New Jersey Commercial Health Maintenance Organizations A Comprehensive Performance Report

Year 2004







Produced by: Health Care Quality Assessment Division of Health Care Quality & Oversight New Jersey Department of Health & Senior Services

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Introduction

Overview

Health maintenance organizations (HMOs) provide a significant share 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, the New Jersey Department of Health and Senior Services (NJDHSS) has required health plans with enrollments of more than 2,000 commercial members to collect and report standardized performance measures. The purpose of the 2004 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 third 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 2004 New Jersey HMO Performance Report: Compare Your Choices which is available at the Department's web site: www.state.nj.us/health//hmo2004. 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 2004 reflect plan performance during the 2003 calendar year. Data reported for a given year reflect data collected in the previous year, so data reported for 2004 represent data collected in calendar year 2003. Most plan data include the quality information from Point of Service (POS) products. However, the information for Horizon and WellChoice includes only HMO enrollees. The number of New Jersey commercial HMO/POS enrollees by plan on December 31, 2003 was:

Aetna Health, Inc. — New Jersey	520,655
AmeriHealth HMO	135,276
CIGNA HealthCare of New Jersey	83,476
Health Net of New Jersey, Inc.	294,359
Horizon Healthcare of New Jersey	133,235
Oxford Health Plans – New Jersey	128,022
UnitedHealthcare of New Jersey, Inc.	64, 167
WellChoice HMO of New Jersey	11,249
TOTAL Source: New Jersey Department of Banking and Insurance.	1,306,272

All measures in this report are defined according to NCQA specifications. Additional information on the definitions of the measures can be found in HEDIS® 2004: Technical Specifications (volume 2). For additional information on national performance, visit

www.ncqa.org/communications/SOMC/SOHC2004.pdf to review The State of Health Care Quality 2004: Industry Trends and Analysis.

Methodology

Data analysis for this comprehensive report was performed for the NJDHSS 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 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 methodological problem precluded the plan from calculating a valid rate for the particular measure.

For each measure published in the comprehensive report, New Jersey's statewide 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. 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 rates are lower than the New Jersey health plan average mean that the quality performance of the other geographical units on this measure was better than New Jersey's performance.

In the **Use of Services** section, in the Inpatient Utilization table on **page 63**, the "Total" column exceeds the composite of the categories listed by more than expected rounding error. In this case, there is an additional unreported 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 three categories of discharge that appear to comprise the total column.

In the **Use of Services** section, in the Mental Health Utilization table on **page 68** and the Chemical Dependency Utilization table on **page 70**, 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.

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.

Health Plan	% Male	% Female	Total Enrollment
NJ State Average	50	50	251,444
Aetna	49	51	776,346
AmeriHealth	50	50	151,539
CIGNA	50	50	308,808
Health Net	49	51	319,541
Horizon	47	53	139,190
Oxford	48	52	237,661
United	51	49	66,283
WellChoice	56	44	12,183

Membership by Sex (Data Year 2003)

New Jersey Compared with National, Regional, and Neighboring States for Membership by Sex for the Year 2004

	% Male	% Female
NJ Average	50	50
National Average	48	52
Regional Average	48	52
NY Average	48	52
PA Average	48	52

Turnover of Primary Care Practitioners Servicing Commercial Members

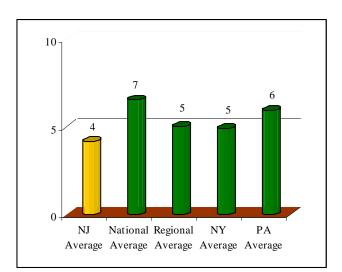
The practitioner turnover is reported in the following category showing percentage for the turnover of primary care practitioners:

→ 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 2003)

Health Plan	Provider Turnover Rate for PCP			
NJ State Average	4%			
Aetna	4%			
AmeriHealth	6%			
CIGNA	3%			
Health Net	8%			
Horizon	3%			
Oxford	3%			
United	3%			
WellChoice	3%			

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Turnover of Primary Care Practitioners for the Year 2004



C. Effectiveness of Care

Effectiveness of Care Comparison of NJ Statewide Averages for HEDIS Measures, 2000-2004 (Cohort of plans appearing in each year)

Measure	2000	2001	2002	2003	2004	Change#	Significance
Breast Cancer Screening	69%	70%	71%	70%	70%	1%	NS
Controlling High Blood Pressure		44%	56%	55%	59%	15%	☆ Improved*
Cervical Cancer Screening	68%	77%	78%	78%	80%	12%	☆ Improved**
Postpartum Care	68%	71%	74%	74%	76%	8%	û Improved*
Childhood Immunizations Status - Combo 1	68%	73%	72%	74%	75%	7%	∂ Improved*
Comprehensive Diabetes Care-Eye Exams	42%	43%	50%	50%	46%	4%	NS
Comprehensive Diabetes Care-HbA1c Testing	69%	72%	76%	79%	80%	11%	☆ Improved**
Cholesterol Management-LDL-C Level	41%	56%	62%	66%	73%	32%	☆ Improved**
Beta Blocker Treatment After Heart Attack	82%	90%	90%	96%	96%	14%	☆ Improved**
Follow-up After Mental Illness Hospitalization - 30 days	66%	68%	70%	73%	75%	9%	☆ Improved*
Appropriate Medications for Children with Asthma Ages 5-17		57%	60%	63%	73%	16%	① Improved**
Antidepressant Medication Management-Optimal Practitioner Contacts			22%	23%	27%	5%	NS

Change and statistical test of significance reflect change over available years of data

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

Effectiveness of Care Comparison of New Jersey Statewide Averages for HEDIS Measures, 2003 & 2004

HEDIS Measure	2003 Rate	2004 Rate	Change	Significance*
Childhood Immunization Status, DTP	82%	86%	4%	① Improved
Childhood Immunization Status, Hepatitis B	83%	89%	5%	① Improved
Childhood Immunization Status, HIB	86%	88%	3%	û Improved
Childhood Immunization Status, IPV	85%	88%	3%	① Improved
Childhood Immunization Status, MMR	91%	91%	0%	⇔ no change
Childhood Immunization Status, VZV	81%	85%	4%	û Improved
Childhood Immunization, Combo 1	72%	75%	4%	① Improved
Adolescent Immunization Status, Hepatitis B	56%	79%	23%	① Improved
Adolescent Immunization Status, MMR	67%	75%	8%	û Improved
Adolescent Immunization Status, VZV - Chicken Pox	47%	60%	13%	û Improved
Adolescent Immunization Status, Combo 1	51%	70%	19%	û Improved
Breast Cancer Screening	70%	70%	0%	⇔ no change
Cervical Cancer Screening	78%	80%	1%	⇔ no change
Controlling High Blood Pressure	55%	59%	5%	☆ Improved
Beta Blocker Treatment After Heart Attack	96%	96%	0%	⇔ no change
Cholesterol Management - LDL-C Screening	82%	83%	1%	⇔ no change
Cholesterol Management - LDLC Levels	66%	73%	7%	① Improved
Comprehensive Diabetes Care - Eye Exams	50%	46%	40/	↓ Declined
Comprehensive Diabetes Care - Blood Sugar Testing	50% 79%	46% 80%	-4%	
Comprehensive Diabetes Care - Biold Sugar Testing	38%	80% 35%	1% -2%	⇔ no change ↓ Declined
Comprehensive Diabetes Care - roor HDATE Control	38%	90%	-2% 1%	↓ Decinied ① Improved
Comprehensive Diabetes Care - LDL-C Scienning	55%	90% 63%	8%	① Improved ① Improved
Comprehensive Diabetes Care - LDL-C Level	50%	46%	-4%	Inproved ↓ Declined
				, Detrined
Use of Appropriate Medications for People with Asthma, Ages 5-9	65%	74%	10%	1 Improved
Use of Appropriate Medications for People with Asthma, Ages 10-17	62%	71%	10%	① Improved
Use of Appropriate Medications for People with Asthma, Ages 18-56	67%	73%	6%	① Improved
Use of Appropriate Medications for People with Asthma, Combined Rate	64%	72%	8%	û Improved
Follow-up After Hospitalization For Mental Illness, 7 days	52%	55%	3%	① Improved
Follow-up After Hospitalization For Mental Illness, 30 Days	73%	75%	1%	⇔ no change
Antidepressant Medication Management- Optimal Practitioner Contacts	23%	26%	4%	企 Improved
Antidepressant Medication Management- Effective Acute Phase Treatment	58%	61%	4%	û Improved
Antidepressant Medication Management- Effective Continuation Phase Treatment	40%	45%	5%	û Improved

* 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:

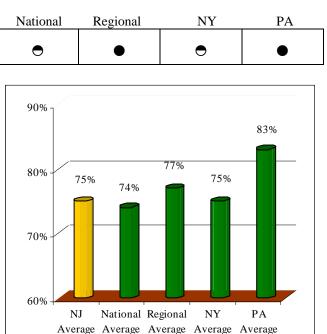
- → Combo 1(all doses of DTP, IPV/OPV, MMR, Hib, Hepatitis B)
- → Four DTP/DTaP (Diphtheria, Tetanus, Pertussis)
- → Three IPV/OPV (Polio)
- → One MMR (Measles, Mumps, Rubella)
- → Three H Influenza Type B
- → Three Hepatitis B
- \rightarrow One VZV(Chicken pox)

Childhood Immunization Status: Combo 1 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	76%	●
AmeriHealth	75%	●
CIGNA	79%	●
Health Net	74%	●
Horizon	79%	●
Oxford	74%	●
United	70%	0
WellChoice	75%	$\overline{\mathbf{O}}$

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Childhood Immunization Status – Combo 1 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	64%	70%	72%	75%
Nation	67%	68%	69%	74%
Region (NJ, NY & PA)	75%	77%	73%	77%
New York	77%	77%	74%	75%
Pennsylvania	76%	78%	74%	83%

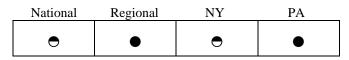
Childhood Immunization Status: Individual Immunization Included in Combo 1, Continued from previous page

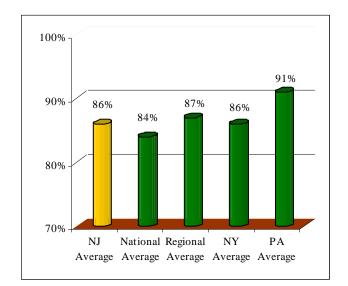
Childhood Immunization Status: Percent with 4 Doses	
of DTP (Data Year 2003)	

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	86%	
Aetna	88%	●
AmeriHealth	84%	\bullet
CIGNA	89%	•
Health Net	83%	●
Horizon	90%	•
Oxford	86%	●
United	81%	0
WellChoice	86%	\bullet

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	76%	81%	82%	86%
Nation	80%	81%	80%	84%
Region (NJ, NY & PA)	86%	88%	84%	87%
New York	88%	88%	85%	86%
Pennsylvania	88%	90%	84%	91%

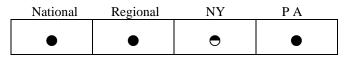
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page......

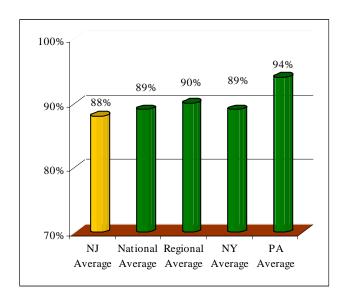
Childhood Immunization Status: Percent with 3 Doses of IPV/OPV (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	88%	
Aetna	88%	•
AmeriHealth	86%	•
CIGNA	90%	●
Health Net	84%	0
Horizon	94%	•
Oxford	88%	Ð
United	84%	0
WellChoice	87%	\bullet

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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/OPV for the Year 2004.





State	2001	2002	2003	2004
New Jersey	78%	83%	85%	88%
Nation	84%	85%	86%	89%
Region (NJ, NY & PA)	88%	90%	87%	90%
New York	90%	90%	88%	89%
Pennsylvania	90%	92%	88%	94%

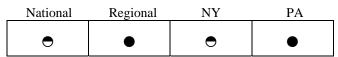
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

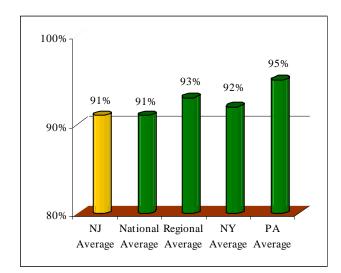
Childhood Immunization Status: Percent with 1 Dose of MMR (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	91%	
Aetna	95%	•
AmeriHealth	93%	●
CIGNA	90%	•
Health Net	92%	●
Horizon	95%	•
Oxford	93%	Đ
United	90%	\bullet
WellChoice	83%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	93%	90%	91%	91%
Nation	88%	89%	90%	91%
Region (NJ, NY & PA)	93%	94%	92%	93%
New York	93%	94%	92%	92%
Pennsylvania	93%	94%	93%	95%

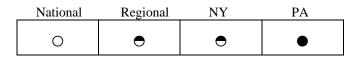
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

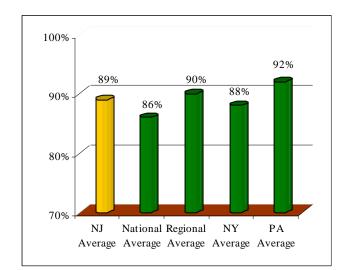
Childhood Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	89%	
Aetna	89%	•
AmeriHealth	87%	●
CIGNA	91%	•
Health Net	85%	0
Horizon	94%	
Oxford	89%	$\overline{\mathbf{O}}$
United	83%	0
WellChoice	90%	\bullet

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	78%	82%	83%	89%
Nation	78%	80%	82%	86%
Region (NJ, NY & PA)	86%	88%	85%	90%
New York	88%	89%	87%	88%
Pennsylvania	87%	88%	85%	92%

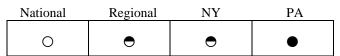
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

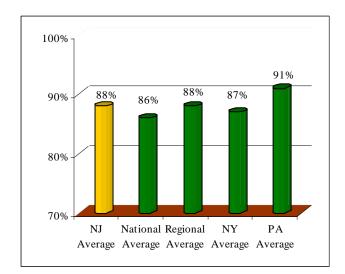
Childhood Immunization Status: Percent with 3 Doses of Hib (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	88%	
Aetna	90%	Ð
AmeriHealth	88%	Ð
CIGNA	91%	●
Health Net	88%	●
Horizon	90%	Đ
Oxford	90%	O
United	85%	0
WellChoice	86%	\bullet

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	81%	85%	86%	88%
Nation	83%	83%	83%	86%
Region (NJ, NY & PA)	88%	89%	86%	88%
New York	89%	89%	87%	87%
Pennsylvania	89%	89%	86%	91%

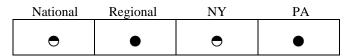
Childhood Immunization Status, Continued from previous page

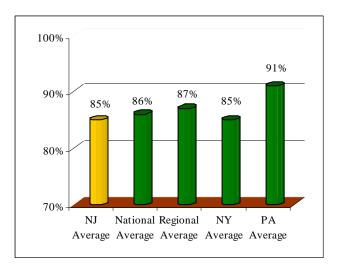
Childhood Immunization Status: Percent with 1 Dose of VZV (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	85%	
Aetna	86%	●
AmeriHealth	88%	●
CIGNA	85%	O
Health Net	83%	●
Horizon	90%	•
Oxford	86%	•
United	81%	0
WellChoice	84%	igodot

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 1Dose of VZV for the Year 2004.





State	2001	2002	2003	2004
New Jersey	73%	77%	81%	85%
Nation	71%	75%	82%	86%
Region (NJ, NY & PA)	72%	75%	83%	87%
New York	69%	72%	82%	85%
Pennsylvania	76%	80%	86%	91%

Adolescent Immunization Status

The percent of enrolled adolescents who turned 13 years old during the measurement year (2003), were continuously enrolled for 12 months before their 13th birthday, and identified as having:

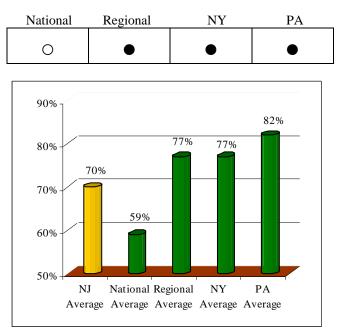
- → Combo 1 (all doses of MMR and Hepatitis B)
- → A Second Dose of MMR
- → Three Hepatitis B
- \rightarrow One VZV (Chicken pox)

Adolescent Immunization Status: Combo 1 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	70%	
Aetna	74%	•
AmeriHealth	78%	
CIGNA	74%	•
Health Net	73%	●
Horizon	70%	•
Oxford	75%	
United	65%	0
WellChoice	54%	0

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Immunization Status – Combo 1 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	35%	43%	51%	70%
Nation	37%	44%	50%	59%
Region (NJ, NY & PA)	51%	61%	68%	77%
New York	50%	64%	74%	77%
Pennsylvania	61%	66%	73%	82%

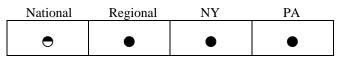
Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

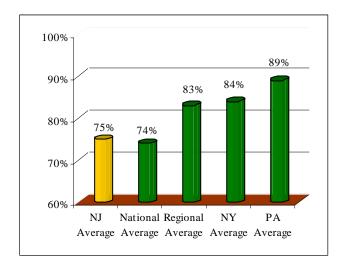
Adolescent Immunization Status: Percent with 2 Doses of MMR (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	79%	•
AmeriHealth	81%	
CIGNA	80%	•
Health Net	76%	•
Horizon	74%	•
Oxford	78%	•
United	72%	•
WellChoice	59%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	61%	61%	67%	75%
Nation	62%	65%	68%	74%
Region (NJ, NY & PA)	76%	77%	79%	83%
New York	78%	80%	82%	84%
Pennsylvania	81%	82%	85%	89%

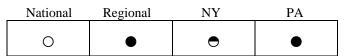
Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

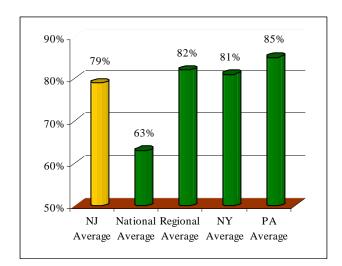
Adolescent Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	79%	
Aetna	82%	•
AmeriHealth	84%	•
CIGNA	82%	•
Health Net	79%	•
Horizon	79%	•
Oxford	83%	•
United	70%	0
WellChoice	74%	•

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	40%	43%	56%	79%
Nation	41%	48%	55%	63%
Region (NJ, NY & PA)	55%	64%	72%	82%
New York	53%	69%	79%	81%
Pennsylvania	64%	70%	75%	85%

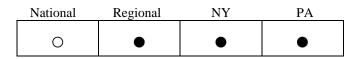
Adolescent Immunization Status: Continued from previous page

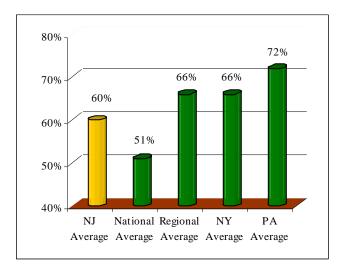
Adolescent Immunization Status: Percent with 1 Dose of VZV (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	60%	
Aetna	58%	•
AmeriHealth	61%	●
CIGNA	50%	0
Health Net	66%	
Horizon	67%	
Oxford	65%	•
United	59%	•
WellChoice	54%	\bigcirc

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	39%	47%	47%	60%
Nation	28%	34%	41%	51%
Region (NJ, NY & PA)	45%	50%	55%	66%
New York	43%	51%	58%	66%
Pennsylvania	48%	52%	58%	72%

Breast Cancer Screening

The percentage of women age 50-69 years as of December 31, 2003, and continuously enrolled since January 1, 2002, who had a mammogram during the period, January 1, 2002 to December 31, 2003.

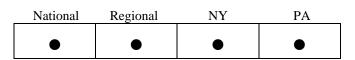
Breast Cancer Screening (Data Year 2003)

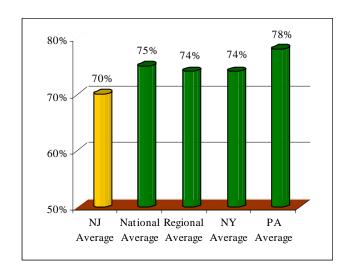
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	70%	
Aetna	69%	●
AmeriHealth	70%	•
CIGNA	67%	●
Health Net	73%	•
Horizon	83%	
Oxford	68%	•
United	64%	0
WellChoice	63%	0

• Higher than the New Jersey health plan average

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Breast Cancer Screening for the Year 2004.





State	2001	2002	2003	2004
New Jersey	69%	71%	70%	70%
Nation	74%	75%	75%	75%
Region (NJ, NY & PA)	75%	76%	74%	74%
New York	76%	77%	74%	74%
Pennsylvania	77%	77%	77%	78%

Cervical Cancer Screening

The percentage of women age 21-64 years as of December 31, 2003 and continuously enrolled since January 1, 2001, and who received one or more Pap tests during the period January 1, 2001 to December 31, 2003.

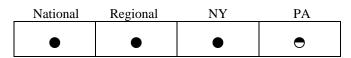
Cervical Cancer Screening
(Data Year 2003)

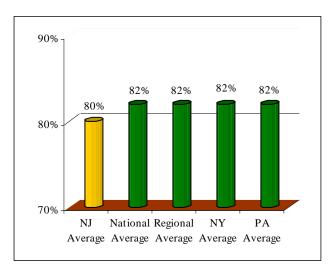
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	80%	
Aetna	81%	●
AmeriHealth	75%	0
CIGNA	77%	●
Health Net	79%	●
Horizon	89%	
Oxford	79%	•
United	81%	•
WellChoice	76%	●

• Higher than the New Jersey health plan average

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cervical Cancer Screening for the Year 2004.





State	2001	2002	2003	2004
New Jersey	74%	78%	78%	80%
Nation	78%	80%	80%	82%
Region (NJ, NY & PA)	79%	81%	81%	82%
New York	80%	82%	81%	82%
Pennsylvania	80%	80%	81%	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 2003.

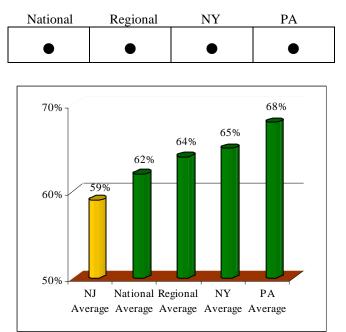
Controlling High Blood Pressure (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	59%	
Aetna	60%	•
AmeriHealth	70%	
CIGNA	58%	•
Health Net	58%	•
Horizon	77%	
Oxford	69%	
United	41%	0
WellChoice	42%	0

• Higher than the New Jersey health plan average

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Controlling High Blood Pressure for the Year 2004.



State	2001	2002	2003	2004
New Jersey	43%	53%	55%	59%
Nation	52%	55%	58%	62%
Region (NJ, NY & PA)	52%	58%	59%	64%
New York	56%	59%	60%	65%
Pennsylvania	53%	58%	60%	68%

Beta-Blocker Treatment After a Heart Attack

Percent of members age 35 years and older during measurement year 2003, who were hospitalized and discharged alive from January 1 to December 24, 2003 with a diagnosis of AMI and who received an ambulatory prescription for Beta-Blockers upon discharge.

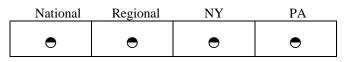
Beta-Blocker Treatment After a Heart Attack (Data Year 2003)

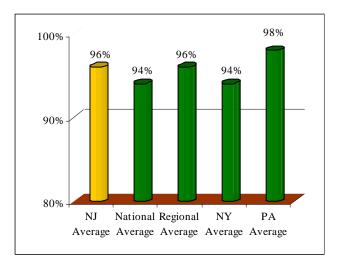
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	96%	
Aetna	94%	•
AmeriHealth	97%	●
CIGNA	96%	•
Health Net	93%	\bigcirc
Horizon	100%	
Oxford	94%	•
United	98%	•
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	90%	90%	96%	96%
Nation	89%	92%	94%	94%
Region (NJ, NY & PA)	92%	94%	95%	96%
New York	92%	94%	94%	94%
Pennsylvania	92%	96%	96%	98%

Cholesterol Management After Acute Cardiovascular Events

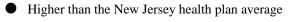
Percent of members age 18-75 years as of December 31, 2003 who were discharged alive in the year prior to the measurement year (2003) for AMI, CABG or PTCA hospitalization and who had:

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

Cholesterol Management After Acute Cardiovascular Events: LDL-C Screening (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	83%	
Aetna	83%	●
AmeriHealth	78%	●
CIGNA	84%	●
Health Net	83%	●
Horizon	89%	
Oxford	84%	•
United	77%	•
WellChoice	NA	NA

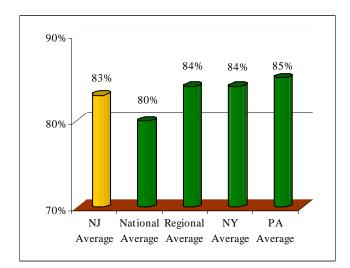
NA – Not Applicable



- \bigcirc About the same as New Jersey health plan average
- O Lower than the New Jersey health plan average

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cholesterol Management After Acute Cardiovascular Events for LDL-C Screening for the Year 2004.

National	Regional	NY	PA
0	●	Đ	Ð



State	2001	2002	2003	2004
New Jersey	75%	79%	82%	83%
Nation	74%	77%	79%	80%
Region (NJ, NY & PA)	77%	81%	83%	84%
New York	77%	81%	84%	84%
Pennsylvania	78%	80%	82%	85%

Cholesterol Management After Acute Cardiovascular Events, Continued from previous page......

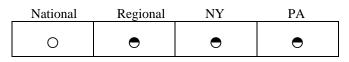
Cholesterol Management After Acute Cardiovascular Events: LDL-C Levels (<130 mg/dL), Data Year 2003

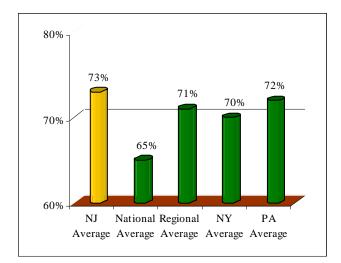
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	73%	
Aetna	73%	●
AmeriHealth	71%	•
CIGNA	71%	•
Health Net	69%	•
Horizon	83%	
Oxford	72%	•
United	71%	•
WellChoice	NA	NA

NA – Not Applicable

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Cholesterol Management After Acute Cardiovascular Events for LDL-C Levels for the Year 2004.





State	2001	2002	2003	2004
New Jersey	57%	62%	66%	73%
Nation	53%	59%	61%	65%
Region (NJ, NY & PA)	59%	65%	67%	71%
New York	59%	65%	67%	70%
Pennsylvania	61%	66%	65%	72%

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 2003 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

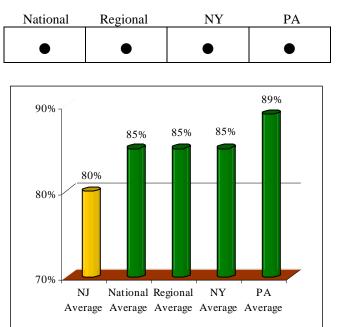
Comprehensive Diabetes Care: Blood Sugar Testing (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	80%	
Aetna	81%	●
AmeriHealth	84%	
CIGNA	76%	0
Health Net	83%	●
Horizon	86%	
Oxford	80%	●
United	75%	0
WellChoice	74%	0

• Higher than the New Jersey health plan average

- About the same as New Jersey health plan average
- O 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 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	71%	78%	79%	80%
Nation	78%	81%	83%	85%
Region (NJ, NY & PA)	80%	83%	83%	85%
New York	80%	83%	84%	85%
Pennsylvania	85%	85%	87%	89%

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

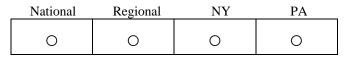
Comprehensive Diabetes Care: Poor HbA1c Control (Data Year 2003)

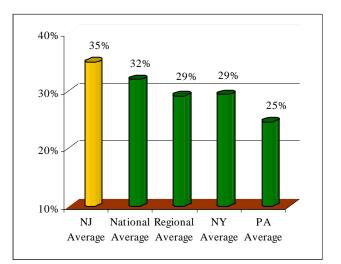
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	35%	
Aetna	31%	●
AmeriHealth	29%	0
CIGNA	36%	•
Health Net	32%	•
Horizon	29%	0
Oxford	37%	•
United	39%	•
WellChoice	46%	•

* 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
- O 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 for the Year 2004.*





State	2001	2002	2003	2004
New Jersey	52%	44%	38%	35%
Nation	43%	37%	34%	32%
Region (NJ, NY & PA)	39%	34%	32%	29%
New York	38%	33%	31%	29%
Pennsylvania	31%	30%	30%	25%

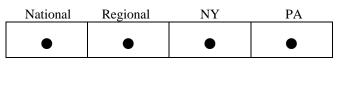
Comprehensive Diabetes Care, Continued from previous page......

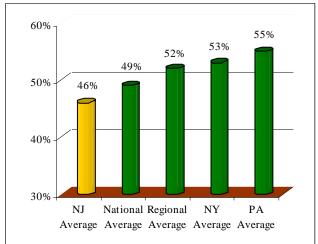
Comprehensive Diabetes Care: Eye Exams (Data Year 2003 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	46%	
Aetna	49%	•
AmeriHealth	55%	•
CIGNA	45%	•
Health Net	44%	igodot
Horizon	70%	•
Oxford	35%	0
United	38%	0
WellChoice	34%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey Nation	43% 48%	51% 52%	50% 52%	46% 49%
Region (NJ, NY & PA)	54%	57%	55%	52%
New York	55%	58%	56%	53%
Pennsylvania	57%	59%	58%	55%

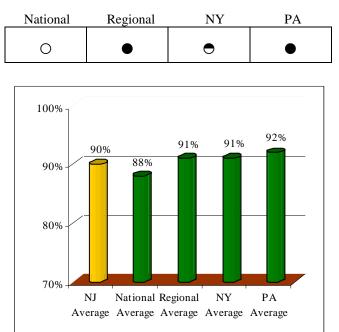
Comprehensive Diabetes Care, Continued from previous page......

Comprehensive Diabetes Care: LDL-C Screening (Data Year 2003 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	90%	
Aetna	92%	•
AmeriHealth	99%	•
CIGNA	90%	•
Health Net	89%	●
Horizon	90%	•
Oxford	91%	•
United	89%	•
WellChoice	85%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	77%	84%	89%	90%
Nation	77%	81%	85%	88%
Region (NJ, NY & PA)	81%	85%	89%	91%
New York	82%	85%	89%	91%
Pennsylvania	83%	86%	89%	92%

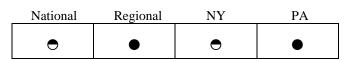
Comprehensive Diabetes Care, Continued from previous page......

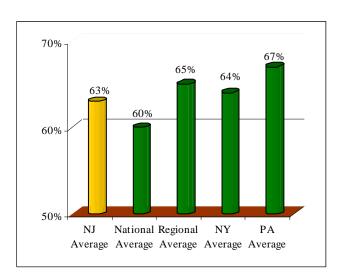
Comprehensive Diabetes Care: LDL-C Level < 130 mg/dL (Data Year 2003 or Prior Year)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	63%	
Aetna	65%	•
AmeriHealth	66%	●
CIGNA	64%	•
Health Net	58%	0
Horizon	71%	
Oxford	55%	0
United	59%	•
WellChoice	62%	$\overline{\mathbf{O}}$

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	44%	51%	55%	63%
Nation	44%	50%	55%	60%
Region (NJ, NY & PA)	49%	54%	58%	65%
New York	50%	54%	59%	64%
Pennsylvania	53%	57%	58%	67%

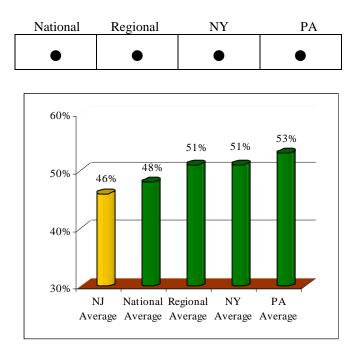
Comprehensive Diabetes Care, Continued from previous page......

Comprehensive Diabetes Care: Kidney Disease (nephropathy) Monitored (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	46%	
Aetna	47%	•
AmeriHealth	48%	•
CIGNA	45%	•
Health Net	47%	\bullet
Horizon	62%	•
Oxford	40%	0
United	43%	\bullet
WellChoice	37%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	36%	44%	50%	46%
Nation	41%	46%	52%	48%
Region (NJ, NY & PA)	44%	49%	55%	51%
New York	43%	47%	54%	51%
Pennsylvania	50%	55%	58%	53%

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 2003, 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

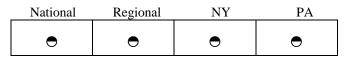
Use of Appropriate Medications for Children with Asthma Ages 5-9 (Data Year 2003)

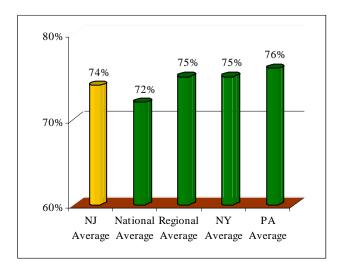
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	74%	
Aetna	77%	•
AmeriHealth	77%	•
CIGNA	72%	•
Health Net	77%	•
Horizon	72%	●
Oxford	74%	•
United	70%	•
WellChoice	NA	NA

NA - Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	58%	61%	65%	74%
Nation	61%	66%	70%	72%
Region (NJ, NY & PA)	62%	67%	69%	75%
New York	62%	67%	68%	75%
Pennsylvania	64%	69%	73%	76%

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 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	71%	
Aetna	72%	•
AmeriHealth	68%	•
CIGNA	73%	•
Health Net	75%	
Horizon	73%	0
Oxford	68%	•
United	70%	•
WellChoice	NA	NA

NA – Not Applicable

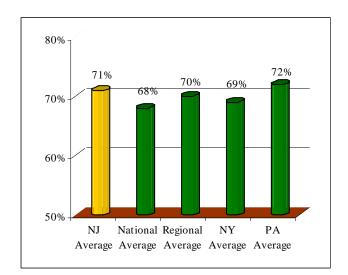
• Higher than the New Jersey health plan average

• About the same as New Jersey health plan average

O 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 for the Year 2004.

National	Regional	NY	PA
0	Ð	Ð	Ð



State	2001	2002	2003	2004
New Jersey	57%	59%	62%	71%
Nation	60%	62%	65%	68%
Region (NJ, NY & PA)	60%	63%	65%	70%
New York	60%	63%	64%	69%
Pennsylvania	61%	65%	67%	72%

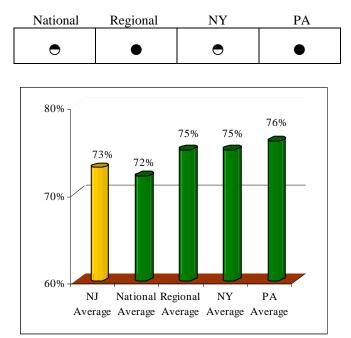
Use of Appropriate Medications for People with Asthma Ages 5-56, Continued from previous page.....

Use of Appropriate Medications for Adults with Asthma Ages 18-56 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	73%	
Aetna	77%	•
AmeriHealth	66%	0
CIGNA	73%	•
Health Net	79%	
Horizon	76%	●
Oxford	76%	•
United	68%	●
WellChoice	65%	ightarrow

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	60%	64%	67%	73%
Nation	64%	67%	69%	72%
Region (NJ, NY & PA)	65%	67%	69%	75%
New York	65%	68%	68%	75%
Pennsylvania	65%	66%	71%	76%

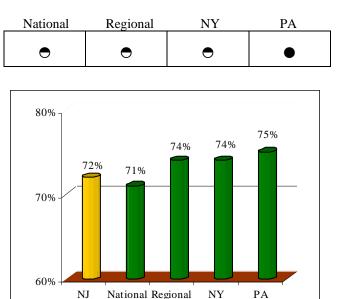
Use of Appropriate Medications for People with Asthma Ages 5-56, Continued from previous page.....

Use of Appropriate Medications for people with Asthma Ages 5-56 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	72%	
Aetna	76%	•
AmeriHealth	68%	0
CIGNA	73%	•
Health Net	78%	
Horizon	75%	•
Oxford	74%	•
United	69%	•
WellChoice	67%	igodot

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.



Average Average Average Average

State	2001	2002	2003	2004
New Jersey	58%	62%	64%	72%
Nation	63%	66%	68%	71%
Region (NJ, NY & PA)	63%	66%	68%	74%
New York	64%	67%	67%	74%
Pennsylvania	64%	66%	70%	75%

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 2003)

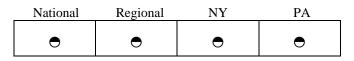
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	79%	•
AmeriHealth	71%	•
CIGNA	75%	●
Health Net	73%	•
Horizon	84%	
Oxford	77%	•
United	65%	0
WellChoice	NA	NA

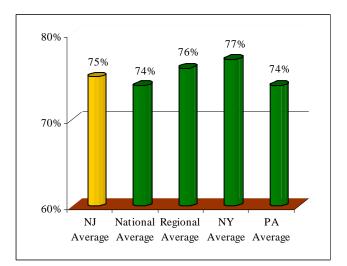
NA - Not Applicable

	Higher than the New .	Jersey health plan average
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- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	68%	70%	73%	75%
Nation	71%	73%	74%	74%
Region (NJ, NY & PA)	73%	76%	74%	76%
New York	76%	80%	75%	77%
Pennsylvania	71%	74%	72%	74%

Follow-Up After Hospitalization for Mental Illness,

Continued from previous page

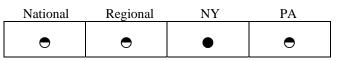
Follow-Up After Hospitalization for Mental Illness: Within 7 Days After Hospital Discharge (Data Year 2003)

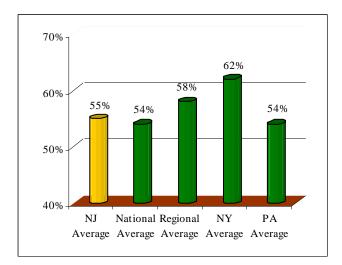
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	55%	
Aetna	62%	•
AmeriHealth	53%	•
CIGNA	52%	•
Health Net	56%	•
Horizon	62%	•
Oxford	56%	•
United	44%	0
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State New Jersey	2001 47%	2002 49%	2003 52%	2004 55%
Nation	48%	49 70	53%	54%
Region (NJ, NY & PA)	51%	55%	56%	58%
New York	56%	61%	61%	62%
Pennsylvania	47%	50%	51%	54%

Antidepressant Medication Management

Percent of members 18 and older as of the 120th day of the measurement year 2003 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 2003)

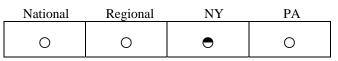
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	26%	
Aetna	25%	●
AmeriHealth	11%	0
CIGNA	27%	●
Health Net	32%	
Horizon	37%	\bullet
Oxford	28%	●
United	26%	●
WellChoice	NA	NA

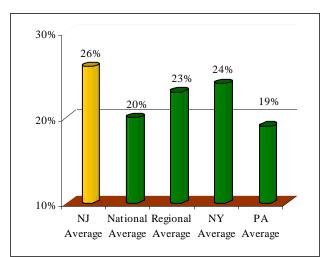
NA – Not Applicable

	Higher than the	New Jersey	health plan	average
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- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	NR	22%	23%	26%
Nation	NR	20%	19%	20%
Region (NJ, NY & PA)	NR	24%	23%	23%
New York	NR	26%	25%	24%
Pennsylvania	NR	22%	20%	19%
NR – Not Reported				

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

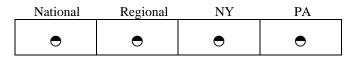
Antidepressant Medication Management: Effective Acute Phase Treatment (Data Year 2003)

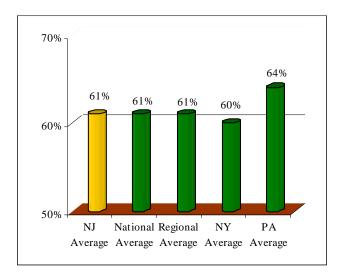
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	61%	
Aetna	60%	•
AmeriHealth	69%	•
CIGNA	59%	•
Health Net	65%	•
Horizon	63%	•
Oxford	56%	0
United	56%	•
WellChoice	NA	NA

NA – Not Applicable

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





Four-Year Trends

State	2001	2002	2003	2004
New Jersey	54%	56%	58%	61%
Nation	NR	57%	60%	61%
Region (NJ, NY & PA)	NR	59%	60%	61%
New York	NR	59%	60%	60%
Pennsylvania	NR	60%	61%	64%

NR - Not Reported

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

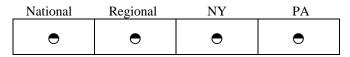
Antidepressant Medication Management: Effective Continuation Phase Treatment (Data Year 2003)

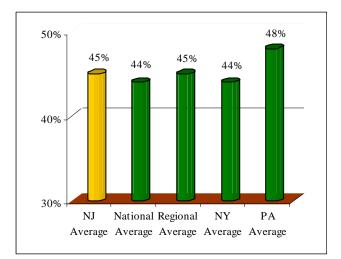
Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	45%	
Aetna	44%	\bullet
AmeriHealth	55%	
CIGNA	45%	\bullet
Health Net	50%	•
Horizon	44%	\bullet
Oxford	42%	•
United	37%	0
WellChoice	NA	NA

NA – Not Applicable

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Effective Continuation Phase Treatment for the Year 2004.





State	2001	2002	2003	2004
New Jersey	35%	40%	40%	45%
Nation	NR	40%	43%	44%
Region (NJ, NY & PA)	NR	42%	43%	45%
New York	NR	42%	43%	44%
Pennsylvania	NR	44%	46%	48%
NR – Not Reported				

D.Access/Availability of Care

Access/Availability of Care Comparison of NJ Statewide Averages for HEDIS Measures, 2003-2004

HEDIS Measure	2003 Rate	2004 Rate	Change	Significance*
Adults' Access to Preventive/Ambulatory Health Services, Ages 20-44	91%	91%	0%	 ⇔ no change ↑ Increased ⇔ no change
Adults' Access to Preventive/Ambulatory Health Services, Ages 45-64	92%	93%	0%	
Adults' Access to Preventive/Ambulatory Health Services, Ages 65+	95%	95%	0%	
Children's Access to Primary Care Practitioners, Ages 12-24 Months	96%	97%	1%	 û Increased ↓ Declined ↓ Declined
Children's Access to Primary Care Practitioners, Ages 25 Months to 6 Years	90%	89%	-1%	
Children's Access to Primary Care Practitioners, Ages 7-11 Years	91%	90%	-1%	
Timeliness of Prenatal Care	89%	91%	2%	⇔ no change⇔ no change
Timeliness of Postpartum Care	74%	76%	2%	

* Differences are statistically significant at the 0.05 level

Adults' Access to Preventive /Ambulatory Health Services

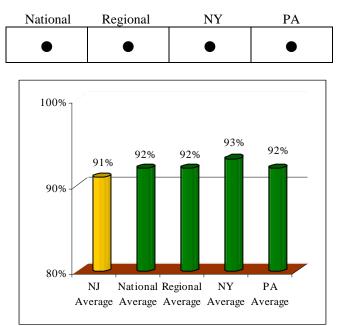
The percentage of enrollees age 20-44, 45-64 and 65 years and older as of December 31 of the measurement year (each cohort reported separately) and who had an ambulatory or preventive care visit.

Ambulatory Care Visits: Ages 20-44 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	91%	
Aetna	91%	•
AmeriHealth	89%	0
CIGNA	93%	
Health Net	94%	
Horizon	87%	0
Oxford	93%	•
United	92%	•
WellChoice	89%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.



State	2001	2002	2003	2004
New Jersey	85%	87%	91%	91%
Nation	90%	92%	92%	92%
Region (NJ, NY & PA)	90%	91%	92%	92%
New York	92%	92%	93%	93%
Pennsylvania	91%	92%	92%	92%

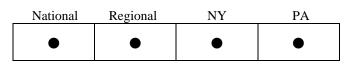
Adults' Access to Preventive/Ambulatory Health Services: Continued from previous page

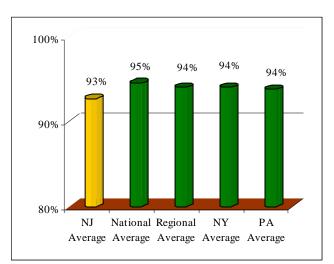
Ambulatory Care Visits: Ages 45-64 (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	93%	
Aetna	93%	•
AmeriHealth	92%	0
CIGNA	93%	•
Health Net	94%	•
Horizon	92%	●
Oxford	94%	•
United	93%	•
WellChoice	91%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 the Year 2004.





State	2001	2002	2003	2004
New Jersey	85%	90%	92%	93%
Nation	93%	94%	94%	95%
Region (NJ, NY & PA)	92%	93%	94%	94%
New York	93%	94%	94%	94%
Pennsylvania	93%	93%	93%	94%

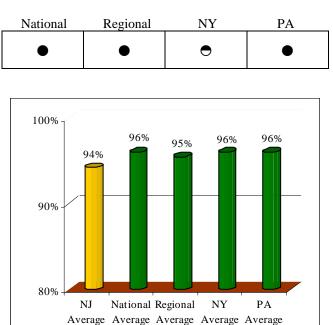
Adults' Access to Preventive/Ambulatory Health Services: Continued from previous page.....

Ambulatory Care Visits: Ages 65+ (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	95%	
Aetna	95%	\bullet
AmeriHealth	94%	Ð
CIGNA	94%	Ð
Health Net	96%	•
Horizon	92%	0
Oxford	95%	Ð
United	96%	•
WellChoice	92%	$\mathbf{\Theta}$

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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+ for the Year 2004.



State	2001	2002	2003	2004
New Jersey	92%	93%	95%	94%
Nation	93%	95%	95%	96%
Region (NJ, NY & PA)	93%	94%	95%	95%
New York	93%	94%	96%	96%
Pennsylvania	94%	95%	95%	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:

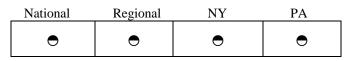
- → 12 to 24 months as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- ➡ 25 months to six years as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- → 7 to 11 years as of December 31 of the measurement year (for example: born on or between January 1, 1992 - December 31, 1996) and no more than one gap in enrollment of up to 45 days during each year of continuous enrollment.

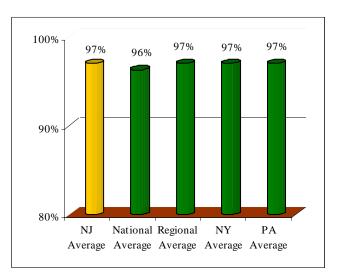
Ambulatory Care Visits : Age 12-24 Months (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	97%	
Aetna	97%	●
AmeriHealth	96%	•
CIGNA	96%	0
Health Net	98%	
Horizon	93%	0
Oxford	97%	
United	97%	•
WellChoice	99%	

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	90%	95%	96%	97%
Nation	92%	95%	96%	96%
Region (NJ, NY & PA)	94%	96%	96%	97%
New York	96%	96%	96%	97%
Pennsylvania	96%	97%	97%	97%

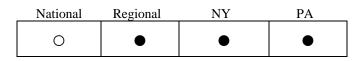
Ambulatory Care Visits\Children's Access to Primary Care Provider: Continued from previous page.....

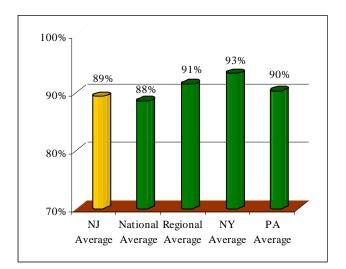
Ambulatory CareVisits : Age 25 Months to 6 Years
(Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	89%	
Aetna	89%	•
AmeriHealth	88%	0
CIGNA	92%	
Health Net	94%	
Horizon	75%	0
Oxford	94%	
United	93%	
WellChoice	89%	●

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	81%	87%	90%	89%
Nation	82%	86%	87%	88%
Region (NJ, NY & PA)	87%	90%	91%	91%
New York	91%	92%	92%	93%
Pennsylvania	87%	89%	90%	90%

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

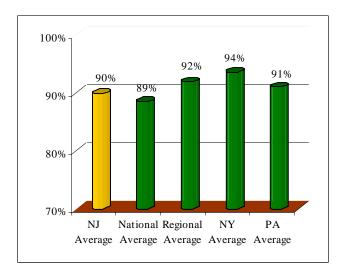
Ambulatory Care Visits: Age 7-11 Years (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	90%	
Aetna	89%	0
AmeriHealth	89%	0
CIGNA	93%	•
Health Net	94%	
Horizon	73%	0
Oxford	94%	•
United	93%	•
WellChoice	94%	

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.

National	Regional	NY	PA
0	•	•	•



State	2001	2002	2003	2004
New Jersey	85%	87%	91%	90%
Nation	84%	86%	87%	89%
Region (NJ, NY & PA)	89%	90%	91%	92%
New York	91%	92%	93%	94%
Pennsylvania	89%	89%	90%	91%

Prenatal and Postpartum Care

The percentage of women who delivered a live birth between November 6, 2002 and November 5, 2003 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.

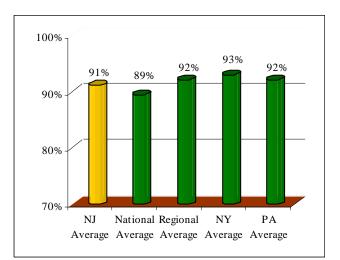
Timeliness of Prenatal Care (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	91%	
Aetna	89%	●
AmeriHealth	92%	●
CIGNA	94%	•
Health Net	93%	●
Horizon	96%	•
Oxford	91%	●
United	87%	0
WellChoice	87%	\bullet

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Timeliness of Prenatal Care for the Year 2004.





State	2001	2002	2003	2004
New Jersey	87%	87%	89%	91%
Nation	83%	85%	87%	89%
Region (NJ, NY & PA)	88%	89%	90%	92%
New York	88%	89%	90%	93%
Pennsylvania	89%	89%	91%	92%

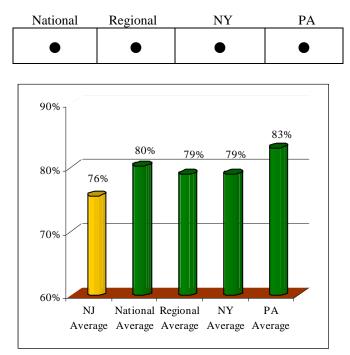
Prenatal and Postpartum Care: Continued from previous page.....

Postpartum Care (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	76%	
Aetna	73%	●
AmeriHealth	76%	●
CIGNA	85%	
Health Net	77%	●
Horizon	87%	
Oxford	75%	●
United	64%	0
WellChoice	68%	0

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Postpartum Care for the Year 2004.



State	2001	2002	2003	2004
New Jersey	69%	73%	74%	76%
Nation	74%	77%	77%	80%
Region (NJ, NY & PA)	78%	78%	77%	79%
New York	78%	78%	77%	79%
Pennsylvania	82%	81%	81%	83%



Use of Services Comparison of NJ Statewide Averages for HEDIS Measures, 2003-2004

HEDIS Measure	2003 Rate	2004 Rate	Change	Significance*
Well-Child Visits in the First 15 Months of Life Well-Child Visits in the 3rd, 4th, 5th & 6th Years	73% 73%	74% 75%	2% 2%	む Improved む Improved
Adolescent Well-Care Visits - Ages 12-21	47%	52%	5%	û Improved
C-Section Live Births	32%	35%	3%	û Improved
Vaginal Deliveries with Prior C-Section	14%	12%	-2%	↓ Declined

* Differences are statistically significant at the 0.05 level

Well-Child Visits in the First 15 Months of Life

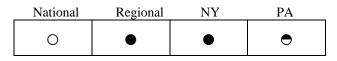
The percentage of enrolled members who turned 15 months old during the measurement year and were continuously enrolled in the MCO from age 31 days, and who received six or more well-child visits with a primary care practitioner during their first 15 months of life.

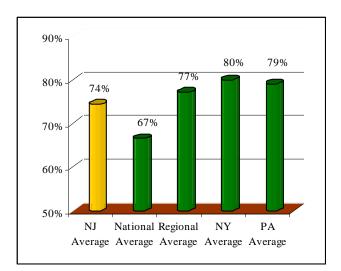
Well-Child Visits in the First 15 Months of Life (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	74%	
Aetna	51%	0
AmeriHealth	83%	•
CIGNA	75%	•
Health Net	82%	•
Horizon	81%	•
Oxford	75%	•
United	75%	●
WellChoice	73%	•

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	58%	66%	73%	74%
Nation	55%	60%	64%	67%
Region (NJ, NY & PA)	70%	72%	75%	77%
New York	73%	75%	79%	80%
Pennsylvania	72%	71%	75%	79%

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

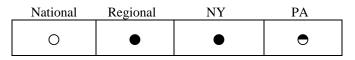
The percentage of members who were age three to six years as of December 31 of the measurement year and continuously enrolled during the measurement year, and who received one or more well-child visits with a primary care practitioner during the measurement year.

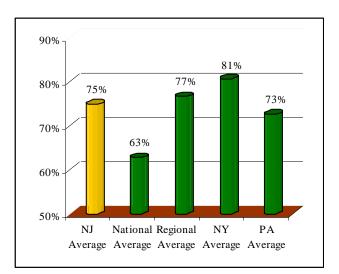
Well-Child Visits Ages 3-6
(Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	75%	
Aetna	69%	0
AmeriHealth	77%	•
CIGNA	74%	●
Health Net	80%	
Horizon	77%	●
Oxford	78%	
United	75%	•
WellChoice	67%	0

- Higher than the New Jersey health plan average
- About the same as New Jersey health plan average
- O 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 for the Year 2004.





State	2001	2002	2003	2004
New Jersey	62%	70%	73%	75%
Nation	54%	57%	60%	63%
Region (NJ, NY & PA)	68%	74%	75%	77%
New York	74%	77%	80%	81%
Pennsylvania	67%	71%	72%	73%

Adolescent Well-Care Visits

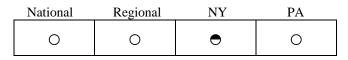
Percentage of enrolled members age 12-21 years as of December 31, 2003, continuously enrolled during the measurement year and who had at least one comprehensive well-care visit with a primary care practitioner or an OB/GYN practitioner during the measurement year.

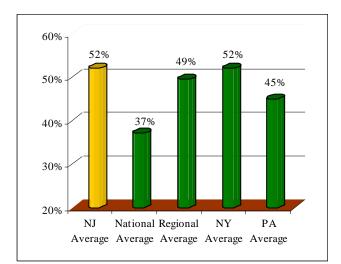
> Adolescent Well-Care Visits (Data Year 2003)

Health Plan	Rate	Individual Plan Compared to State Average
NJ State Average	52%	
Aetna	45%	0
AmeriHealth	53%	●
CIGNA	48%	0
Health Net	52%	•
Horizon	69%	
Oxford	54%	
United	51%	•
WellChoice	45%	0

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

New Jersey HMO Performance Compared with National, Regional, and Neighboring States for Adolescent Well-Care Visits for the Year 2004.





State	2001	2002	2003	2004
New Jersey	36%	42%	47%	52%
Nation	31%	33%	36%	37%
Region (NJ, NY & PA)	41%	45%	47%	49%
New York	44%	46%	49%	52%
Pennsylvania	42%	44%	43%	45%

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.

Discharge/ 1000 members			Average Length of Stay (Days)					
Health Plan	Total	Medicine	Surgery	Maternity	Total	Medicine	Surgery	Maternity
NJ State Average	59.9	26.1	18.6	17.5	3.9	3.8	4.7	3.0
Aetna	62.4	27.8	20.6	16.3	4.3	4.3	5.1	3.1
AmeriHealth	69.3	27.1	28.4	16.0	3.9	3.5	4.9	2.9
CIGNA	58.1	26.8	16.2	17.8	3.7	3.6	4.4	3.1
Health Net	57.8	24.2	17.5	19.4	3.7	3.7	4.5	3.0
Horizon	56.7	26.1	16.9	13.7	4.1	4.2	4.8	3.0
Oxford	62.2	25.9	19.4	19.8	4.2	4.3	4.9	3.2
United	56.5	27.2	14.9	17.1	3.7	3.4	4.8	2.9
WellChoice	56.3	23.7	15.2	20.3	3.4	3.4	3.9	3.1

New Jersey Performance Compared with National, Regional and Neighboring States for Inpatient Utilization – General Hospital / Acute Care for the Year 2004

Geography	Total	Medicine	Surgery	Maternity	Total	Medicine	Surgery	Maternity
NJ Average	59.9	26.1	18.6	17.5	3.9	3.8	4.7	3.0
National Average	58.2	24.3	19.1	16.1	3.7	3.6	4.5	2.7
Regional Average	59.8	26.4	19.6	15.7	3.9	3.8	4.8	2.8
NY Average	58.0	26.2	18.0	15.5	4.0	4.0	5.0	2.8
PA Average	62.2	26.6	22.7	14.7	3.7	3.4	4.5	2.7

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.

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	3638.9	171.9	102.2	3.9
Aetna	3624.7	179.2	94.4	4.9
AmeriHealth	2820.9	199.6	120.5	5.1
CIGNA	4076.2	189.8	99.7	3.1
Health Net	4101.1	156.0	106.7	2.4
Horizon	3339.7	175.9	81.8	3.7
Oxford	4253.5	179.2	110.4	6.2
United	3733.0	137.8	112.1	2.5
WellChoice	3162.4	157.6	92.2	3.1

Ambulatory Care Visits (Data Year 2003)

New Jersey Performance Compared with National, Regional and Neighboring States for Ambulatory Care Visits for the Year 2004

Geography	Outpatient Visits/1000 Member Years	Emergency Dept. Visits/1000 Member Years	Ambulatory Surgery/1000 Member Years	Observation Room/1000 Member Years
NJ Average	3638.9	171.9	102.2	3.9
National Average	3540.9	181.3	108.0	8.3
Regional Average	3798.5	171.0	108.5	5.0
NY Average	4162.3	158.3	105.5	4.3
PA Average	3385.2	189.2	119.6	7.0

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.

	Discharge/ 1000 Female Members			Average Length of Stay (Days)		
Health Plan	Discharges	Vaginal	Cesarean	Deliveries	Vaginal	Cesarean
NJ State Average	30.8	20.2	10.6	3.0	2.4	4.3
Aetna	28.2	18.1	10.1	3.1	2.4	4.3
AmeriHealth	30.0	20.5	9.6	2.9	2.4	4.0
CIGNA	31.4	20.5	10.9	3.1	2.4	4.5
Health Net	33.2	22.4	10.7	3.0	2.3	4.5
Horizon	20.0	12.1	7.8	3.2	2.4	4.3
Oxford	32.6	21.1	11.6	3.2	2.4	4.6
United	31.2	19.5	11.7	2.9	2.3	3.8
WellChoice	40.0	27.5	12.5	3.0	2.3	4.7

Maternity Care – Discharges and Length of Stay (Data Year 2003)

New Jersey Performance Compared with National, Regional and Neighboring States for Maternity Care – Discharges and Length of Stay for the Year 2004

Geography	Discharges	Vaginal	Cesarean	Deliveries	Vaginal	Cesarean
NJ Average	30.8	20.2	10.6	3.0	2.4	4.3
National Average	27.9	19.8	8.1	2.7	2.2	3.8
Regional Average	26.9	18.5	8.4	2.9	2.3	4.0
NY Average	25.9	17.8	8.1	2.8	2.3	3.9
PA Average	25.7	18.4	7.2	2.7	2.3	3.7

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.

Health Plan	Total Newborn Discharges	Total Newborn Discharges/1000 Member Years	Total Newborn ALOS (days)
NJ State Average		13.3	3.7
Aetna	6942	8.9	4.0
AmeriHealth	2070	13.7	2.9
CIGNA	4131	13.4	3.7
Health Net	4748	14.9	4.1
Horizon	1563	11.2	4.0
Oxford	3666	15.4	4.2
United	850	12.8	3.3
WellChoice	198	16.2	3.2

Newborns: Births and Average Length of Stay (Data Year 2003)

New Jersey Performance Compared with National, Regional and Neighboring States for Newborns: Births and Average Length of Stay for the Year 2004

Geography Total Newborn Discharges/1000 Member Years		Total Newborn ALOS (days)
NJ Average	13.3	3.7
National Average	12.3	3.3
Regional Average	11.9	3.4
NY Average	11.7	3.4
PA Average	11.6	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 patient stayed in the hospital, on average. Rates are per 1,000 members with mental health coverage.

Health Plan	Discharges/1000 Members	Average Length of Stay (Days)	
NJ State Average	2.2	7.1	
Aetna	2.6	6.7	
AmeriHealth	2.8	6.3	
CIGNA	2.0	7.0	
Health Net	2.3	6.5	
Horizon	2.5	7.8	
Oxford	2.4	7.8	
United	1.9	8.3	
WellChoice	1.2	6.3	

Mental Health Utilization – Inpatient Discharges and Average Length of Stay (Data Year 2003)

New Jersey Performance Compared with National, Regional and Neighboring States for Mental Health Utilization – Inpatient Discharges and Average Length of Stay for the Year 2004

Geography	Discharges/1000 Members	Average Length of Stay (Days)	
NJ Average	2.2	7.1	
National Average	2.8	6.0	
Regional Average	2.7	7.2	
NY Average	2.4	8.0	
PA Average	3.4	6.1	

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 2003)

Health Plan	Any MH Services	Inpatient MH Services	Day/Night MH Services	Ambulatory MH Services
NJ State Average	4.30	0.18	0.05	4.25
Aetna	4.30	0.21	0.12	4.22
AmeriHealth	3.01	0.21	0.10	2.91
CIGNA	5.14	0.19	0.01	5.09
Health Net	5.36	0.18	0.04	5.32
Horizon	4.77	0.20	0.03	4.71
Oxford	5.27	0.20	0.02	5.24
United	3.87	0.15	0.04	3.82
WellChoice	2.71	0.10	0.04	2.69

New Jersey Performance Compared with National, Regional and Neighboring States for Mental Health Utilization – Percentage of Members Receiving Inpatient, Day/Night and Ambulatory Services for the Year 2004

Geography	Any MH Services	Inpatient MH Services	Day/Night MH Services	Ambulatory MH Services
NJ Average	4.30	0.18	0.05	4.25
National Average	5.40	0.23	0.12	5.29
Regional Average	5.06	0.21	0.05	5.00
NY Average	5.60	0.19	0.03	5.55
PA Average	4.83	0.25	0.08	4.75

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 2003)

Health Plan	Discharges/1000 Member	Average Length of Stay (Days)	
NJ State Average	1.38	5.39	
Aetna	1.69	4.80	
AmeriHealth	1.39	5.89	
CIGNA	1.01	5.33	
Health Net	2.14	5.30	
Horizon	1.29	5.75	
Oxford	1.38	5.81	
United	1.24	5.59	
WellChoice	0.90	4.64	

New Jersey Performance Compared with National, Regional and Neighboring States for Chemical Dependency Utilization: Discharges and Average Length of Stay for the Year 2004

Geography	Discharges/1000 Member	Average Length of Stay (Days)
NJ Average	1.38	5.39
National Average	1.15	4.78
Regional Average	1.34	5.40
NY Average	1.25	5.55
PA Average	1.40	5.26

Chemical Dependency Utilization – Percentage of Members Receiving Inpatient, Day/Night Care and Ambulatory Services

The number and percentage of members receiving chemical dependency services during the measurement year in the following categories:

- → Any Chemical Dependency (CD) Services (inpatient, day/night, ambulatory)
- → Inpatient Chemical Dependency Services
- → Day/Night Chemical Dependency Services
- → Ambulatory Chemical Dependency Services

Chemical Dependency Utilization – Percentage of Members Receiving Inpatient, Day/Night Care and Ambulatory Services (Data Year 2003)

Health Plan	Inpatient CD Services	Day/Night CD Services	Ambulatory CD Services	Any CD Services
NJ State Average	0.11	0.02	0.20	0.27
Aetna	0.11	0.04	0.24	0.31
AmeriHealth	0.11	0.07	0.15	0.26
CIGNA	0.10	0.00	0.23	0.31
Health Net	0.14	0.00	0.16	0.27
Horizon	0.11	0.00	0.20	0.27
Oxford	0.11	0.01	0.33	0.38
United	0.09	0.02	0.19	0.25
WellChoice	0.08	0.01	0.07	0.15

New Jersey Performance Compared with National, Regional and Neighboring States for Chemical Dependency Utilization: Percentage of Members Receiving Inpatient, Day/Night Care and Ambulatory Services for the Year 2004

Geography	Inpatient CD Services	Day/Night CD Services	Ambulatory CD Services	Any CD Services
NJ Average	0.11	0.02	0.20	0.27
National Average	0.09	0.04	0.32	0.37
Regional Average	0.10	0.03	0.33	0.38
NY Average	0.10	0.01	0.39	0.43
PA Average	0.11	0.06	0.33	0.39

Prepared by Veena Singh