85%	NA
New York	81%	84%	84%	84%	NA
Pennsylvania	80%	82%	85%	86%	NA

Not Applicable

Cholesterol Management for Patients with Cardiovascular Conditions: Continued from previous page.....

Cholesterol Management for Patients with Cardiovascular conditions: LDL-C Levels <130 mg/dL
(Data Year 2005)

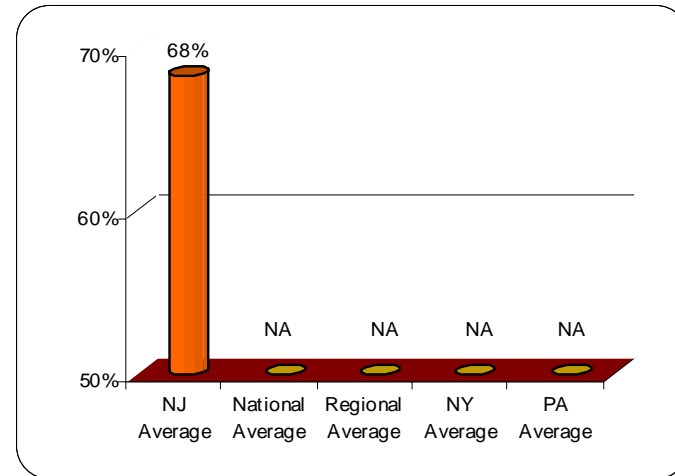
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	68%	
Aetna	75%	●
AmeriHealth	63%	○
CIGNA	67%	◐
Health Net	67%	◑
Horizon	71%	◑
Oxford	67%	◑
United	64%	◑
WellChoice	73%	◑

- Higher than the New Jersey health plan average
- ◑ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cholesterol Management for Patients with Cardiovascular conditions for LDL-C Levels

National	Regional	NY	PA
NA	NA	NA	NA

Not Applicable



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	62%	66%	73%	70%	68%
Nation	59%	61%	65%	68%	NA
Region (NJ, NY & PA)	65%	67%	71%	72%	NA
New York	65%	67%	70%	72%	NA
Pennsylvania	66%	65%	72%	74%	NA

Not Applicable

Comprehensive Diabetes Care

The percent of members with diabetes (type 1 and type 2), age 18 to 75 years, continuously enrolled during the measurement year 2005 and who had:

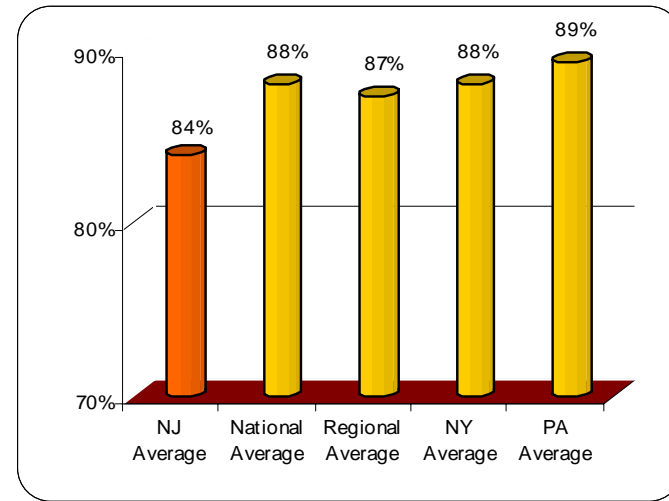
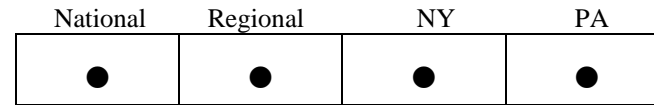
- ↳ Blood Sugar Testing (glyco-hemoglobin test HbA1c)
- ↳ Poor HbA1c Control
- ↳ Eye Exams for Diabetic Retinal Disease
- ↳ LDL-C Screening
- ↳ LDL-C Level Control - <130 mg/dL
- ↳ Kidney Disease (nephropathy) Monitored

Comprehensive Diabetes Care: Blood Sugar Testing (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	84%	
Aetna	84%	●
AmeriHealth	83%	◐
CIGNA	85%	◐
Health Net	84%	◐
Horizon	89%	●
Oxford	85%	◐
United	81%	◐
WellChoice	82%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for Blood Sugar Testing



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	78%	79%	80%	82%	84%
Nation	81%	83%	85%	87%	88%
Region (NJ, NY & PA)	83%	83%	85%	87%	87%
New York	83%	84%	85%	88%	88%
Pennsylvania	85%	87%	89%	90%	89%

Comprehensive Diabetes Care, Continued from previous page....

Comprehensive Diabetes Care: Poor HbA1c Control
(Data Year 2005)

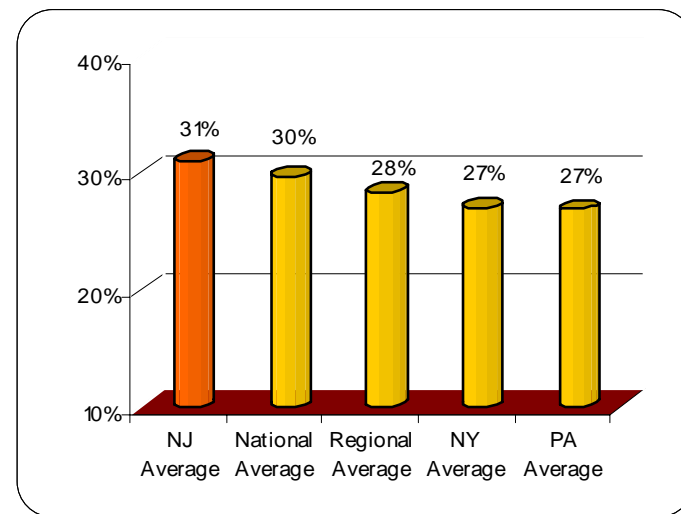
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	31%	
Aetna	34%	●
AmeriHealth	30%	◐
CIGNA	28%	◑
Health Net	27%	◒
Horizon	26%	○
Oxford	34%	◐
United	37%	●
WellChoice	33%	◑

* Unlike other HEDIS measures, a lower rate indicates better performance; therefore, plans that score below the average are better performers.

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for Poor HbA1c Control*

National	Regional	NY	PA
○	○	○	○



Five - Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	44%	38%	35%	33%	31%
Nation	37%	34%	32%	31%	30%
Region (NJ, NY & PA)	34%	32%	29%	29%	28%
New York	33%	31%	29%	28%	27%
Pennsylvania	30%	30%	25%	27%	27%

Comprehensive Diabetes Care, Continued from previous page.....

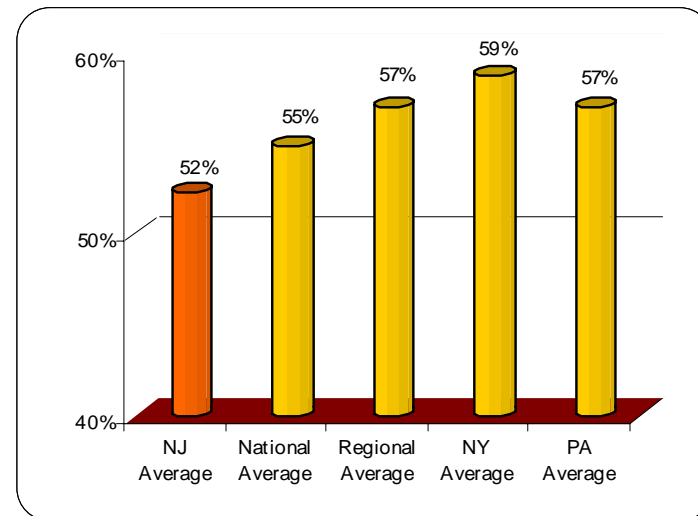
Comprehensive Diabetes Care: Eye Exams
(Data Year 2005 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	52%	
Aetna	58%	●
AmeriHealth	56%	◐
CIGNA	54%	◐
Health Net	54%	◐
Horizon	63%	●
Oxford	45%	○
United	46%	○
WellChoice	43%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for Eye Exams

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	51%	50%	46%	48%	52%
Nation	52%	52%	49%	51%	55%
Region (NJ, NY & PA)	57%	55%	52%	53%	57%
New York	58%	56%	53%	55%	59%
Pennsylvania	59%	58%	55%	54%	57%

Comprehensive Diabetes Care, Continued from previous page.....

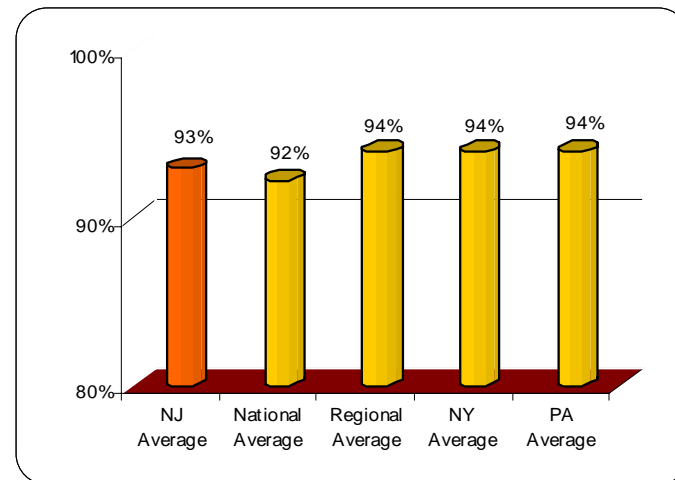
Comprehensive Diabetes Care: LDL-C Screening
(Data Year 2005 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	93%	
Aetna	94%	●
AmeriHealth	92%	◐
CIGNA	96%	●
Health Net	95%	◐
Horizon	93%	◐
Oxford	94%	◐
United	93%	◐
WellChoice	88%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for LDL-C Screening

National	Regional	NY	PA
◐	●	●	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	84%	89%	90%	92%	93%
Nation	81%	85%	88%	91%	92%
Region (NJ, NY & PA)	85%	89%	91%	93%	94%
New York	85%	89%	91%	94%	94%
Pennsylvania	86%	89%	92%	93%	94%

Comprehensive Diabetes Care, Continued from previous page.....

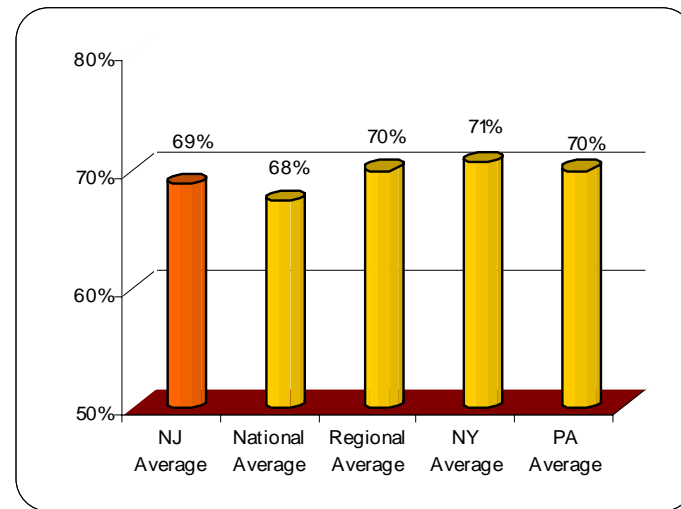
Comprehensive Diabetes Care: LDL-C Level < 130 mg/dL (Data Year 2005 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	69%	
Aetna	67%	●
AmeriHealth	76%	●
CIGNA	71%	●
Health Net	71%	●
Horizon	71%	●
Oxford	66%	●
United	67%	●
WellChoice	63%	○

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for LDL-C Level

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	51%	55%	63%	68%	69%
Nation	50%	55%	60%	65%	68%
Region (NJ, NY & PA)	54%	58%	65%	68%	70%
New York	54%	59%	64%	70%	71%
Pennsylvania	57%	58%	67%	68%	70%

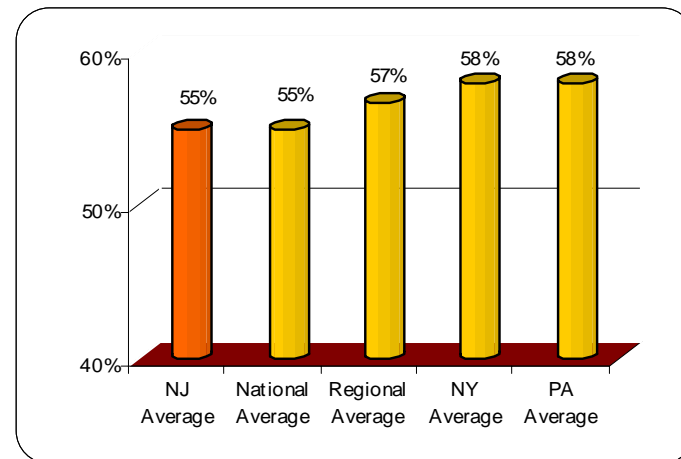
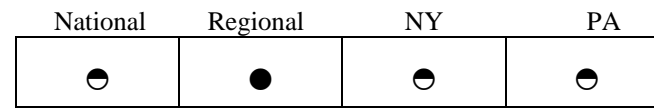
Comprehensive Diabetes Care, Continued from previous page.....

Comprehensive Diabetes Care: Kidney Disease (nephropathy) Monitored (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	55%	
Aetna	49%	○
AmeriHealth	45%	○
CIGNA	51%	◐
Health Net	52%	◑
Horizon	75%	●
Oxford	47%	○
United	47%	○
WellChoice	75%	●

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Comprehensive Diabetes Care for Kidney Disease



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	44%	50%	46%	53%	55%
Nation	46%	52%	48%	52%	55%
Region (NJ, NY & PA)	49%	55%	51%	54%	57%
New York	47%	54%	51%	56%	58%
Pennsylvania	55%	58%	53%	53%	58%

Use of Appropriate Medications for People with Asthma Ages 5-56

Percent of members 5-56 years of age during measurement year, continuously enrolled during the year 2005, identified as having persistent asthma in the prior year, who had at least one dispensed prescription for asthma medication. Reported for each of three age stratifications and as a combined rate:

- ↳ 5-9 Years Old
- ↳ 10-17 Years Old
- ↳ 18-56 Years Old
- ↳ 5-56 Combined Rate

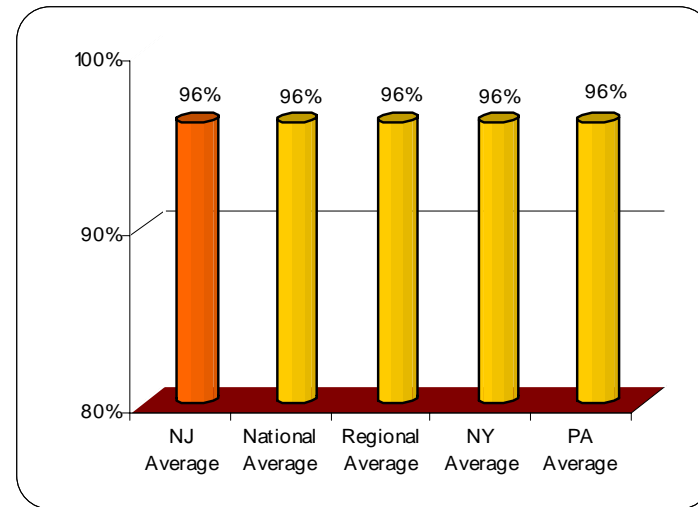
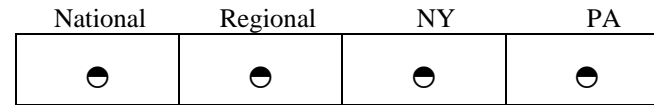
Use of Appropriate Medications for Children with Asthma Ages 5-9 (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	96%	
Aetna	94%	○
AmeriHealth	96%	◐
CIGNA	97%	◑
Health Net	97%	◑
Horizon	94%	◑
Oxford	97%	◑
United	98%	◑
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Asthma for Children Ages 5-9



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	61%	65%	74%	75%	96%
Nation	66%	70%	72%	76%	96%
Region (NJ, NY & PA)	67%	69%	75%	76%	96%
New York	67%	68%	75%	76%	96%
Pennsylvania	69%	73%	76%	77%	96%

**Use of Appropriate Medications for People with Asthma
Ages 5-56, Continued from previous page.....**

**Use of Appropriate Medications for Children with Asthma
Ages 10-17 (Data Year 2005)**

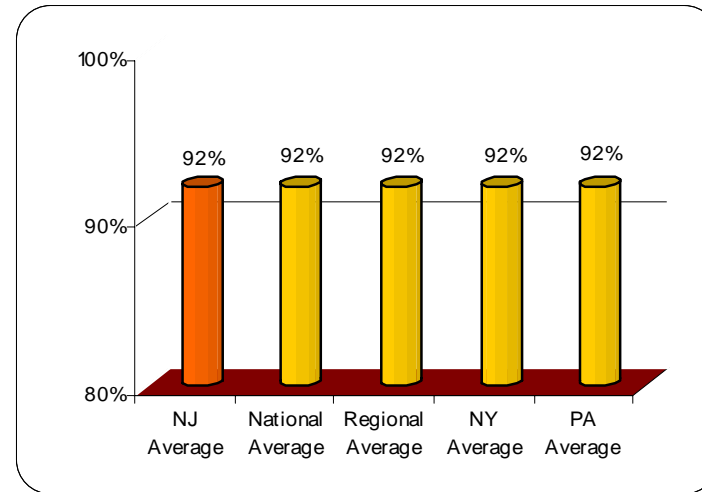
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	92%	
Aetna	91%	●
AmeriHealth	95%	●
CIGNA	93%	●
Health Net	97%	●
Horizon	87%	○
Oxford	91%	●
United	94%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Asthma for Children Ages 10-17

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	59%	62%	71%	70%	92%
Nation	62%	65%	68%	70%	92%
Region (NJ, NY & PA)	63%	65%	70%	70%	92%
New York	63%	64%	69%	69%	92%
Pennsylvania	65%	67%	72%	72%	92%

**Use of Appropriate Medications for People with Asthma
Ages 5-56, Continued from previous page.....**

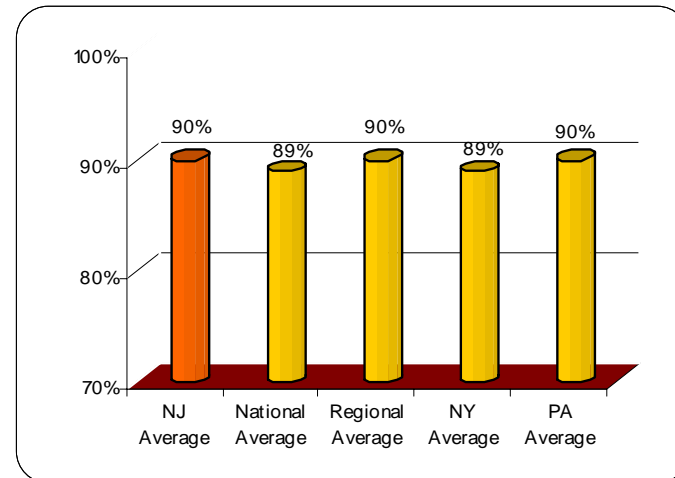
**Use of Appropriate Medications for Adults with Asthma
Ages 18-56 (Data Year 2005)**

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	90%	
Aetna	87%	○
AmeriHealth	91%	◐
CIGNA	91%	◑
Health Net	93%	●
Horizon	89%	◐
Oxford	91%	◑
United	91%	◑
WellChoice	NA	NA

- Higher than the New Jersey health plan average
- ◑ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Asthma for Adults Ages 18-56

National	Regional	NY	PA
○	◑	◑	◑



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	64%	67%	73%	73%	90%
Nation	67%	69%	72%	74%	89%
Region (NJ, NY & PA)	67%	69%	75%	75%	90%
New York	68%	68%	75%	75%	89%
Pennsylvania	66%	71%	76%	76%	90%

**Use of Appropriate Medications for People with Asthma
Ages 5-56, Continued from previous page.....**

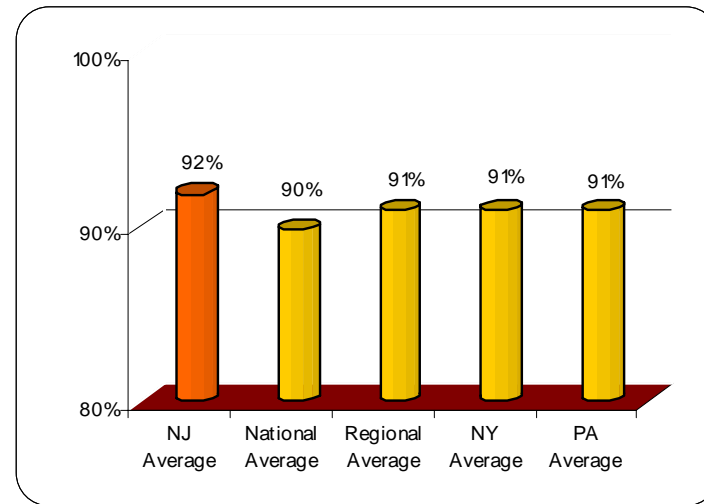
**Use of Appropriate Medications for people with Asthma
Ages 5-56 (Data Year 2005)**

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	92%	
Aetna	89%	○
AmeriHealth	92%	◐
CIGNA	93%	◑
Health Net	95%	●
Horizon	90%	○
Oxford	92%	◐
United	93%	◑
WellChoice	93%	◑

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Combined rate of Asthma for Ages 5-56

National	Regional	NY	PA
○	◐	◐	◐



Five-Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	62%	64%	72%	71%	92%
Nation	66%	68%	71%	73%	90%
Region (NJ, NY & PA)	66%	68%	74%	74%	91%
New York	67%	67%	74%	74%	91%
Pennsylvania	66%	70%	75%	75%	91%

Follow-Up After Hospitalization for Mental Illness

The percent of members six years and older (on date of hospital discharge) who were hospitalized in an acute care facility for treatment of selected mental health disorders, continuously enrolled for 30 days after discharge, who were seen by a mental health provider within 30 days for follow-up and who had an ambulatory or day/night mental health visit within 7 days of hospital discharge:

- Within 30 Days After Hospital Discharge
- Within 7 Days After Hospital Discharge

Follow-Up After Hospitalization for Mental Illness: Within 30 Days After Hospital Discharge (Data Year 2005)

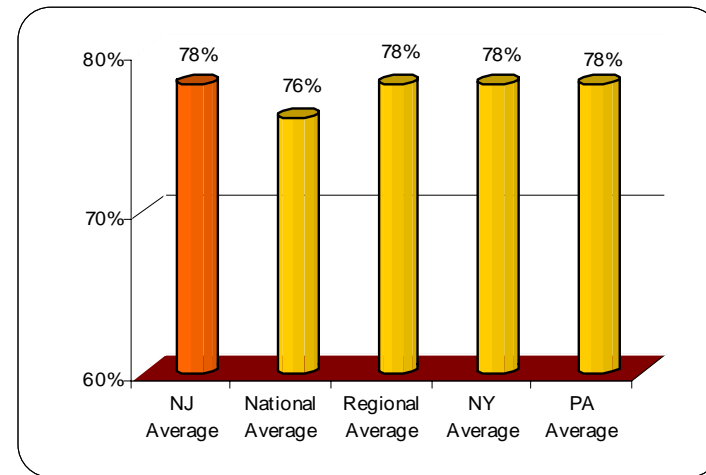
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	78%	
Aetna	79%	●
AmeriHealth	73%	●
CIGNA	80%	●
Health Net	81%	●
Horizon	86%	●
Oxford	72%	○
United	73%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Follow-Up After Hospitalization for Mental Illness: Within 30 Days After Hospital Discharge

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	70%	73%	75%	76%	78%
Nation	73%	74%	74%	76%	76%
Region (NJ, NY & PA)	76%	74%	76%	78%	78%
New York	80%	75%	77%	78%	78%
Pennsylvania	74%	72%	74%	78%	78%

Follow-Up After Hospitalization for Mental Illness,
Continued from previous page

Follow-Up After Hospitalization for Mental Illness: Within 7 Days After Hospital Discharge (Data Year 2005)

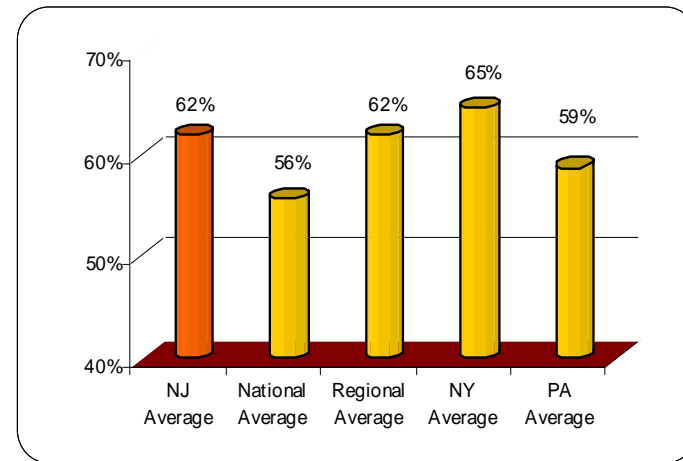
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	62%	
Aetna	63%	●
AmeriHealth	58%	●
CIGNA	66%	●
Health Net	65%	●
Horizon	67%	●
Oxford	58%	●
United	59%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Follow-Up After Hospitalization for Mental Illness: Within 7 Days After Hospital Discharge

National	Regional	NY	PA
○	●	●	●



Five-Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	49%	52%	55%	58%	62%
Nation	51%	53%	54%	56%	56%
Region (NJ, NY & PA)	55%	56%	58%	61%	62%
New York	61%	61%	62%	62%	65%
Pennsylvania	50%	51%	54%	59%	59%

Antidepressant Medication Management

Percent of members 18 and older as of April 30 of the measurement year 2005 and who were diagnosed with a new episode of depression, treated with antidepressant medications, and who had:

- Optimal Practitioner Contacts for Medication Management (3 or more visits)
- Effective Acute Phase Treatment (84 days)
- Effective Continuation Phase Treatment (180 days)

Antidepressant Medication Management: Optimal Practitioner Contacts (Data Year 2005)

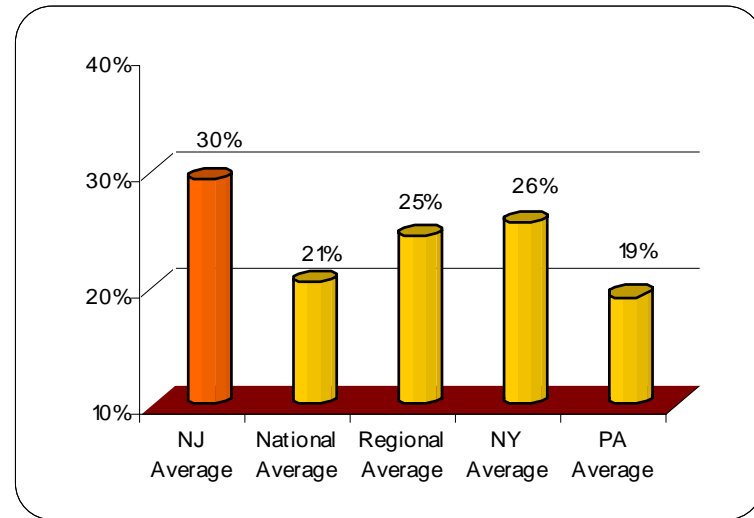
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	30%	
Aetna	25%	○
AmeriHealth	28%	◐
CIGNA	28%	◐
Health Net	39%	●
Horizon	32%	◐
Oxford	29%	◐
United	24%	◐
WellChoice	NA	NA

NA – Not Applicable

● Higher than the New Jersey health plan average
◐ About the same as New Jersey health plan average
○ Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Antidepressant Medication Management: Optimal Practitioner Contacts

National	Regional	NY	PA
○	○	○	○



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	22%	23%	26%	27%	30%
Nation	20%	19%	20%	20%	21%
Region (NJ, NY & PA)	24%	23%	23%	23%	25%
New York	26%	25%	24%	26%	26%
Pennsylvania	22%	20%	19%	17%	19%

Antidepressant Medication Management, Continued from previous page.....

Antidepressant Medication Management: Effective Acute Phase Treatment (Data Year 2005)

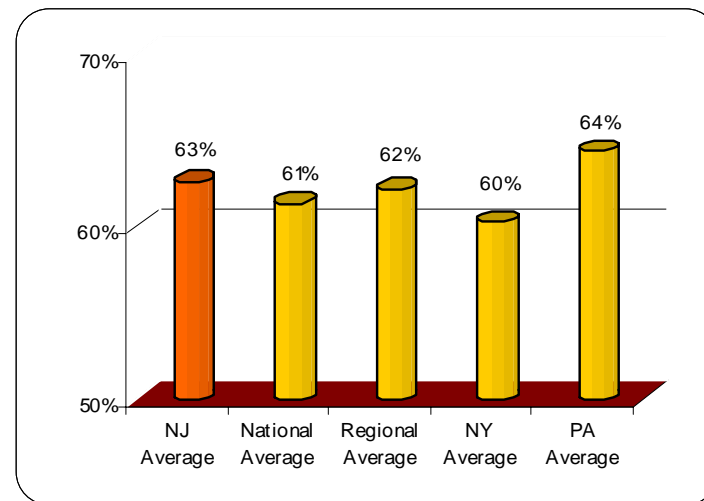
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	63%	
Aetna	65%	●
AmeriHealth	62%	●
CIGNA	58%	○
Health Net	67%	●
Horizon	62%	●
Oxford	61%	○
United	63%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Antidepressant Medication Management: Effective Acute Phase Treatment

National	Regional	NY	PA
●	●	●	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	56%	58%	61%	63%	63%
Nation	57%	60%	61%	61%	61%
Region (NJ, NY & PA)	59%	60%	61%	62%	62%
New York	59%	60%	60%	60%	60%
Pennsylvania	60%	61%	64%	64%	64%

Antidepressant Medication Management, Continued from previous page.....

Antidepressant Medication Management: Effective Continuation Phase Treatment (Data Year 2005)

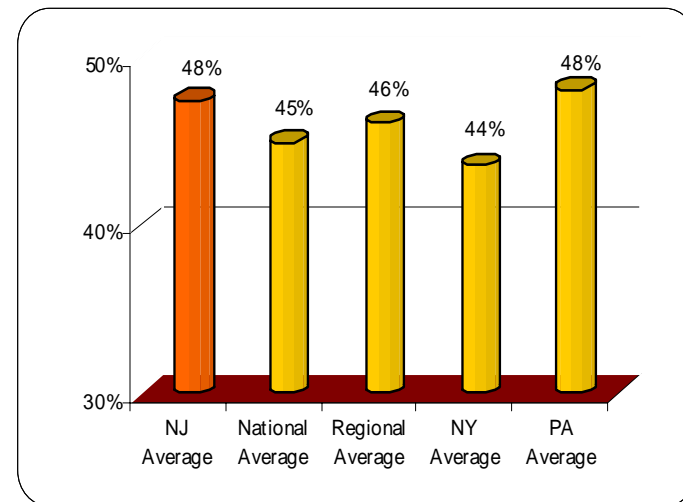
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	48%	
Aetna	49%	●
AmeriHealth	44%	●
CIGNA	45%	●
Health Net	51%	●
Horizon	47%	●
Oxford	45%	●
United	52%	●
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Effective Continuation Phase Treatment

National	Regional	NY	PA
●	●	○	●



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	40%	40%	45%	47%	48%
Nation	40%	43%	44%	44%	45%
Region (NJ, NY & PA)	42%	43%	45%	46%	46%
New York	42%	43%	44%	44%	44%
Pennsylvania	44%	46%	48%	49%	48%

D. Access/Availability of Care

Access/Availability of Care
Comparison of NJ Statewide Averages for HEDIS Measures, 2004 -2005

HEDIS Measures	2005 Rate	2006 Rate	Change	Significance*
Adults' Access to Preventive/Ambulatory Health Services, Ages 20-44	91%	92%	1%	↑ Higher
Adults' Access to Preventive/Ambulatory Health Services, Ages 45-64	93%	93%	0%	↑ Higher
Adults' Access to Preventive/Ambulatory Health Services, Ages 65+	95%	96%	1%	↑ Higher
Childrens' Access to Primary Care Practitioners, Ages 12-24 Months	97%	97%	0%	↔ Same
Childrens' Access to Primary Care Practitioners, Ages 25 Months to 6 Years	91%	92%	1%	↑ Higher
Childrens' Access to Primary Care Practitioners, Ages 7-11 Years	92%	92%	0%	↑ Higher
Timeliness of Prenatal Care	94%	94%	0%	↔ Same
Timeliness of Postpartum Care	78%	79%	1%	↔ Same

* Differences are statistically significant at the 0.05 level

Adults' Access to Preventive /Ambulatory Health Services

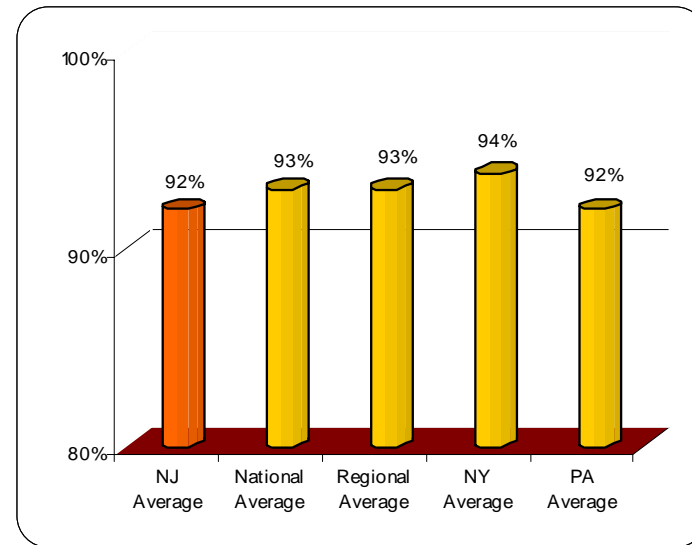
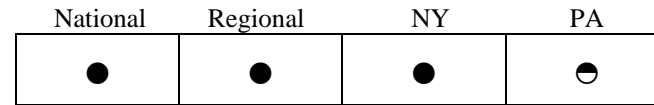
The percentage of enrollees age 20-44, 45-64 and 65 years and older as of December 31 of the measurement year (each cohort reported separately) and who had an ambulatory or preventive care visit.

Ambulatory Care Visits: Ages 20-44 (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	92%	
Aetna	92%	●
AmeriHealth	91%	○
CIGNA	94%	●
Health Net	94%	●
Horizon	89%	○
Oxford	94%	●
United	92%	●
WellChoice	88%	○

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits: Ages 20-44



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	87%	91%	91%	91%	92%
Nation	92%	92%	92%	93%	93%
Region (NJ, NY & PA)	91%	92%	92%	93%	93%
New York	92%	93%	93%	93%	94%
Pennsylvania	92%	92%	92%	93%	92%

Adults' Access to Preventive/Ambulatory Health Services:
Continued from previous page

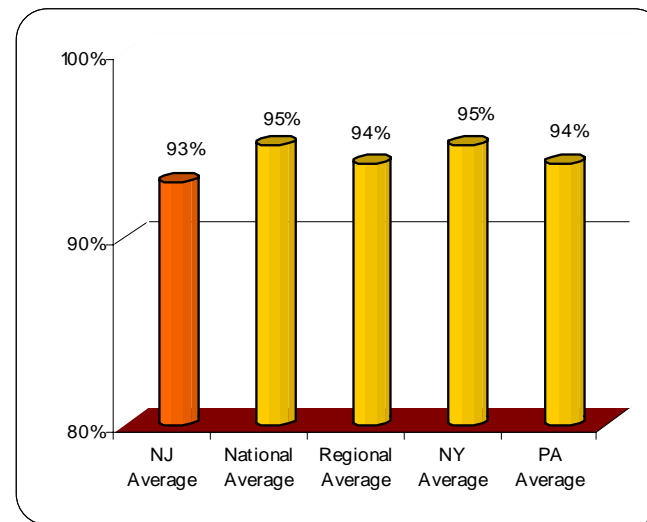
Ambulatory Care Visits: Ages 45-64
(Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	93%	
Aetna	93%	◐
AmeriHealth	92%	○
CIGNA	94%	●
Health Net	94%	●
Horizon	93%	◐
Oxford	94%	●
United	94%	●
WellChoice	91%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits: Ages 45-64 for

National	Regional	NY	PA
●	●	●	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	90%	92%	93%	93%	93%
Nation	94%	94%	95%	95%	95%
Region (NJ, NY & PA)	93%	94%	94%	94%	94%
New York	94%	94%	94%	95%	95%
Pennsylvania	93%	93%	94%	94%	94%

Adults' Access to Preventive/Ambulatory Health Services:
Continued from previous page.....

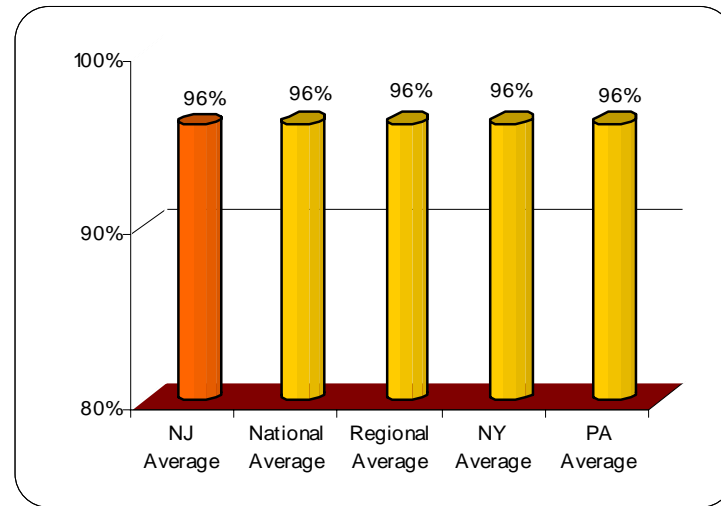
Ambulatory Care Visits: Ages 65+
(Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	96%	
Aetna	95%	○
AmeriHealth	96%	◐
CIGNA	95%	○
Health Net	96%	◐
Horizon	94%	○
Oxford	96%	◐
United	97%	◐
WellChoice	99%	●

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits: Ages 65+

National	Regional	NY	PA
●	◐	◐	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	93%	95%	94%	95%	96%
Nation	95%	95%	96%	96%	96%
Region (NJ, NY & PA)	94%	95%	95%	96%	96%
New York	94%	96%	96%	96%	96%
Pennsylvania	95%	95%	96%	96%	96%

Ambulatory Care Visits\Children’s Access to Primary Care Provider

The percentage of enrollees age 12 months to 11 years as of December 31 of the measurement year and who had a visit with an MCO Primary Care provider in the measurement year. The age groups are divided into three cohorts:

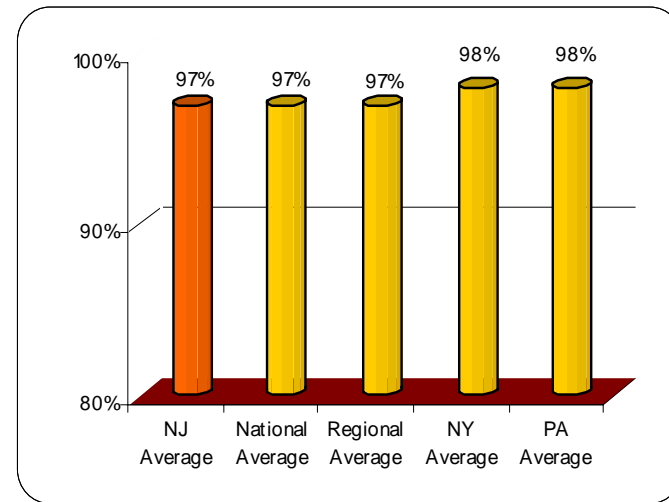
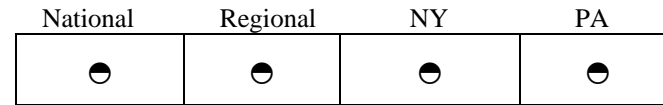
- ↳ 12 to 24 months as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- ↳ 25 months to six years as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- ↳ 7 to 11 years as of December 31 of the measurement year (for example: born on or between January 1, 1994 - December 31, 1998) and no more than one gap in enrollment of up to 45 days during each year of continuous enrollment.

Ambulatory Care Visits : Age 12-24 Months (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	97%	
Aetna	98%	●
AmeriHealth	97%	◐
CIGNA	97%	◐
Health Net	98%	●
Horizon	93%	○
Oxford	98%	●
United	97%	◐
WellChoice	98%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits : Age 12-24 Months



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	95%	96%	97%	97%	97%
Nation	95%	96%	96%	97%	97%
Region (NJ, NY & PA)	96%	96%	97%	97%	97%
New York	96%	96%	97%	97%	98%
Pennsylvania	97%	97%	97%	97%	98%

Ambulatory Care Visits\Children’s Access to Primary Care Provider: Continued from previous page.....

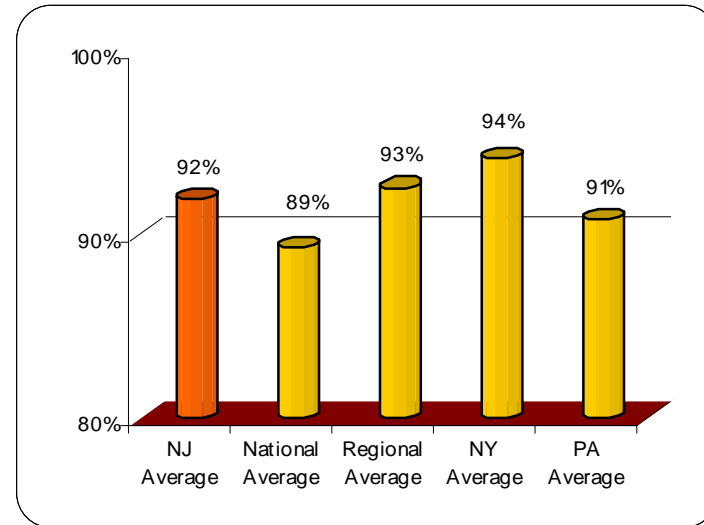
Ambulatory Care Visits : Age 25 Months to 6 Years
(Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	92%	
Aetna	91%	○
AmeriHealth	90%	○
CIGNA	93%	●
Health Net	95%	●
Horizon	86%	○
Oxford	95%	●
United	93%	●
WellChoice	94%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits: Age 25 Months to 6 Years

National	Regional	NY	PA
○	◐	●	○



Five -Years Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	87%	90%	89%	91%	92%
Nation	86%	87%	88%	88%	89%
Region (NJ, NY & PA)	90%	91%	91%	92%	93%
New York	92%	92%	93%	93%	94%
Pennsylvania	89%	90%	90%	90%	91%

Ambulatory Care Visits \ Children's Access to Primary Care Provider: Continued from previous page.....

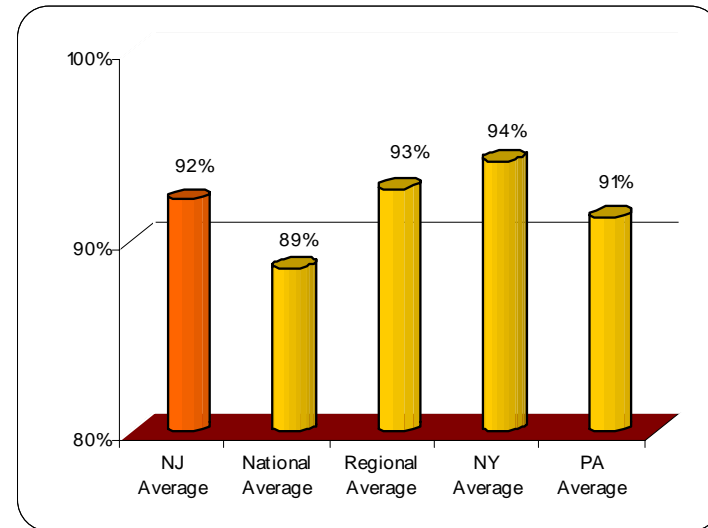
Ambulatory Care Visits: Age 7-11 Years
(Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	92%	
Aetna	91%	○
AmeriHealth	90%	○
CIGNA	93%	●
Health Net	95%	●
Horizon	88%	○
Oxford	95%	●
United	95%	●
WellChoice	91%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Ambulatory Care Visits : Age 7-11 Years

National	Regional	NY	PA
○	●	●	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	87%	91%	90%	92%	92%
Nation	86%	87%	89%	89%	89%
Region (NJ, NY & PA)	90%	91%	92%	92%	93%
New York	92%	93%	94%	94%	94%
Pennsylvania	89%	90%	91%	92%	91%

Prenatal and Postpartum Care

The percentage of women who delivered a live birth between November 6, 2004 and November 5, 2005 and who were continuously enrolled at least 43 days prior to delivery through 56 days after delivery. This measure includes two rates:

- ↪ **Timeliness of Prenatal Care** - The percentage of women who received a prenatal care visit as a member of the MCO in the first trimester or within 42 days of enrollment in the health plan.
- ↪ **Postpartum Care** - The percentage of women who had a postpartum visit on or between 21 days and 56 days after delivery.

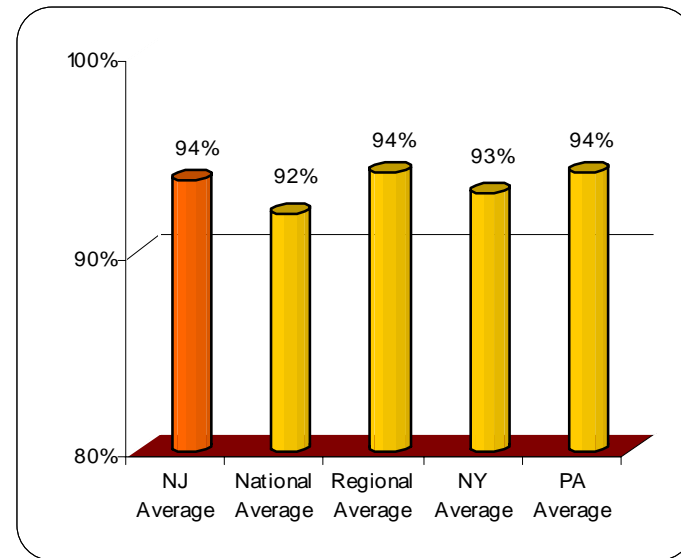
Timeliness of Prenatal Care (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	94%	
Aetna	90%	○
AmeriHealth	92%	◐
CIGNA	97%	●
Health Net	98%	●
Horizon	97%	●
Oxford	95%	◐
United	90%	○
WellChoice	90%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Timeliness of Prenatal Care

National	Regional	NY	PA
◐	◐	◐	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	87%	89%	91%	94%	94%
Nation	85%	87%	89%	91%	92%
Region (NJ, NY & PA)	89%	90%	92%	93%	94%
New York	89%	90%	93%	93%	93%
Pennsylvania	89%	91%	92%	94%	94%

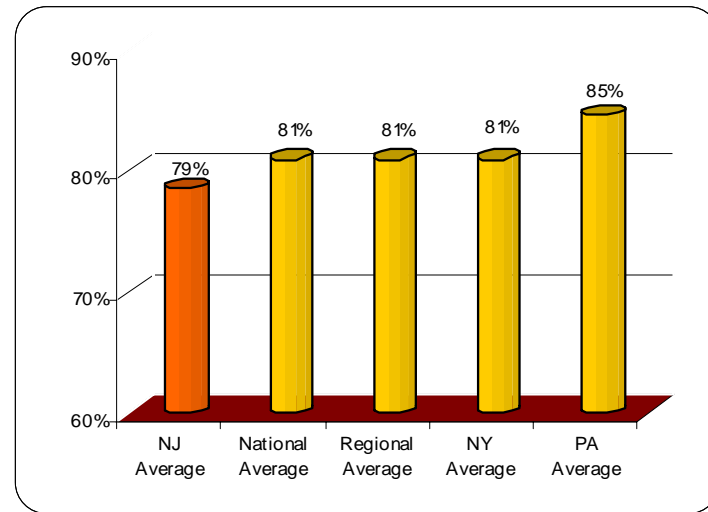
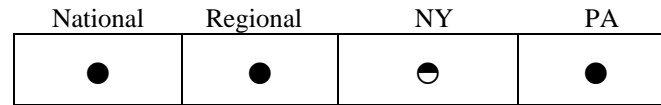
Prenatal and Postpartum Care: Continued from previous page.....

Timeliness of Postpartum Care
(Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	79%	
Aetna	78%	●
AmeriHealth	84%	●
CIGNA	85%	●
Health Net	83%	●
Horizon	86%	●
Oxford	76%	●
United	68%	○
WellChoice	69%	○

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Postpartum Care



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	73%	74%	76%	78%	79%
Nation	77%	77%	80%	81%	81%
Region (NJ, NY & PA)	78%	77%	79%	81%	81%
New York	78%	77%	79%	80%	81%
Pennsylvania	81%	81%	83%	83%	85%

E. Use of Services

Use of Services

Comparison of NJ Statewide Averages for HEDIS Measures, 2005-2006

HEDIS Measure	2005 Rate	2006 Rate	Change	Significance*
Well-Child Visits in the First 15 Months of Life	75%	75%	1%	Same
Well-Child Visits in the 3rd, 4th, 5th & 6th Years	76%	77%	1%	Higher
Adolescent Well-Care Visits - Ages 12-21	50%	50%	0%	Same

* Differences are statistically significant at the 0.05 level

Well-Child Visits in the First 15 Months of Life

The percentage of enrolled members who turned 15 months old during the measurement year and were continuously enrolled in the MCO from age 31 days of age, and who received six or more well-child visits with a primary care practitioner during their first 15 months of life.

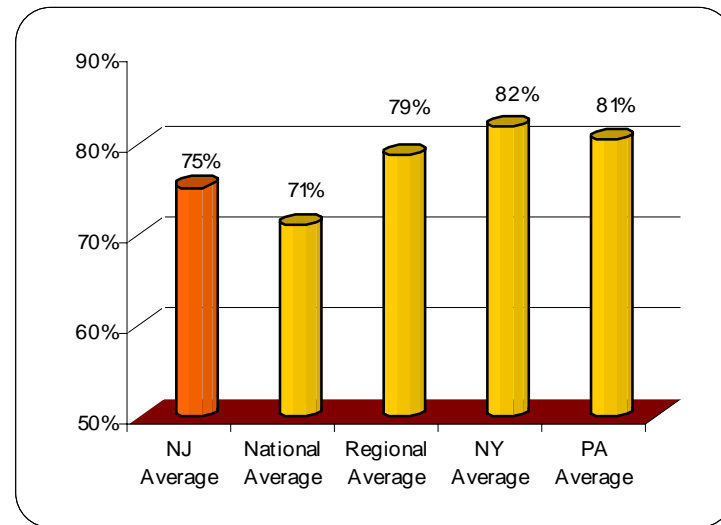
Well-Child Visits in the First 15 Months of Life (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	54%	○
AmeriHealth	80%	●
CIGNA	78%	●
Health Net	80%	●
Horizon	86%	●
Oxford	74%	◐
United	81%	●
WellChoice	70%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Well-Child Visits in the First 15 Months of Life

National	Regional	NY	PA
○	●	●	◐



Five-Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	66%	73%	74%	75%	75%
Nation	60%	64%	67%	69%	71%
Region (NJ, NY & PA)	72%	75%	77%	78%	79%
New York	75%	79%	80%	82%	82%
Pennsylvania	71%	75%	79%	80%	81%

Well-Child Visits in the 3rd, 4th, 5th, and 6th Years of Life

The percentage of members who were age three to six years as of December 31 of the measurement year and continuously enrolled during the measurement year, and who received one or more well-child visits with a primary care practitioner during the measurement year.

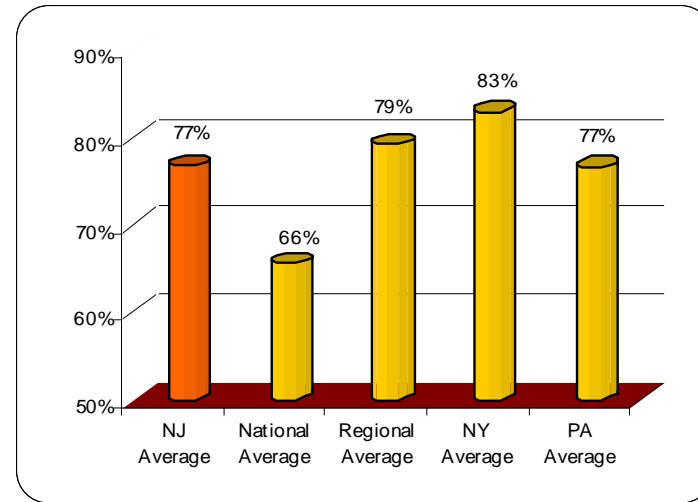
Well-Child Visits Ages 3-6 (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	77%	
Aetna	73%	○
AmeriHealth	72%	○
CIGNA	77%	◐
Health Net	80%	●
Horizon	79%	●
Oxford	80%	●
United	80%	●
WellChoice	75%	◐

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Well-Child Visits Age 3-6 Years

National	Regional	NY	PA
○	●	●	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	70%	73%	75%	77%	77%
Nation	57%	60%	63%	64%	66%
Region (NJ, NY & PA)	74%	75%	77%	79%	79%
New York	77%	80%	81%	83%	83%
Pennsylvania	71%	72%	73%	76%	77%

Adolescent Well-Care Visits

Percentage of enrolled members age 12-21 years as of December 31, 2004, continuously enrolled during the measurement year and who had at least one comprehensive well-care visit with a primary care practitioner or an OB/GYN practitioner during the measurement year.

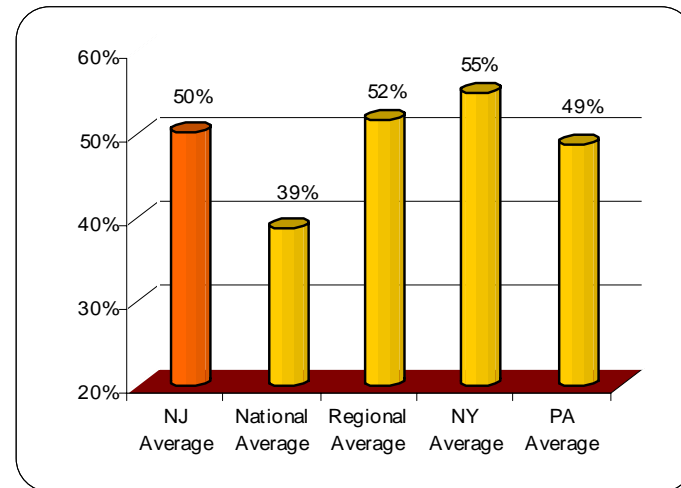
Adolescent Well-Care Visits (Data Year 2005)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	50%	
Aetna	47%	○
AmeriHealth	46%	○
CIGNA	51%	◐
Health Net	56%	●
Horizon	52%	●
Oxford	54%	●
United	51%	◐
WellChoice	46%	○

- Higher than the New Jersey health plan average
- ◐ About the same as New Jersey health plan average
- Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Well-Care Visits

National	Regional	NY	PA
○	●	●	◐



Five -Year Trends

Geographical Area	2002	2003	2004	2005	2006
New Jersey	42%	47%	52%	50%	50%
Nation	33%	36%	37%	38%	39%
Region (NJ, NY & PA)	45%	47%	49%	51%	52%
New York	46%	49%	52%	54%	55%
Pennsylvania	44%	43%	45%	47%	49%

Inpatient Utilization – General Hospital/Acute Care

This measure summarizes utilization of acute inpatient services in the following categories:

- ↳ Total services
- ↳ Medicine
- ↳ Surgery
- ↳ Maternity

However, non-acute care, Mental Health, Chemical Dependency services and newborn services are excluded.

Health Plan	Discharge/ 1000 members				Average Length of Stay (Days)			
	Total	Medicine	Surgery	Maternity	Total	Medicine	Surgery	Maternity
NJ State Average	60.2	25.9	19.9	16.8	3.8	3.5	4.5	3.1
Aetna	60.9	27.6	20.9	14.4	3.7	3.2	4.4	3.6
AmeriHealth	70.8	27.4	29.7	15.8	3.8	3.3	4.7	3.2
CIGNA	57.7	25.9	17.2	17.0	3.6	3.4	4.3	3.1
Health Net	56.3	21.3	20.6	17.4	3.6	3.2	4.6	3.0
Horizon	60.9	29.1	18.2	15.4	4.0	3.8	5.0	3.0
Oxford	60.8	24.3	18.9	19.4	3.8	3.7	4.4	3.3
United	58.6	26.9	16.8	17.6	3.6	3.6	4.3	2.9
WellChoice	55.8	24.3	16.8	17.2	3.9	4.0	4.6	3.0

New Jersey Performance Compared with National, Regional and Neighboring States for Inpatient Utilization – General Hospital / Acute

Geographical Area	Total	Medicine	Surgery	Maternity	Total	Medicine	Surgery	Maternity
NJ Average	60.2	25.9	19.9	16.8	3.8	3.5	4.5	3.1
National Average	57.4	23.5	19.8	16.2	3.6	3.5	4.4	2.8
Regional Average	58.6	25.4	20.1	15.0	3.7	3.5	4.5	3.0
NY Average	55.8	24.2	18.7	14.6	3.9	3.7	4.8	2.9
PA Average	61.2	26.4	22.2	14.4	3.6	3.5	4.2	2.8

Ambulatory Care

This measure summarizes utilization of ambulatory services in the following categories:

- ↳ Outpatient Visits include after-hours, non-emergency urgent care, nursing home visits, and office-based surgical procedures. Outpatient Visits exclude inpatient stays, emergency room visits, and mental health and chemical dependency services.
- ↳ Emergency Department Visits include each visit to an ED that does not result in an inpatient stay, regardless of the intensity of care required during the stay or the length of stay.
- ↳ Ambulatory Surgery/Procedures are performed in a hospital outpatient facility or freestanding surgery center. Office-based surgeries/procedures are not counted in this category.
- ↳ Observation Room Stays include each stay in an observation room that does not result in an inpatient stay, regardless of the intensity of care required during the stay or the length of time spent.

Ambulatory Care Visits (Data Year 2005)

Health Plan	Outpatient Visits/1000 Member Years	Emergency Dept. Visits/1000 Member Years	Ambulatory Surgery/1000 Member Years	Observation Room/1000 Member Years
NJ State Average	3819.9	175.5	115.7	5.2
Aetna	3791.1	186.5	106.9	8.6
AmeriHealth	2930.6	201.1	127.2	5.3
CIGNA	4201.1	170.5	101.7	3.1
Health Net	4438.4	178.3	128.6	4.1
Horizon	3449.3	170.8	113.0	5.2
Oxford	4228.9	183.5	120.8	8.0
United	4054.6	174.5	121.1	4.2
WellChoice	3464.7	138.4	106.1	2.9

New Jersey Performance Compared with National, Regional and Neighboring States for Ambulatory Care Visits

Geographical Area	Outpatient Visits/1000 Member Years	Emergency Dept. Visits/1000 Member Years	Ambulatory Surgery/1000 Member Years	Observation Room/1000 Member Years
NJ Average	3819.9	175.5	115.7	5.2
National Average	3719.5	187.5	118.7	10.0
Regional Average	3916.0	190.5	119.7	5.8
NY Average	4345.7	175.0	113.3	4.9
PA Average	3387.5	223.2	133.1	7.2

Maternity Care – Discharges and Length of Stay

This measure summarizes utilization information on maternity-related care for enrolled females who had live births during the measurement year. This information is reported for total deliveries, vaginal deliveries and Cesarean section (C-section) deliveries during the reporting year and how long the women stayed in the hospital after delivery.

Maternity Care – Discharges and Length of Stay (Data Year 2005)

Discharge/ 1000 Female Members				Average Length of Stay (Days)		
Health Plan	Discharges	Vaginal	Cesarean	Deliveries	Vaginal	Cesarean
NJ State Average	29.8	19.1	10.7	3.1	2.4	4.4
Aetna	25.6	15.5	10.1	3.7	2.8	5.2
AmeriHealth	28.7	18.3	10.4	3.1	2.4	4.3
CIGNA	29.8	18.2	11.6	3.1	2.3	4.3
Health Net	29.5	19.4	10.1	2.9	2.3	4.1
Horizon	23.5	14.2	9.3	3.0	2.4	3.9
Oxford	34.2	21.6	12.6	3.4	2.6	4.7
United	31.8	19.7	12.0	2.9	2.3	3.9
WellChoice	34.9	25.6	9.3	2.9	2.3	4.6

New Jersey Performance Compared with National, Regional and Neighboring States for Maternity Care – Discharges and Length of Stay

Geographical Area	Discharges	Vaginal	Cesarean	Deliveries	Vaginal	Cesarean
NJ Average	29.8	19.1	10.7	3.1	2.4	4.4
National Average	27.7	18.9	8.9	2.8	2.3	3.8
Regional Average	25.5	16.7	8.8	3.0	2.4	4.1
NY Average	24.4	16.3	8.5	3.0	2.4	4.0
PA Average	23.9	16.0	7.6	2.9	2.4	3.9

Births and Average Length of Stay (ALOS) for Newborns

This measure summarizes utilization information on newborns discharged during the measurement year. It is defined as care provided from birth to discharge to home. If a newborn is transferred from one hospital to another hospital and has never gone home, the care is still newborn care.

Newborns: Births and Average Length of Stay
(Data year 2005)

Health Plan	Total Newborn Discharges	Total Newborn Discharges/1000 Member Years	Total Newborn ALOS (days)
NJ State Average	2603	12.8	3.6
Aetna	7355	8.3	4.1
AmeriHealth	1621	13.3	3.1
CIGNA	2847	13.8	3.8
Health Net	2533	13.1	3.9
Horizon	1770	11.7	3.5
Oxford	3324	15.6	4.0
United	1230	13.1	3.6
WellChoice	145	13.6	2.9

New Jersey Performance Compared with National, Regional and Neighboring States for Newborns: Births and Average Length of Stay

Geographical Area	Total Newborn Discharges/1000 Member Years	Total Newborn ALOS (days)
NJ Average	12.8	3.6
National Average	12.0	3.3
Regional Average	11.5	3.5
NY Average	10.9	3.5
PA Average	11.8	3.2

Mental Health Utilization – Inpatient Discharges and Average Length of Stay (ALOS)

This measure summarizes utilization of inpatient mental health services, by members receiving mental health services and estimates how many hospitalizations for mental health disorders occurred during the measurement year and how long patients stayed in the hospital, on average. Rates are per 1,000 members with mental health coverage.

Mental Health Utilization – Inpatient Discharges and Average Length of Stay
(Data Year 2005)

Health Plan	Discharges/1000 Members	Average Length of Stay (Days)
NJ State Average	2.6	7.6
Aetna	3.0	7.1
AmeriHealth	2.4	5.3
CIGNA	2.6	7.4
Health Net	2.5	7.6
Horizon	2.7	7.0
Oxford	2.6	7.7
United	2.6	6.5
WellChoice	2.1	11.9

New Jersey Performance Compared with National, Regional and Neighboring States for Mental Health Utilization – Inpatient Discharges and Average Length of Stay

Geographical Area	Discharges/1000 Members	Average Length of Stay (Days)
NJ Average	2.6	7.6
National Average	3.2	7.2
Regional Average	3.2	7.2
NY Average	2.6	8.2
PA Average	4.6	5.8

Mental Health Utilization – Percentage of Members Receiving Inpatient, Day/Night and Ambulatory Services

The percentage and total number of members receiving mental health services during the measurement year in the following categories and reports in each category the total number of members who received the specific services.

- ↳ Any Mental Health Services (inpatient, day/night, ambulatory)
- ↳ Inpatient Mental Health Services
- ↳ Day/Night Mental Health Services and Ambulatory Mental Health Services

**Mental Health (MH) Utilization – Percentage of Members Receiving Inpatient, Day/Night and Ambulatory Services
(Data Year 2005)**

Health Plan	Any MH Services	Inpatient MH Services	Day/Night MH Services	Ambulatory MH Services
NJ State Average	5.08	0.20	0.05	5.03
Aetna	5.44	0.21	0.14	5.41
AmeriHealth	5.28	0.23	0.00	5.23
CIGNA	5.86	0.21	0.05	5.80
Health Net	6.14	0.20	0.12	6.07
Horizon	4.58	0.21	0.01	4.54
Oxford	4.56	0.21	0.03	4.53
United	5.72	0.20	0.06	5.68
WellChoice	3.04	0.13	0.00	2.98

**New Jersey Performance Compared with National, Regional and Neighboring States for Mental Health Utilization –
Percentage of Members Receiving Inpatient, Day/Night and Ambulatory Services**

Geographical Area	Any MH Services	Inpatient MH Services	Day/Night MH Services	Ambulatory MH Services
NJ Average	5.08	0.20	0.05	5.03
National Average	5.61	0.24	0.06	5.60
Regional Average	5.65	0.25	0.03	5.59
NY Average	5.98	0.21	0.02	5.93
PA Average	5.59	0.34	0.02	5.49

Chemical Dependency Utilization: Discharges and Average Length of Stay

This measure summarizes utilization of inpatient chemical dependency services, and reports how many hospitalizations for chemical dependency occurred during the measurement year and how long patient stayed in the hospital on average. Rates are per 1000 members with chemical dependency coverage.

Chemical Dependency Utilization: Discharges and Average Length of Stay (Data Year 2005)

Health Plan	Discharges/1000 Member	Average Length of Stay (Days)
NJ State Average	1.69	5.73
Aetna	2.33	5.70
AmeriHealth	1.65	6.43
CIGNA	1.55	5.79
Health Net	1.85	6.85
Horizon	1.80	6.42
Oxford	1.96	5.82
United	1.63	4.57
WellChoice	0.75	4.25

New Jersey Performance Compared with National, Regional and Neighboring States for Chemical Dependency Utilization: Discharges and Average Length of Stay

Geographical Area	Discharges/1000 Member	Average Length of Stay (Days)
NJ Average	1.69	5.73
National Average	1.56	5.36
Regional Average	1.65	5.77
NY Average	1.26	5.54
PA Average	2.04	6.20

Prepared by Veena Singh