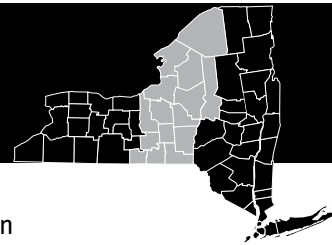


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Choosing a health plan – information to consider

The region where a health plan operates and the cost of premiums are often used in selecting a health plan.

The quality and patient satisfaction information presented in this guide provides additional information about the performance of health plans for various services that may be of interest to you depending on the needs of you and your family.

Health Plan	Website	Member Services	Broome	Cayuga	Chemung	Chenango	Cortland	Herkimer	Jefferson	Lewis	Madison	Oneida	Onondaga	Oswego	St. Lawrence	Tioga	Tompkins
Aetna	www.aetna.com	1-800-872-3862	●	●									●	●		●	
CDPHP	www.cdphp.com	1-800-777-2273	●			●		●			●	●				●	
Excellus BlueCross BlueShield	www.excellusbcbcs.com	1-800-722-7884	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
HealthNow New York Inc.	www.bcbswny.com	1-800-888-0757			●								●	●			
MVP	www.mvphealthcare.com	1-888-687-6277	●	●		●	●	●	●	●	●	●	●	●	●	●	●

● Commercial Plan Available

If you have a problem:

If you have a problem with your health plan, first contact the plan's Member Services Department. If you cannot resolve the problem to your satisfaction, call the appropriate State agency for assistance.

For issues concerning payment, reimbursement, coverage, benefits, rates and premiums contact:

**New York State Insurance Department
Consumer Services Bureau**

www.ins.state.ny.us

1-800-358-9260 (prompt pay complaints)

1-800-342-3736 (coverage, benefits, rates & premiums)

If you have been denied coverage of health care services because the service is considered experimental, investigational or not medically necessary, contact:

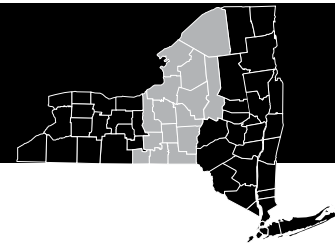
www.ins.state.ny.us/extapp/extappqa.htm

1-800-400-8882 (independent external reviews for denied coverage)

For issues concerning HMO Quality of Care, contact:

**New York State Department of Health,
Division of Managed Care & Program Evaluation**
www.health.ny.gov
1-800-206-8125

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Health Plan	Preventive and Well-Care for Adults and Children				Quality of Care Provided to Members with Illnesses				Patient Satisfaction with Access and Service			Overall Rating
	Child and Adolescent Care	Women's Preventive Care	Maternal Care	Adult Preventive Care	Care for Respiratory Conditions	Diabetes Care	Cardiovascular Care	Mental Health	Satisfaction with Personal Doctor or Nurse	Getting Care Needed	Overall Satisfaction with Plan	
Aetna	★	★★	★★★	★	★★	★	★	★★	★★	★★	★★	58%
CDPHP	★★★	★★	★★★	★★★	★★	★★	★★	★★★	★★	★★★	★★★	85%
Excellus BlueCross BlueShield	★★★	★★	★★★	★★	★★	★★	★★	★★★	★★	★★★	★★	79%
HealthNow New York Inc.	★★★	★★★	★	★★	★★	★★	★	★★★	★★	★★★	★★	73%
MVP	★★	★★	★★★	★★	★★	★★	★★	★	★★★	★★★	★★	73%

KEY: More stars mean better health plan performance

★★★ Above average ★★ Average ★ Below average

— Information not available Ratings are based on a comparison of plan rates to statewide averages.

The Quality ratings and Patient Satisfaction ratings are from information submitted by the health plans.

The quality of care measures used in this guide represent some, but not all of the measures from health plans. For additional information about the individual measures used in each category, as well as, the other quality of care measures available please see the New York State Department of Health website: www.health.ny.gov

The New York State Health Accountability Foundation also uses this data in the HMO Report Card information. For this information, please see the NYS HAF web-site: www.nyshaf.org