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

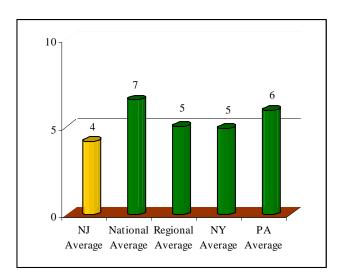
The practitioner turnover is reported in the following category showing percentage for the turnover of primary care practitioners:

→ 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:

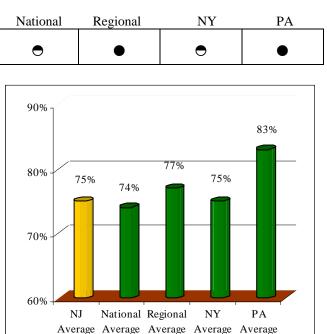
- → Combo 1(all doses of DTP, IPV/OPV, MMR, Hib, Hepatitis B)
- → Four DTP/DTaP (Diphtheria, Tetanus, Pertussis)
- → Three IPV/OPV (Polio)
- → One MMR (Measles, Mumps, Rubella)
- → Three H Influenza Type B
- → Three Hepatitis B
- \rightarrow One VZV(Chicken pox)

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% |

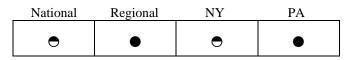
Childhood Immunization Status: Individual Immunization Included in Combo 1, Continued from previous page

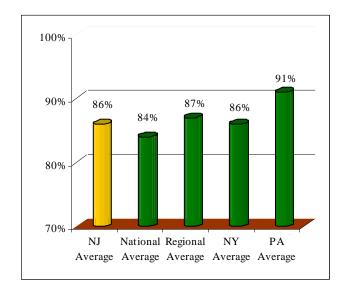
| Childhood Immunization Status: Percent with 4 Doses | |
|--|--|
| of DTP (Data Year 2003) | |

| 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% |

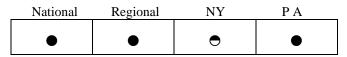
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page......

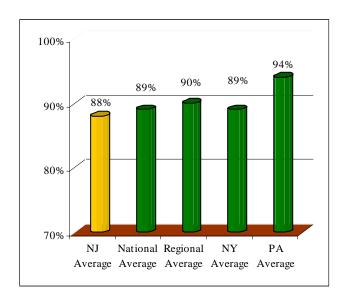
Childhood Immunization Status: Percent with 3 Doses of IPV/OPV (Data Year 2003)

| 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% |

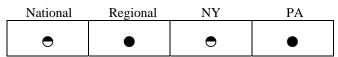
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

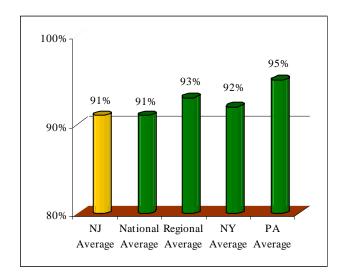
Childhood Immunization Status: Percent with 1 Dose of MMR (Data Year 2003)

| 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% |

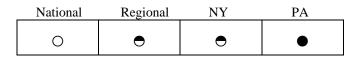
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

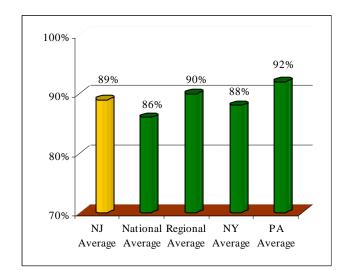
Childhood Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2003)

| 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% |

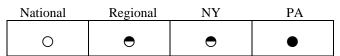
Childhood Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

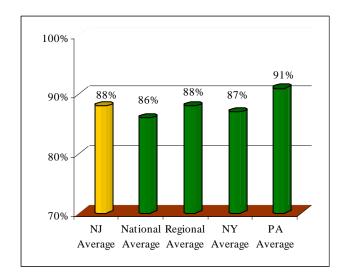
Childhood Immunization Status: Percent with 3 Doses of Hib (Data Year 2003)

| 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% |

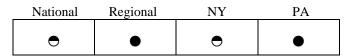
Childhood Immunization Status, Continued from previous page

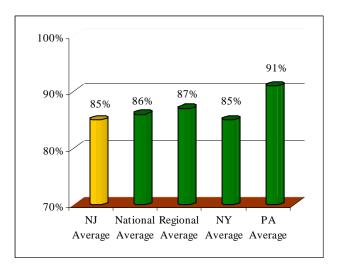
Childhood Immunization Status: Percent with 1 Dose of VZV (Data Year 2003)

| 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:

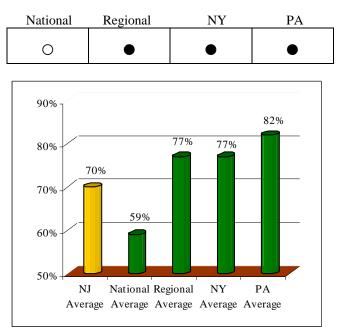
- → Combo 1 (all doses of MMR and Hepatitis B)
- → A Second Dose of MMR
- → Three Hepatitis B
- \rightarrow One VZV (Chicken pox)

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% |

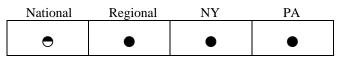
Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

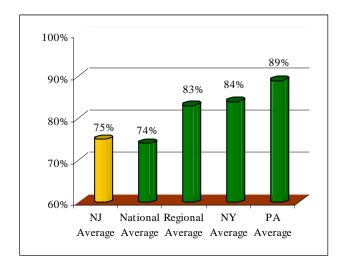
Adolescent Immunization Status: Percent with 2 Doses of MMR (Data Year 2003)

| 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% |

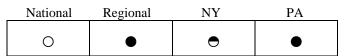
Adolescent Immunization Status: Individual Immunizations Included in Combo 1, Continued from previous page

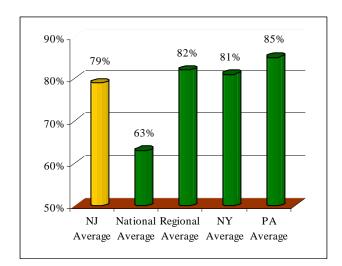
Adolescent Immunization Status: Percent with 3 Doses of Hepatitis B (Data Year 2003)

| 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% |

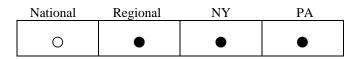
Adolescent Immunization Status: Continued from previous page

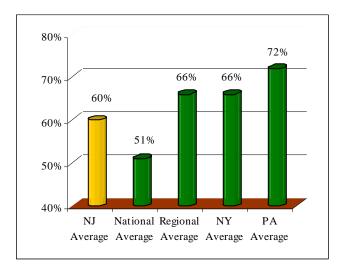
Adolescent Immunization Status: Percent with 1 Dose of VZV (Data Year 2003)

| 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.

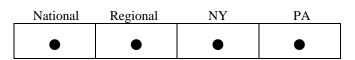
Breast Cancer Screening (Data Year 2003)

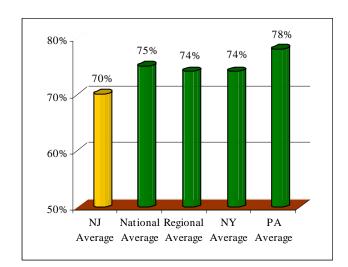
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 70% | |
| Aetna | 69% | ● |
| AmeriHealth | 70% | • |
| CIGNA | 67% | ● |
| Health Net | 73% | • |
| Horizon | 83% | |
| Oxford | 68% | • |
| United | 64% | 0 |
| WellChoice | 63% |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

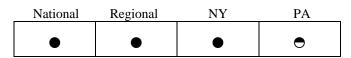
| Cervical Cancer Screening |
|----------------------------------|
| (Data Year 2003) |

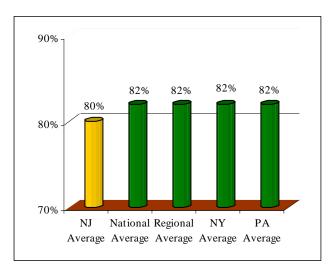
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 80% | |
| Aetna | 81% | ● |
| AmeriHealth | 75% | 0 |
| CIGNA | 77% | ● |
| Health Net | 79% | ● |
| Horizon | 89% | |
| Oxford | 79% | • |
| United | 81% | • |
| WellChoice | 76% |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

• 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.

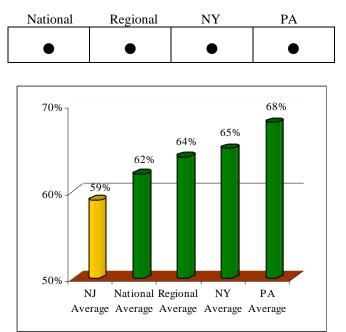
Controlling High Blood Pressure (Data Year 2003)

| 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.

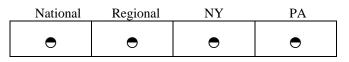
Beta-Blocker Treatment After a Heart Attack (Data Year 2003)

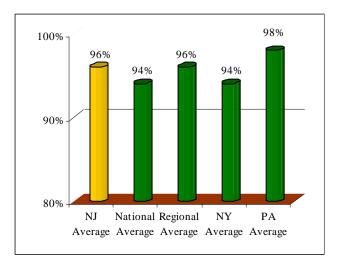
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 96% | |
| Aetna | 94% | • |
| AmeriHealth | 97% | ● |
| CIGNA | 96% | • |
| Health Net | 93% | \bigcirc |
| Horizon | 100% | |
| Oxford | 94% | • |
| United | 98% | • |
| WellChoice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

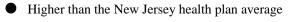
Percent of members age 18-75 years as of December 31, 2003 who were discharged alive in the year prior to the measurement year (2003) for AMI, CABG or PTCA hospitalization and who had:

- → 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 |

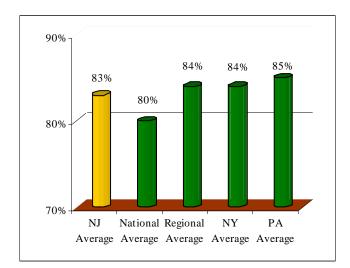
NA – Not Applicable



- \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......

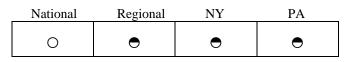
Cholesterol Management After Acute Cardiovascular Events: LDL-C Levels (<130 mg/dL), Data Year 2003

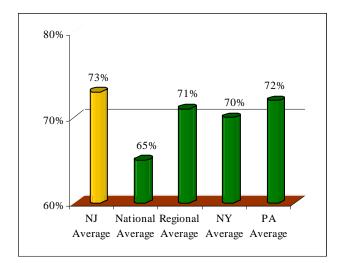
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 73% | |
| Aetna | 73% | ● |
| AmeriHealth | 71% | • |
| CIGNA | 71% | • |
| Health Net | 69% | • |
| Horizon | 83% | |
| Oxford | 72% | • |
| United | 71% | • |
| WellChoice | NA |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

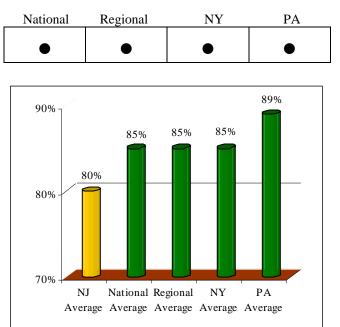
Comprehensive Diabetes Care: Blood Sugar Testing (Data Year 2003)

| 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....

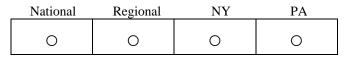
Comprehensive Diabetes Care: Poor HbA1c Control (Data Year 2003)

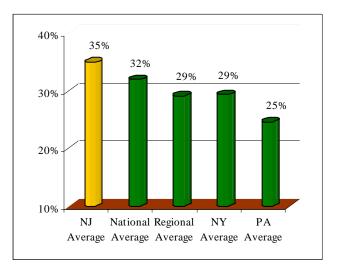
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 35% | |
| Aetna | 31% | ● |
| AmeriHealth | 29% | 0 |
| CIGNA | 36% | • |
| Health Net | 32% | • |
| Horizon | 29% | 0 |
| Oxford | 37% | • |
| United | 39% | • |
| WellChoice | 46%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

* 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% |

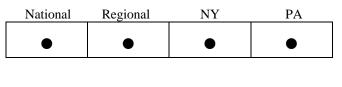
Comprehensive Diabetes Care, Continued from previous page......

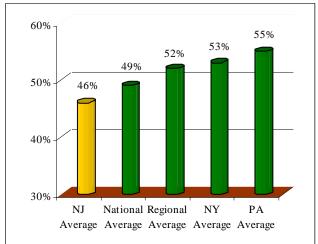
Comprehensive Diabetes Care: Eye Exams (Data Year 2003 or Prior Year)

| 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% |

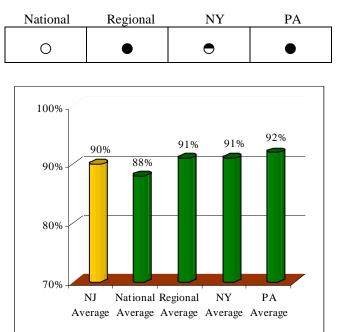
Comprehensive Diabetes Care, Continued from previous page......

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% |

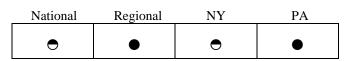
Comprehensive Diabetes Care, Continued from previous page......

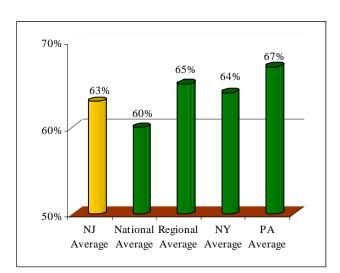
Comprehensive Diabetes Care: LDL-C Level < 130 mg/dL (Data Year 2003 or Prior Year)

| 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% |

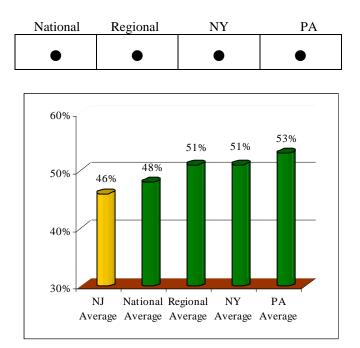
Comprehensive Diabetes Care, Continued from previous page......

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

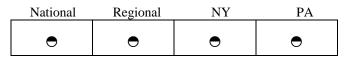
Use of Appropriate Medications for Children with Asthma Ages 5-9 (Data Year 2003)

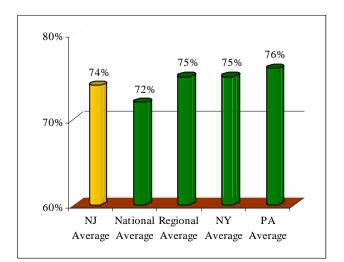
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 74% | |
| Aetna | 77% | • |
| AmeriHealth | 77% | • |
| CIGNA | 72% | • |
| Health Net | 77% | • |
| Horizon | 72% | ● |
| Oxford | 74% | • |
| United | 70% | • |
| WellChoice | NA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

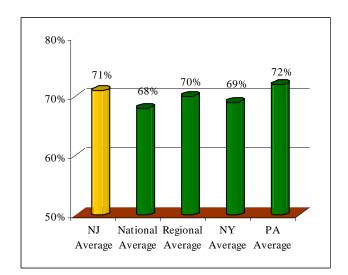
• Higher than the New Jersey health plan average

• 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% |

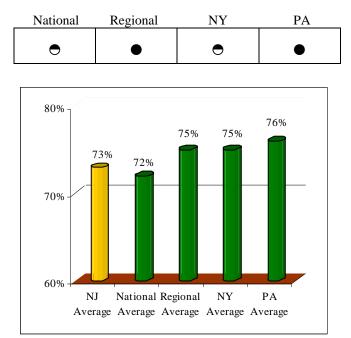
Use of Appropriate Medications for People with Asthma Ages 5-56, Continued from previous page.....

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% |

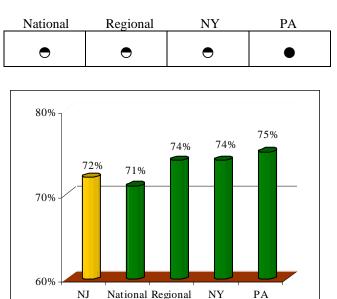
Use of Appropriate Medications for People with Asthma Ages 5-56, Continued from previous page.....

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)

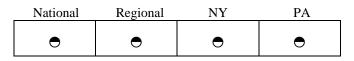
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 75% | |
| Aetna | 79% | • |
| AmeriHealth | 71% | • |
| CIGNA | 75% | ● |
| Health Net | 73% | • |
| Horizon | 84% | |
| Oxford | 77% | • |
| United | 65% | 0 |
| WellChoice | NA |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

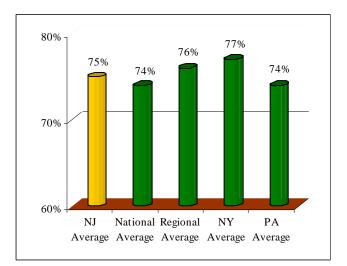
NA - Not Applicable

| | Higher than the New . | Jersey health plan average |
|--|-----------------------|----------------------------|
|--|-----------------------|----------------------------|

- 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

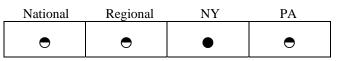
Follow-Up After Hospitalization for Mental Illness: Within 7 Days After Hospital Discharge (Data Year 2003)

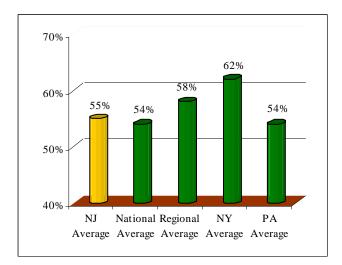
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 55% | |
| Aetna | 62% | • |
| AmeriHealth | 53% | • |
| CIGNA | 52% | • |
| Health Net | 56% | • |
| Horizon | 62% | • |
| Oxford | 56% | • |
| United | 44% | 0 |
| WellChoice | NA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

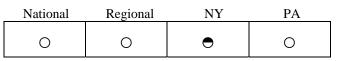
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 26% | |
| Aetna | 25% | ● |
| AmeriHealth | 11% | 0 |
| CIGNA | 27% | ● |
| Health Net | 32% | |
| Horizon | 37% | \bullet |
| Oxford | 28% | ● |
| United | 26% | ● |
| WellChoice |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

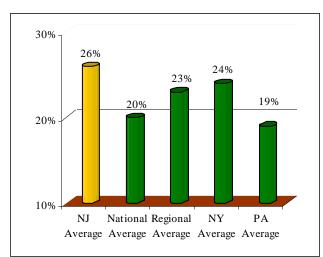
NA – Not Applicable

| | Higher than the | New Jersey | health plan | average |
|--|-----------------|------------|-------------|---------|
|--|-----------------|------------|-------------|---------|

- 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.....

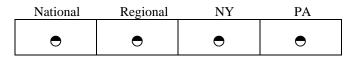
Antidepressant Medication Management: Effective Acute Phase Treatment (Data Year 2003)

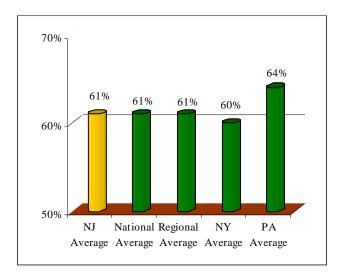
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 61% | |
| Aetna | 60% | • |
| AmeriHealth | 69% | • |
| CIGNA | 59% | • |
| Health Net | 65% | • |
| Horizon | 63% | • |
| Oxford | 56% | 0 |
| United | 56% | • |
| WellChoice | NA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

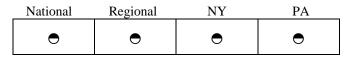
Antidepressant Medication Management: Effective Continuation Phase Treatment (Data Year 2003)

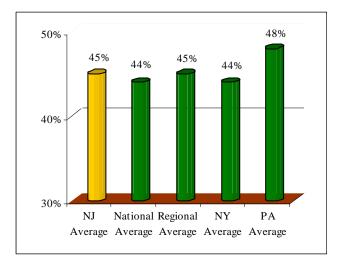
| Health Plan | Rate | Individual Plan Compared to State Average |
|------------------|------|---|
| NJ State Average | 45% | |
| Aetna | 44% | \bullet |
| AmeriHealth | 55% | |
| CIGNA | 45% | \bullet |
| Health Net | 50% | • |
| Horizon | 44% | \bullet |
| Oxford | 42% | • |
| United | 37% | 0 |
|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

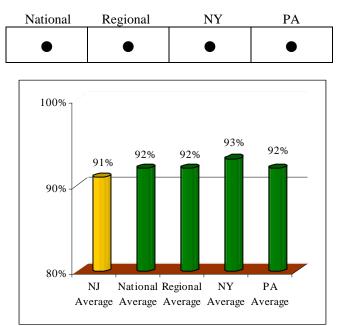
The percentage of enrollees age 20-44, 45-64 and 65 years and older as of December 31 of the measurement year (each cohort reported separately) and who had an ambulatory or preventive care visit.

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% |

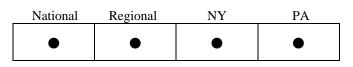
Adults' Access to Preventive/Ambulatory Health Services: Continued from previous page

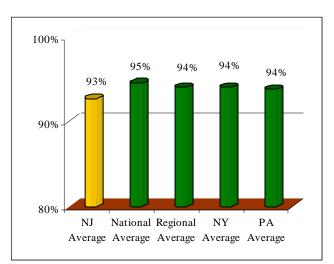
Ambulatory Care Visits: Ages 45-64 (Data Year 2003)

| 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% |

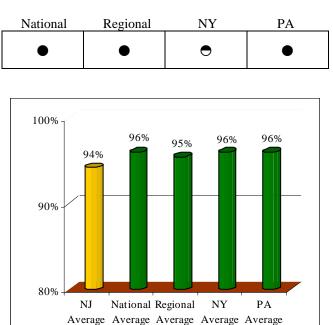
Adults' Access to Preventive/Ambulatory Health Services: Continued from previous page.....

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:

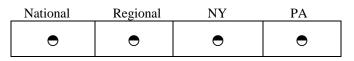
- → 12 to 24 months as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- ➡ 25 months to six years as of December 31 of the measurement year and no more than one gap in enrollment of up to 45 days during the measurement year.
- → 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.

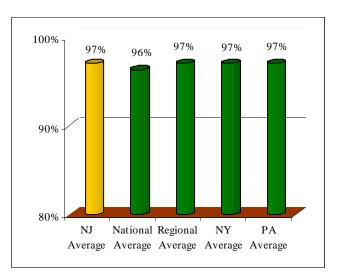
Ambulatory Care Visits : Age 12-24 Months (Data Year 2003)

| 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% |

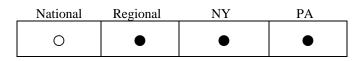
Ambulatory Care Visits\Children's Access to Primary Care Provider: Continued from previous page.....

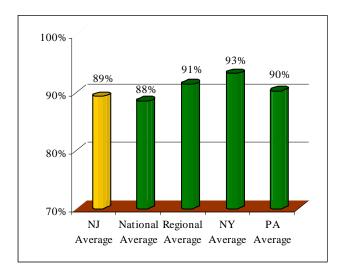
| Ambulatory CareVisits : Age 25 Months to 6 Years |
|--|
| (Data Year 2003) |

| 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.....

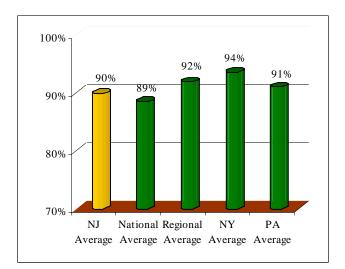
Ambulatory Care Visits: Age 7-11 Years (Data Year 2003)

| 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.

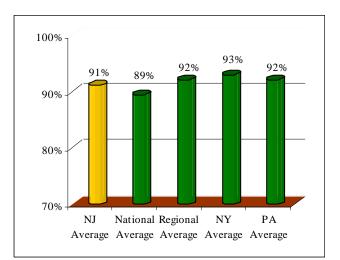
Timeliness of Prenatal Care (Data Year 2003)

| 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% |

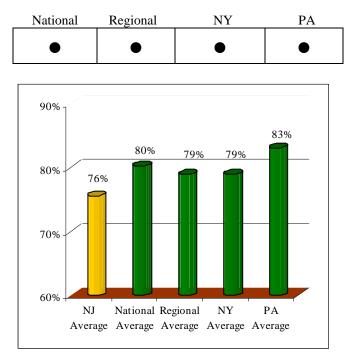
Prenatal and Postpartum Care: Continued from previous page.....

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

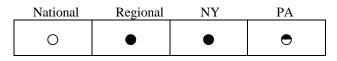
The percentage of enrolled members who turned 15 months old during the measurement year and were continuously enrolled in the MCO from age 31 days, and who received six or more well-child visits with a primary care practitioner during their first 15 months of life.

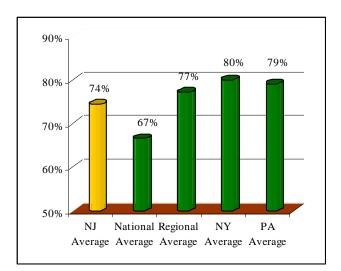
Well-Child Visits in the First 15 Months of Life (Data Year 2003)

| 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% | • |

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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

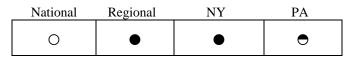
The percentage of members who were age three to six years as of December 31 of the measurement year and continuously enrolled during the measurement year, and who received one or more well-child visits with a primary care practitioner during the measurement year.

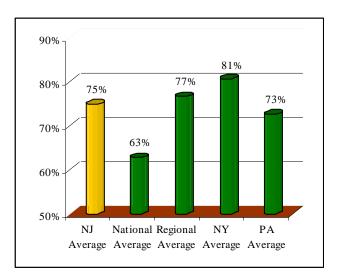
| Well-Child Visits Ages 3-6 |
|----------------------------|
| (Data Year 2003) |

| 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 |

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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 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

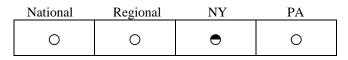
Percentage of enrolled members age 12-21 years as of December 31, 2003, continuously enrolled during the measurement year and who had at least one comprehensive well-care visit with a primary care practitioner or an OB/GYN practitioner during the measurement year.

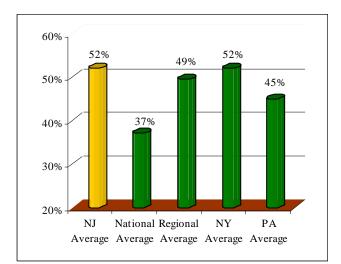
> Adolescent Well-Care Visits (Data Year 2003)

| 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 |

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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 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