

CFR 155.1040(a) TRANSPARENCY IN COVERAGE REQUIREMENTS - Health Net

Requirement	Description	Issuer/ Plan	2019 Data		
CFR 155.1040(a) Transparency	Data on Denied Claims				
Plan Level Claims Data					
	1. Number of Plan Level Claims with DOS in 2019 That Were Also Received in Calendar Year 2019	CCSB 99110			
		Platinum PPO 90 0/15 + Child Dental	6508		
		Gold 80 PPO 0/30 + Child Dental	20974		
		Gold 80 Value PPO 750/10 + Child Dental Alt	1708		
		Silver 70 PPO 2000/45 + Child Dental	11497		
		Silver 70 Value PPO 1700/30 + Child Dental	4176		
		Silver 70 HDHP 1350/40 PPO + Child Dental	3309		
		Bronze 60 PPO 6300/75 + Child Dental	1582		
		Bronze 60 HDHP 5600/15 PPO + Child Dental	925		
		Platinum EnhancedCare PPO 90 250/15 + Child Dental	67		
		Gold 80 EnhancedCare PPO 1000/30 + Child Dental Alt	2		
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	67		
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	388		
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	507		
			2. Number of Plan Level Claims with DOS in 2019 That Were Also Denied in Calendar Year 2019 (Plan Level Claims Denials)	CCSB 99110	
Platinum PPO 90 0/15 + Child Dental	2157				
Gold 80 PPO 0/30 + Child Dental	5629				
Gold 80 Value PPO 750/10 + Child Dental Alt	658				
Silver 70 PPO 2000/45 + Child Dental	1844				
Silver 70 Value PPO 1700/30 + Child Dental	1023				
Silver 70 HDHP 1350/40 PPO + Child Dental	1127				
Bronze 60 PPO 6300/75 + Child Dental	200				
Bronze 60 HDHP 5600/15 PPO + Child Dental	194				
Platinum 90 EnhancedCare PPO 250/15 + Child Dental Alt	10				
Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	136				
Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	179				
Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	12				
Plan Level Claims Denied					
	1. Number of Plan Level Claims with DOS in 2019 That Were Also Denied Due to Prior Authorization or Referral Required in Calendar Year 2019 (Plan Level Claims Denied)			CCSB 99110	
		Platinum PPO 90 0/15 + Child Dental	279		
		Gold 80 PPO 0/30 + Child Dental	944		

		Gold 80 Value PPO 750/10 + Child Dental Alt	150
		Silver 70 PPO 2000/45 + Child Dental	218
		Silver 70 Value PPO 1700/30 + Child Dental	232
		Silver 70 HDHP 1350/40 PPO + Child Dental	337
		Bronze 60 PPO 6300/75 + Child Dental	24
		Bronze 60 HDHP 5600/15 PPO + Child Dental	4
		Platinum 90 EnhancedCare PPO 250/15 + Child Dental Alt	7
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	7
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	35
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	0
	2. Number of Plan Level Claims with DOS in 2019	CCSB 99110	
		Platinum PPO 90 0/15 + Child Dental	10
		Gold 80 PPO 0/30 + Child Dental	563
		Gold 80 Value PPO 750/10 + Child Dental Alt	0
		Silver 70 PPO 2000/45 + Child Dental	120
		Silver 70 Value PPO 1700/30 + Child Dental	0
		Silver 70 HDHP 1350/40 PPO + Child Dental	96
		Bronze 60 PPO 6300/75 + Child Dental	17
		Bronze 60 HDHP 5600/15 PPO + Child Dental	0
		Platinum 90 EnhancedCare PPO 250/15 + Child Dental Alt	0
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	30
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	4
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	0
	3. Number of Plan Level Claims with DOS in 2019	CCSB 99110	
		Platinum PPO 90 0/15 + Child Dental	0
		Gold 80 PPO 0/30 + Child Dental	6
		Gold 80 Value PPO 750/10 + Child Dental Alt	2
		Silver 70 PPO 2000/45 + Child Dental	11
		Silver 70 Value PPO 1700/30 + Child Dental	0
		Silver 70 HDHP 1350/40 PPO + Child Dental	0
		Bronze 60 PPO 6300/75 + Child Dental	0
		Bronze 60 HDHP 5600/15 PPO + Child Dental	0
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	0
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	0
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	0
	4. Number of Plan Level Claims with DOS in 2019 That Were Also Denied Due to Lack of Medical Necessity, Excluding Behavioral Health in Calendar Year 2019 (Plan Level Claims Denied)	CCSB 99110	
		Platinum PPO 90 0/15 + Child Dental	0
		Gold 80 PPO 0/30 + Child Dental	0

		Gold 80 Value PPO 750/10 + Child Dental Alt	0
		Silver 70 PPO 2000/45 + Child Dental	0
		Silver 70 Value PPO 1700/30 + Child Dental	0
		Silver 70 HDHP 1350/40 PPO + Child Dental	0
		Bronze 60 PPO 6300/75 + Child Dental	0
		Bronze 60 HDHP 5600/15 PPO + Child Dental	0
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	0
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	0
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	0
	5. Number of Plan Level Claims with DOS in 2019 That Were Also Denied Due to Lack of Medical Necessity, Behavioral Health only, in Calendar Year 2019 (Plan Level Claims Denied)	CCSB 99110	N/A certification not required, 0 denials.
	6. Number of Plan Level Claims with DOS in 2019 That Were Also Denied for "Other" Reasons in Calendar Year 2019 (Plan Level Claims Denied)	CCSB 99110	
		Platinum PPO 90 0/15 + Child Dental	7
		Gold 80 PPO 0/30 + Child Dental	35
		Gold 80 Value PPO 750/10 + Child Dental Alt	19
		Silver 70 PPO 2000/45 + Child Dental	19
		Silver 70 Value PPO 1700/30 + Child Dental	4
		Silver 70 HDHP 1350/40 PPO + Child Dental	4
		Bronze 60 PPO 6300/75 + Child Dental	6
		Bronze 60 HDHP 5600/15 PPO + Child Dental	0
		Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt	0
		Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt	0
		Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	0
Issuer Level Appeals Data			
	1. Number of Issuer Level Internal Appeals Filed in Calendar Year 2019	CCSB 99110	652
	2. Number of Issuer Level Internal Appeals Overturned from Calendar Year 2019 Appeals	CCSB 99110	305
	3. Number of Issuer Level External Appeals Filed in Calendar Year 2019	CCSB 99110	10
	4. Number of Issuer Level External Appeals Overturned from Calendar Year 2019 Appeals	CCSB 99110	0