

News from Attorney General Eric T. Schneiderman

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A.G. SCHNEIDERMAN ANNOUNCES SETTLEMENTS REQUIRING HEALTH INSURERS TO PUBLISH ACCURATE PROVIDER DIRECTORIES

*Consumers Who Were Misled By Their Health Insurers Overpaid To See
Providers They Believed Were In-Network*

*Companies To Reform Business Practices To Ensure Accuracy Of Online
Information, Pay Restitution To Consumers Who Were Misled*

*Schneiderman: Health Insurers Have An Obligation To Provide Consumers
With Accurate Information About Their Coverage*

NEW YORK— Attorney General Eric T. Schneiderman today announced settlements with eight major health insurance companies, requiring them to ensure the accuracy of provider directories posted on their websites by removing providers who no longer participate with the plans and correcting listing errors for providers who are in the plans. The settlements also require insurers to implement new business practices for updating their online provider directories in a timely manner going forward, and to pay restitution to consumers who paid more than they should have because they went to providers their insurers erroneously listed as in-network.

The companies with which Attorney General Schneiderman has reached agreements are: Empire HealthChoice HMO, Inc., Empire HealthChoice Assurance, Inc., Health Insurance Plan of Greater New York, HIP Insurance Company of New York, United HealthCare of New York, Inc., Oxford Health

Plans of New York, United HealthCare Insurance Company of New York and Vytra Health Plans.

“Consumers are entitled to accurate information from their health care insurers, especially for something as basic as whether or not their doctor is in their network,” said **Attorney General Schneiderman**. “Inaccurate directories lead to delays in care and additional costs to the consumer, particularly when that consumer winds up seeing a doctor who is not actually a provider in the plan and pays out of pocket. These settlements fix inaccurate provider directories and their significant negative impact on consumers.”

The Attorney General’s Health Care Bureau commenced an investigation into the accuracy of the online provider directories after receiving consumer and provider complaints through its Health Care Bureau Helpline.

The investigation uncovered inaccurate listings that wasted consumers' time, and delayed access to medical care by forcing consumers to find another physician after discovering -- through a phone call or sometimes upon arriving at an appointment -- that their physician was no longer participating in the plan. Consumers also experienced delays in accessing medical care when participating doctors were listed with incorrect contact information, or when their doctors referred them to providers on the list who were no longer participating in the plan.

In addition to the insurers and network companies agreeing to reform their business practices and fix their provider directories, the companies in today’s settlement have agreed to:

- Update their online provider directories within 30 days of receiving verified provider information going forward and track changes;
- Refund consumers for amounts paid for services rendered by non-participating providers who were listed in the online provider directory at the time they received services;
- Prepare and file reports on a regular basis with the Office of Attorney General on the status of continual correction of their directories;
- Engage an independent entity to audit their compliance with the settlement;
- Log complaints related to the accuracy of participating provider listings and document how each complaint was resolved; and
- Collectively pay \$60,000 in costs to cover the Attorney General’s investigation.

In December 2010, the Office of Attorney General reached settlements with health insurers Aetna, CIGNA, GHI, and with Magnacare, L.L.C. and Multiplan, Inc., companies that created networks of doctors and other providers and leased the networks to insurers for them to use as their participating providers. Those settlements, like today's, require the network companies to fix online directories they provide insurers and to reform their business practices to maintain updated directories.

Consumers with questions or concerns about health care matters may call the Attorney General's Health Care Bureau Helpline at 1-800-428-9071.

The investigation was handled by Assistant Attorney General Dorothea Caldwell-Brown under the supervision of Janet Sabel, Executive Deputy Attorney General.