

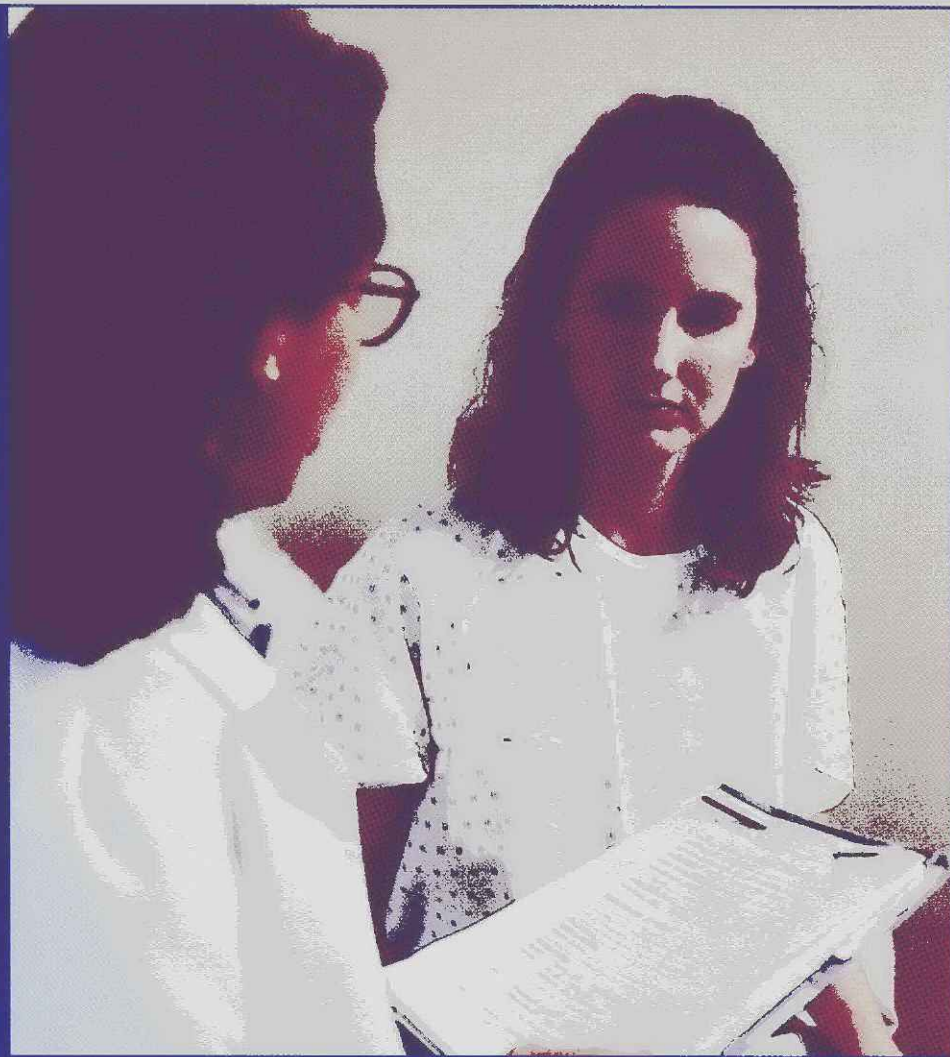
DECEMBER 28, 1998

# Business Insurance®

Reporting Weekly on Corporate Risk, Employee Benefit and Managed Health Care News / \$40

Entire contents copyright 1998 by  
Crain Communications Inc. All rights reserved

## 1998/1999



## Directory of Managed Care Providers

To Subscribe Call  
1-888-446-1422 in the U.S. or  
1-313-446-0450 outside the U.S. or  
go online to [www.businessinsurance.com](http://www.businessinsurance.com)



DOES YOUR INSURANCE COMPANY  
TRAVEL IN THE RIGHT FINANCIAL CIRCLES?

[www.standardandpoors.com/ratings](http://www.standardandpoors.com/ratings)

When you're buying insurance, nothing is more important than choosing a secure insurer. Why? Because insurance is never a good buy if the insurer can't pay your claim or meet its financial obligations to you. How can you make a well-informed choice? Check to see if your insurer displays the Standard & Poor's Security Circle Icon®.

Standard & Poor's, the world's leading financial rating service, is committed to excellence, integrity and objectivity. Our highly

**STANDARD  
& POOR'S**

skilled analysts rate the financial health of thousands of insurers throughout the year. For an insurer, displaying the Standard & Poor's Security Circle Icon means it voluntarily underwent our toughest review and achieved one of Standard & Poor's top four ratings for financial security. For you, it's simply the best way to make a well-informed choice. For up-to-date ratings, call 212-208-1527 or visit our website anytime.

A Division of The McGraw-Hill Companies 

# 1998/1999 Directory of Managed Care Providers

## Managed care plans at a glance

### Largest HMO enrollment

Ranked by total number of enrollees as of June 30, 1998.

Rank	Plan	Total enrollment
1	Kaiser Foundation Health Plan Inc.	8,853,782
2	CIGNA HealthCare	6,376,987
3	Aetna U.S. Healthcare	6,228,000
4	UnitedHealth Group	6,060,674
5	Humana	3,827,600
6	PacifiCare Health Systems	3,523,116
7	Prudential HealthCare*	2,762,434
8	Health Net	2,301,205
9	Oxford Health Plans Inc.	1,800,271
10	CaliforniaCare HMO	1,639,311

\* Acquisition by Aetna Inc. pending.  
General service HMOs only. Total enrollment includes group health, individual, Medicare, Medicaid enrollment.

### Largest PPO enrollment\*

Ranked by total number of enrollees as of June 30, 1998.

Rank	Plan name	Total enrollment
1	CCN	31,890,100
2	MultiPlan Inc.	23,000,000
3	The First Health Network	14,800,000
4	CorVel Corp.	6,530,000
5	Private Healthcare Systems	5,630,000
6	National Preferred Provider Network Inc.	5,078,576
7	Aetna U.S. Healthcare	4,018,640
8	CAPP CARE Inc.	3,400,000
9	CIGNA HealthCare	3,100,000
10	Blue Cross of California	2,782,791

\*General service PPOs only. Total enrollment includes group health, individual, workers comp enrollment.

### Largest HMO doctor networks

Ranked by number of primary care physicians.

Rank	Plan	Primary care physicians
1	CIGNA HealthCare	81,385
2	Humana	73,500
3	Aetna U.S. Healthcare	55,000
4	UnitedHealth Group	52,022
5	Prudential HealthCare*	40,746
6	PacifiCare Health Systems	20,359
7	CaliforniaCare HMO	20,247
7	Health Net	12,052
8	Oxford Health Plans	11,706
9	Physicians Health Services	8,759
10	BPS HMO	8,213

General service HMOs only.  
Figures are as of June 30, 1998, and do not include POS plans.  
\* Acquisition by Aetna Inc. pending.

### Largest PPO doctor networks

Ranked by total number of primary care physicians in network.

Rank	Plan name	Primary care practitioners
1	National Preferred Provider Network Inc.	127,757
2	CAPP CARE Inc.	114,672
3	CIGNA HealthCare	110,679
4	Mutually Preferred PPO	108,707
5	Private Healthcare Systems	104,720
6	Pro America Managed Care	103,360
7	UnitedHealth Group	94,400
8	CorVel Corp.	90,964
9	Preferred Care Inc.	90,000
10	The First Health Network	88,141

General service PPOs only. Figures as of June 30, 1998, and include doctors under leased arrangements.

### Largest Medicare HMO enrollment

Ranked by number of Medicare enrollees

Rank	Plan	Medicare enrollment
1	PacifiCare Health Systems	978,850
2	Kaiser Foundation Health Plan Inc.	582,053
3	Aetna U.S. Healthcare Inc.	520,000
4	Humana	501,000
5	UnitedHealth Group	427,000

Figures as of June 30, 1998.

### Largest workers comp PPOs

Ranked by workers comp enrollment.

Rank	Plan	Workers comp enrollment
1	CCN	25,800,000
2	AnciCare	10,000,000
3	CorVel Corp.	6,500,000
4	Armada	2,500,000
5	Interplan Corp.	600,000

Figures as of June 30, 1998.

The 12th annual *Business Insurance* Directory of Managed Care Providers contains more than 300 listings, including 44 health maintenance organizations, 72 HMOs offering a point-of-service contract, 15 POS plans and 173 preferred provider organizations.

The organization and layout of the directory differs significantly from last year. Companies were asked to report information on the nationwide consolidated operations of all HMO, POS or PPO plans in their organization and to submit only one questionnaire per product type (HMO, POS or PPO). Questionnaires for regional operations were not accepted.

HMO/POS plans are listed alphabetically beginning on page 2; PPOs are listed alphabetically beginning on page 22. If the organization provides only specialized services, the specialty is noted in the heading.

A geographical index appears at the end of the HMO/POS and PPO sections of the directory. The index lists all organizations in the directory and the states in which they provide service.

The directory is published as an editorial service; there is no charge for organizations to be included.

Information for the directory was gathered from responses to a *Business Insurance* questionnaire. Although every effort has been made to obtain complete and accurate information, *Business Insurance* is unable to verify all information and relies on the responses provided by the HMOs/POSs and PPOs.

### Index to listings

HMO/POS listings	.....2
HMO/POS index	.....20
PPO listings	.....22
PPO index	.....49

Additional copies of this issue are available for \$40 each, plus postage.  
Contact: Business Insurance Single-Copy Sales, 965 E. Jefferson Ave.,  
Detroit, Mich. 48207-3185; 313-446-1623 or 888-446-1422.

*Business Insurance* (ISSN 0007-6864) Vol. 32, No. 52, is published weekly by Crain Communications Inc., 740 N. Rush St., Chicago, Ill. 60611-2590. Periodicals postage is paid at Chicago and at additional mailing offices. POSTMASTER: Send address changes to *Business Insurance*, Circulation Department, 965 E. Jefferson Ave., Detroit, Mich. 48207. \$4 a copy and \$87 a year in U.S. \$105 in Canada and Mexico (includes GST). All other countries \$205 a year (includes expedited air delivery). Canadian Post International Publications Mail Product (Canadian Distribution) Sales Agreement No. 0293512, GST No. 136760444. Printed in U.S.A. Copyright 1998 by Crain Communications Inc.

**AHL Select HMO Inc.**

1776 American Heritage Life Drive,  
Jacksonville, Fla. 32224;  
904-992-2811; fax: 904-992-2695

**Type of plan: HMO**

Staff	
Primary practitioners	400
Board-certified	100%
Specialists	600
Facilities	
Hospitals	6
Pharmacies	280
Locations	200
Enrollment	
Total	5,328
Commercial	5,328

Operational date: April 1997.

**For profit.**

Parent: American Heritage Life Insurance Co.

Services: general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**Rating options:**

Adjusted community or experience rating.

**Open access plans offered.**

Model type: IPA.

**Service area:**

HMO: Florida.

Officers: James H. Baum, president; Robert J. Young, senior vp-marketing; C. Richard Morehead, vice chairman; Dr. Richard D. Glock, medical director; K. Pearl Harrison, executive vp; Robert S. King, director-provider relations.

Contact: Gerard M. Costner, sales director.

**Accord Health Plan**

750 Pasquelli Drive, Suite 204,  
Westmont, Ill. 60559;  
630-887-0062; fax: 630-887-7792

**Type of plan: HMO**

Facilities	
Hospitals	11
Locations	137
Enrollment	
Total	7,226
Commercial	4,637
Medicaid	2,589
Revenues	
1998 (6 months)	\$5,401,576
1997 (12 months)	\$7,843,528

**For profit.**

Parent: Accord Health Network.

Services: general medical, dental, vision, chiropractic, mental, prescription, transportation, hearing. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating by class.

Adjusted community or experience rating.

**Model type: IPA.****Service area:**

HMO: Illinois.

Officers: Kerry Finnegan, executive director; Ramesh Joshi, director-operations; Sean Prizeman, director-commercial/medicare products; Jerry Sklar, director-government programs sales; Dr. Chuck Derus, medical director; Bob Dulski, director-MIS/provider-network relations.

Contact: Kerry Finnegan, 630-887-4301.

**Aetna U.S. Healthcare Inc.**

980 Jolly Road, Blue Bell,  
Pa. 19422; 215-628-4800  
www.aetna.com

**Type of plan: HMO/POS**

Staff	
Primary practitioners	55,000
Board-certified	74%
Specialists	160,000
Facilities	
Hospitals	1,500
Pharmacies	45,000
Locations	55,000
Enrollment	
Total	6,228,000
Commercial	5,038,000
Medicare risk	520,000
Individual	36,000
Other	634,000
Revenues	
1998 (6 months)	\$4,200,000,000
1997 (12 months)	\$7,600,000,000

**For profit.**

Services: general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 21%

Model type: IPA.

**Service area:**

HMO: Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Virginia, Washington.

POS: Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia, Washington.

Officers: Richard L. Huber, chairman; Michael J. Cardillo, president; David F. Simon, principal legal officer/regulatory affairs officer; Don Hun Liu, secretary; Dr. Arthur N. Leibowitz, principal medical officer.

NCOA accreditation: Varies by state.

Contact: John F. DeLuca, 215-775-6508.

\* BI estimates of enrollment including NYLCare Health Plans.

**Alliance Health & Life Insurance**

2850 W. Grand Blvd.,  
Detroit, Mich. 48152;  
248-443-1010; fax: 248-443-4424  
www.hapcorp.org

**Type of plan: HMO/POS**

Staff	
Primary practitioners	1,371
Board-certified	85%
Specialists	2,726
Facilities	
Hospitals	45
Pharmacies	1,400
Enrollment	
Total	479,082
Commercial	399,817
Medicare risk	22,869
Medicaid	38,370
Other	18,026
Revenues	
1997 (12 months)	\$911,786,496

**Parent: HFHS.**

Services: general medical, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating.

Adjusted community or experience rating.

**Open access plans offered.**

Model type: group, IPA.

**Service area:**

HMO: Michigan.

POS: Michigan.

NCOA accreditation: Full accreditation, October 1998.

Officers: Cleve Killingsworth, CEO; Fran Parker, COO; Joe Schmitt, CFO; Dr. Tom Simmer, medical director; Steve Nelson, vp-marketing.

Contact: Denise Beaudoin, manager-planning/marketing support.

**American Specialty Health Plans Inc.**

8989 Rio San Diego Drive, Suite 250,  
San Diego, Calif. 92108;  
619-686-5990; fax: 619-209-6233  
www.americanspecialtyhp.com

**Type of plan: HMO**

Specialty: Chiropractic/acupuncture	
Staff	
Primary practitioners	2,279
Enrollment	
Total	3,083,383
Commercial	2,588,730
Medicare risk	496,653
Revenues	
1998 (6 months)	\$31,700,000
1997 (12 months)	\$44,000,000

Operational date: 1994.

**For profit.**

Services: chiropractic, acupuncture. Can be customized to meet employers' needs.

**Rating options:**

Adjusted community or experience rating.

**Open access plans offered.****Model type: network.****Service area:**

HMO: California.

NCOA accreditation: Full accreditation.

Officers: George DeVries, president/CEO; R. Douglas Metz, senior vp-health services, D.C.; Kurt Hegetschweiler, vp-chiropractic services, D.C.; Annie-Claude Sanchis, vp-customer services; Jerry Parker, vp-operations support.

Contact: Peggy Kilpatrick, sales manager.

**AMERIGROUP Corp.**

4425 Corporation Lane,  
Virginia Beach, Va. 23462;  
757-490-6900; fax: 757-490-7152  
www.amerigroup.com

**Type of plan: HMO**

Staff	
Primary practitioners	3,435
Board-certified	68%
Specialists	11,565
Facilities	
Hospitals	194
Pharmacies	2,011
Locations	3,122
Enrollment	
Total	111,629
Medicaid	111,629
Revenues	
1998 (6 months)	\$70,685,923
1997 (12 months)	\$64,877,574

Operational date: December 1994.

**For profit.**

Services: general medical, dental, vision, chiropractic, mental, prescription.

**Model type: network.****Service area:**

HMO: Illinois, New Jersey, Texas.

Officers: Jeffrey L. McWaters, president/CEO; Theodore M. Wille, COO; Dr. Lorenzo Childress Jr., chief medical officer; Stanley F. Baldwin, general counsel; Sherri E. Lee, CFO; Herman Wright, chief marketing officer.

**AmeriHealth HMO Inc.**

1901 Market St.,  
Philadelphia, Pa. 19103;  
215-241-2400; fax: 215-241-3474  
www.amerhealth.com

**Type of plan: HMO/POS**

Staff	
Primary practitioners	7,725
Board-certified	71%
Specialists	20,545
Facilities	
Hospitals	176
Pharmacies	44,000
Locations	47,839
Enrollment	
Total	252,834
Commercial	207,849
Medicare risk	15,929
Medicaid	26,101
Individual	2,955

Operational date: January 1992.

**For profit.**

Parent: Independence Blue Cross.

Services: general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Adjusted community or experience rating.

Members enrolled in POS plans: 20%

Model type: IPA.

**Service area:**

HMO: Delaware, Florida, New Jersey, Pennsylvania, Texas.

POS: Delaware, Florida, New Jersey, Pennsylvania, Texas.

NCOA accreditation: Full accreditation, June 1997.

Officers: G. Fred DiBona Jr., president/CEO; Linda Taylor, vp-marketing & sales; Dr. I. Steven Udarhelyi, senior vp/chief medical officer; William Zellers, senior director-claims processing; Dr. Richard Gillfillan, senior vp/general manager-marketing.

Contact: Marketing hot line, 215-241-3400.

**AvMed Health Plan**

9400 S. Dadeland Blvd.,  
Miami, Fla. 33156;  
305-671-5437; fax: 305-671-4783  
www.avmed.com

**Type of plan: HMO/POS**

Staff	
Primary practitioners	2,648

Board-certified	78%
Specialists	7,087
Facilities	
Hospitals	126
Pharmacies	1,250
Locations	2,483
Enrollment	
Total	375,444
Commercial	297,320
Medicare risk	74,099
Other	4,025

Revenues  
1998 (6 months): \$442,426,560  
1997 (12 months): \$798,540,288

Operational date: January 1973.

**Parent: AvMed Inc.**

Services: general medical, chiropractic, mental, prescription, substance abuse. Can be customized to meet employers' needs.

**Rating options:**

Community rating. \$166.95 single; \$434.09 family per month.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 3%

Model type: IPA.

**Service area:**

HMO: Florida.

POS: Florida.

NCOA accreditation: Full accreditation.

Officers: Edward Peddie, president/CEO; Robert Hudson, executive vp/COO; Don Hairston, group vp-finance/CFO; Ed Hannum, group vp-sales; Dr. Marc Edelstein, group vp-medical operations.

Contact: Valerie Rubin.

**BPS HMO**

888 S. Figueroa St., Suite 1400,  
Los Angeles, Calif. 90017;  
213-489-2694; fax: 213-627-3043

**Type of plan: HMO**

Staff	
Primary practitioners	8,213
Board-certified	90%
Specialists	22,957
Enrollment	
Commercial	22,273

Operational date: April 1996.

**For profit.**

Parent: BPS Healthcare.

Services: general medical, dental, chiropractic, mental, prescription, EAP. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating by class.

Adjusted community or experience rating.

Model type: group, IPA.

**Service area:**

HMO: California.

Officers: Barbara Rodin, president/CEO; Asim Ashary, senior vp/CFO; Dr. Jeffery Wolf, vp-medical affairs; Edward N. Stevens, vp-sales/marketing; Kristine Svarcas, vp-human resources.

**Blue Cross & Blue Shield of Arizona (Blue Select/Blue Choice)**

P.O. Box 13466,  
Phoenix, Ariz. 85021-4883;  
602-864-4100; fax: 602-864-5800  
www.bcbsaz.com

**Type of plan: HMO**

Staff	
Primary practitioners	1,482
Board-certified	62%
Specialists	3,538
Facilities	
Hospitals	57
Pharmacies	428
Enrollment	
Total	186,592
Commercial	168,165
Individual	18,427

Operational date: 1987.

Services: general medical, dental, vision, chiropractic\*, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating by class.

Model type: IPA.

**Service area:**

HMO: Arizona.

Officers: Robert Bulla, CEO/president; Rich Boals, COO/executive vp; Tony Astorga, senior vp/CFO/treasurer; Dr. Gary

**How to use the HMO/POS directory**

The complete HMO listings begin with information on staff and facilities as of June 30, 1998. The type of plan, whether HMO, HMO/POS or POS, is noted. Under the staff heading are totals for the number of primary practitioners under direct contract affiliated with the network, the percentage of board-certified practitioners in the network and the number of specialists under direct contract. Under the facilities heading are the number of hospitals, pharmacies and primary care locations.

Information on enrollment as of June 30, 1998, was requested. Total enrollment includes all group health plan employees and dependents, Medicare risk, Medicaid and individual members. Following the total, enrollment is broken out by group health, Medicare risk, Medicaid, individual members and other.

Gross revenues from HMO/POS operations for the first six months of 1998 and for the calendar year 1997 are listed next.

Operations information follows, including the operational date when the company was founded, its for-profit or not-for-profit tax status, and the name of the parent company/owner.

The services or types of coverage provided by the PPO are listed next, including general medical, dental, mental health, vision, prescription drug, workers compensation, chiropractic and any other services reported.

The services listings also note whether unbundled services are available, if the HMO/POS plan design may be customized to meet employer specifications and whether self-insured managed care products are offered.

Available rating options and community rates as of June 30, 1998 (if provided), are reported next. The percentage of members enrolled in point-of-service plans is noted, followed by the availability of open access plans.

The HMO/POS model type is listed next. A group model HMO contracts with physicians who are employees of a group practice. An independent practice association (IPA) contracts with independent physicians who are able to maintain private practices along with the HMO/POS contract. A staff model HMO/POS directly employs salaried physicians to serve patients. A network model contracts for service with more than one group practice of physicians. An HMO/POS plan may be a mix of more than one model type.

Service area by state follows. The listing identifies those states in which the HMO has contracted for services and those in which it has POS services.

The HMO's NCOA accreditation status and date is also noted, where applicable, as full accreditation, one-year accreditation or provisional accreditation.

The names and titles of officers, as well as a contact for those seeking more information, complete each listing.

Continued on next page

Continued from previous page

Smethers, vp/senior medical director-medical management; Dick Hannon, senior vp-marketing/provider affairs.  
\* Optional rider.

### Blue Cross & Blue Shield of Arizona (Medicare Blue)

P.O. Box 13466,  
Phoenix, Ariz. 85021-4883;  
602-864-4100; fax: 602-864-5800  
www.bcbsaz.com

#### Type of plan: HMO

Staff	
Primary practitioners	605
Board-certified	74%
Specialists	2,353
Facilities	
Hospitals	21
Pharmacies	428
Enrollment	
Total	9,113
Medicare risk	9,113

Operational date: August 1996.

Services: general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

Model type: IPA.

Service area:

HMO: Arizona.

Officers: Robert Bulla, CEO/president; Rich Boals, COO/executive vp; Tony Astorga, senior vp/CFO/treasurer; Dr. Gary Smethers, vp/senior medical director-medical management; Dick Hannon, senior vp-marketing/provider affairs; Susie Nash, vp-federal.

Contact: Renne Black, 602-864-4500.

### Blue Cross & Blue Shield of Central New York (HMO-CNY)

344 S. Warren St.,  
Syracuse, N.Y. 13202;  
800-447-6269; fax: 315-448-6802  
www.bcbscny.org

#### Type of plan: HMO

Staff	
Primary practitioners	702
Board-certified	85%
Specialists	1,039
Facilities	
Hospitals	17
Enrollment	
Total	59,481
Commercial	59,481
Revenues	
1998 (6 months)	\$40,000,000
1997 (12 months)	\$59,047,992

Operational date: 1987.

For profit.

Services: general medical, chiropractic, prescription.

Rating options:

Community rating. \$138.91 single; \$361.27 family per month.

Model type: IPA.

Service area:

HMO: New York.

NCQA accreditation: Full accreditation, October 1998.

Officers: Howard Berman, CEO; Howard F. Beacham III, president; Dr. Thomas W. Flannery, vp/medical director; Cynthia C. Hummel, vp-medical services; John F. Barnes Jr., vp-marketing.

### Blue Cross & Blue Shield of Georgia (BlueChoice Healthcare Plan/BlueChoice Option)

3350 Peachtree Road N.E.,  
Atlanta, Ga. 30326;  
404-842-8000; fax: 404-842-8498  
www.bcbsga.com

#### Type of plan: HMO/POS

Staff	
Primary practitioners	1,362
Board-certified	80%
Specialists	3,369
Facilities	
Hospitals	68
Pharmacies	1,298
Locations	1,362
Enrollment	
Total	424,031
Commercial	415,714
Medicare risk	8,317

Revenues	
1998 (6 months)	\$277,525,600
1997 (12 months)	\$405,342,176

Operational date: August 1986.

For profit.

Services: general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Adjusted community or experience rating.

Members enrolled in POS plans: 28%

Model type: IPA.

Service area:

HMO: Georgia.

POS: Georgia.

NCQA accreditation: Full accreditation, February 1997.

Officers: John Harris, president; Dr. Mark Kishel, medical director; Jud Elliott, marketing director; Monye Connolly, provider affairs.

### Blue Cross & Blue Shield of Illinois (Blue Choice)

300 E. Randolph St., Chicago, Ill.  
60601; 312-653-6000  
www.bcbsil.com

#### Type of plan: POS

Staff	
Primary practitioners	3,319
Board-certified	96%
Specialists	6,000
Facilities	
Hospitals	116
Pharmacies	2,400
Locations	4,179
Enrollment	
Total	312,075
Commercial	312,075
Revenues	
1998 (6 months)	\$140,444,000
1997 (12 months)	\$212,916,992

Operational date: August 1991.

Services: general medical, dental, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Adjusted community or experience rating.

Members enrolled in POS plans: 2%

Open access plans offered.

Model type: Mixed.

Service area:

POS: Illinois.

NCQA accreditation: Full accreditation, July 1998.

Officers: Ray McCaskey, president/CEO; Mike Seibold, senior vp-marketing/health care management; Paul Boullis, vp-national/major accounts; Will Harms, medical director; Therese Murphy, director-Blue Choice.

Contact: Steve Hamlin, 312-653-7181.

### Blue Cross & Blue Shield of Illinois (HMO Illinois/Blue Advantage)

300 E. Randolph St.,  
Chicago, Ill. 60601;  
312-653-7181; fax: 312-540-0539  
www.bcbsil.com

#### Type of plan: HMO

Staff	
Primary practitioners	4,102
Board-certified	92%
Specialists	4,517
Facilities	
Hospitals	119
Pharmacies	2,400
Locations	7,332
Enrollment	
Total	730,041
Commercial	730,041
Revenues	
1998 (6 months)	\$608,396,468
1997 (12 months)	\$1,074,770,236

Services: general medical, vision, chiropractic, mental, prescription.

Rating options:

Community rating by class.

Adjusted community or experience rating.

Model type: network.

Service area:

HMO: Illinois.

NCQA accreditation: One-year accreditation, September 1998.

Officers: Ray McCaskey, CEO; Michael Seibold, senior vp-marketing/health care

management; Frank E.E. Nicholson, vp-health care management; Dr. Kim Reed, medical director; Richard Allegretti, vp-HMO sales.

Contact: Steve Hamlin, 312-653-7181.

### Blue Cross & Blue Shield of Kansas (Premier Health Inc.)

1133 Topeka Blvd.,  
Topeka, Kan. 66629-0001;  
785-575-8809; fax: 785-291-8997  
www.bcbsks.com

#### Type of plan: HMO

Staff	
Primary practitioners	461
Board-certified	71%
Specialists	1,135
Facilities	
Hospitals	34
Pharmacies	334
Locations	165
Enrollment	
Total	58,376
Commercial	51,748
Individual	6,628
Revenues	
1998 (6 months)	\$41,123,545
1997 (12 months)	\$70,547,686

Operational date: July 1995.

For profit.

Services: general medical, vision, mental. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Adjusted community or experience rating.

Model type: network.

Service area:

HMO: Kansas.

Officers: John Knack, president; Bill Gloy, COO; Dr. Ralph Weber, medical director; Mike Mattox, vp-marketing/provider relations/reimbursement; Don Lynn, vp-finance.

Contact: Andy Corbin, director-marketing, 785-291-8773.

### Blue Cross & Blue Shield of Kansas City (Blue-Care)

2301 Main, Kansas City, Mo. 64108;  
816-395-2222; fax: 816-360-1197  
www.bcbskc.com

#### Type of plan: HMO

Staff	
Primary practitioners	494
Board-certified	87%
Specialists	1,080
Facilities	
Hospitals	28
Pharmacies	94
Enrollment	
Total	38,383
Commercial	38,151
Individual	232
Revenues	
1998 (6 months)	\$72,298,336
1997 (12 months)	\$147,165,680

Operational date: 1990.

Services: general medical, dental, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating by class.

Adjusted community or experience rating.

Model type: group, IPA.

Service area:

HMO: Kansas, Missouri.

NCQA accreditation: Full accreditation, April 1998.

Officers: Jake Mascotte, president/CEO; Tom Bowser, executive vp/COO; John Kennedy, senior vp-managed care; Roger Foreman, senior vp-marketing; Dr. Joseph Goldberg, vp/medical director.

### Blue Cross & Blue Shield of Kansas City (Blue-Advantage)

2301 Main, Kansas City, Mo. 64108;  
816-395-2222; fax: 816-360-1197  
www.bcbskc.com

#### Type of plan: HMO

Staff	
Primary practitioners	289
Board-certified	87%
Specialists	1,080
Facilities	
Hospitals	21
Pharmacies	94

Locations	230
Enrollment	
Total	98,471
Commercial	63,321
Medicare risk	7,367
Medicaid	26,284
Individual	1,499

Operational date: April 1992.

For profit.

Services: general medical, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating by class.

Adjusted community or experience rating.

Model type: IPA, staff.

Service area:

HMO: Kansas, Missouri.

NCQA accreditation: Full accreditation, April 1998.

Officers: Jake Mascotte, president/CEO; Tom Bowser, executive vp/COO; John Kennedy, senior vp-managed care; Roger Foreman, senior vp-marketing; Dr. Joseph Goldberg, vp/medical director.

### Blue Cross & Blue Shield of Maine

2 Gannett Drive,  
South Portland, Maine 04106;  
207-822-7000; fax: 207-822-7375  
www.mainebluecross.com

#### Type of plan: HMO/POS

Staff	
Primary practitioners	924
Board-certified	74%
Specialists	1,294
Facilities	
Hospitals	40
Pharmacies	245
Locations	390
Enrollment	
Total	76,424
Commercial	73,303
Individual	3,121
Revenues	
1998 (6 months)	\$72,298,336
1997 (12 months)	\$147,165,680

Operational date: December 1985.

Services: general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 71%

Open access plans offered.

Model type: IPA.

Service area:

HMO: Maine.

POS: Maine.

NCQA accreditation: Full accreditation, July 1997.

Officers: Keith W. Vangeison, president/CEO; Frank G. McGinty, senior vp/treasurer; Karen E. Foster, senior vp-business development; Edward J. Kane, senior vp-legal/federal affairs; Dr. Lawrence D. Baker, senior vp-medical affairs.

### Blue Cross & Blue Shield of Maryland

10455 Mill Run Circle,  
Owings Mills, Md. 21117;  
410-581-3000; fax: 410-998-5576  
www.bcbsmd.com

#### Type of plan: POS

Staff	
Primary practitioners	2,224
Board-certified	70%
Specialists	15,109
Facilities	
Hospitals	51
Pharmacies	1,200
Locations	2,251
Enrollment	
Total	146,145
Commercial	146,145
Revenues	
1998 (6 months)	\$479,760,696
1997 (12 months)	\$901,556,720

Operational date: January 1992.

Services: general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Adjusted community or experience rating.

Open access plans offered.

Model type: IPA.

Service area:

HMO: Maryland.

POS: Maryland.

Officers: William L. Jews, president/CEO; David Wolf, executive vp-medical management/strategic planning; Gregory Devou, executive vp/chief marketing officer; G. Mark Chaney, executive vp/CFO/treasurer; John Picciotto, executive vp/general counsel/secretary.

### Blue Cross & Blue Shield of Massachusetts (HMO Blue/Blue Choice)

100 Summer St.,  
Boston, Mass. 02110;  
617-832-5000  
www.bcbsma.com

#### Type of plan: HMO/POS

Staff	
Primary practitioners	4,147
Board-certified	88%
Specialists	8,220
Facilities	
Hospitals	82
Pharmacies	2,000
Locations	1,405
Enrollment	
Total	892,000
Commercial	835,000
Medicare risk	12,000
Medicaid	35,000
Individual	5,000
Other	5,000
Revenues	
1998 (6 months)	\$589,771,776
1997 (12 months)	\$1,199,280,551

Operational date: January 1992.

Services: general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 36%

Open access plans offered.

Model type: group, IPA.

Service area:

HMO: Massachusetts.

POS: Massachusetts.

NCQA accreditation: Full accreditation, July 1998.

Officers: Dr. Kathleen Jennison Goonan, vp-health affairs; W. Patrick Hughes, senior vp-sales/marketing/production management; Dale Lodge, vp-health services contracting; Mark Caron, vp-corporate information.

### Blue Cross & Blue Shield of Michigan (Blue Care Network)

25925 Telegraph,  
Southfield, Mich. 48086;  
248-354-7450; fax: 248-799-6304  
www.bcbsm.com

#### Type of plan: HMO

Staff	
Primary practitioners	2,885
Board-certified	82%
Specialists	7,246
Facilities	
Hospitals	125
Pharmacies	2,109
Locations	2,228
Enrollment	
Total	597,073
Commercial	565,336
Medicare risk	20,956
Medicaid	5,999
Individual	257
Other	5,125
Revenues	
1997 (12 months)	\$930,779,775

Operational date: May 1981.

Services: general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

Rating options:

Community rating by class.

Model type: IPA, staff.

Service area:

HMO: Michigan.

Officers: Dr. David Siegel, president/CEO; Janet Ofodile, senior vp-COO; Susan Kluge, senior vp/CFO; Debra Lantzy Talpos, senior vp/chief administrative officer.

Continued on next page

# B Health Maintenance Organizations B

Continued from previous page

cer; Dr. Douglas Woll, senior vp/chief medical officer.

## Blue Cross & Blue Shield of Nebraska (HMO Nebraska)

P.O. Box 241739, Omaha, Neb. 68124-5739; 402-392-2800; fax: 402-392-2761

Type of plan: HMO/POS

Staff	
Primary practitioners	491
Board-certified	79%
Specialists	1,121
Facilities	
Hospitals	27
Pharmacies*	279
Enrollment	
Total	34,835
Commercial	25,951
Individual	407
Other	8,477
Revenues	
1998 (6 months)	\$19,354,929
1997 (12 months)	\$35,681,793

Operational date: September 1985.

For profit.

Services: general medical, vision, chiropractic, mental, prescription, durable medical equipment. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Adjusted community or experience rating.

Members enrolled in POS plans: 42%

Model type: Group/OPA.

Service area:

HMO: Iowa, Nebraska.

POS: Iowa, Nebraska.

NCOA accreditation: Provisional accreditation, March 1998.

Officers: Maxine E. Crossley, executive vp/COO; Dr. Timothy D. Ranney, medical director; Carolyn J. Groth, director-marketing.

Contact: Carolyn J. Groth, 402-398-3613.

\* Plus 23 pharmacy chains.

## Blue Cross & Blue Shield of New Hampshire

3000 Goffs Falls Road, Manchester, N.H. 03111; 603-695-7000; fax: 603-665-5290 www.bcbsnh.com

Type of plan: HMO/POS

Staff	
Primary practitioners	954
Board-certified	79%
Specialists	4,644
Facilities	
Hospitals	35
Pharmacies	1,265
Locations	545
Enrollment	
Total	227,233
Commercial	160,694
Other	66,539
Revenues	
1998 (6 months)	\$200,900,000
1997 (12 months)	\$418,200,000

Operational date: July 1993.

Services: general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' need. Self-insured managed care products of-

ferred.

Rating options:

Adjusted community or experience rating.

Open access plans offered.

Model type: Group/OPA.

Service area:

HMO: New Hampshire.

POS: New Hampshire.

Officers: David Jensen, president/CEO; Dr. Allen Hinkle, corporate medical director; Scott Avall, vp-marketing; Christopher Parkinson, senior vp-finance; Richard Cinnell, senior vp-operations.

Contact: Nancy Brome, 603-695-7244.

## Blue Cross & Blue Shield of North Carolina (MedPoint)

5901 Chapel Hill Road, Durham, N.C. 27707-0718; 919-489-7431; fax: 919-765-7728 www.bcbsnc.com

Type of plan: POS

Staff	
Primary practitioners	2,951
Board-certified	84%
Specialists	6,546
Facilities	
Hospitals	96
Pharmacies	1,600
Enrollment	
Total	392,925
Commercial	392,925
Revenues*	
1998 (6 months)	\$91,815,000
1997 (12 months)	\$179,173,000

Operational date: February 1994.

Services: general medical, dental, vision,

chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 35%

Open access plans offered.

Model type: IPA.

Service area:

HMO: North Carolina.

POS: North Carolina.

NCOA accreditation: Full accreditation, September 1997.

Officers: Kenneth Otis, president/CEO; Bob Greczyn, executive vp/COO; Norman Phelps, senior vp-strategic services; Bob Vavrina, senior vp-human resources; Bradley Wilson, senior vp/general counsel/secretary; Dr. Bob Harris, vp-health-care management/chief marketing officer.

Contact: Information center, 800-735-2583.

\*\* Revenues do not include interest income.

## Blue Cross & Blue Shield of North Carolina (Personal Care Plan)

5901 Chapel Hill Road, Durham, N.C. 27707-0718; 919-489-7431; fax: 919-765-7728 www.bcbsnc.com

Type of plan: HMO

Staff

Primary practitioners	2,411
Board-certified	84%
Specialists	6,418

Facilities

Hospitals	87
Pharmacies	1,600

Enrollment

Total	553,206
Commercial	553,206

Revenues\*

1998 (6 months)	\$143,934,000
1997 (12 months)	\$278,598,000

Operational date: September 1981.

Services: general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 35%

Open access plans offered.

Model type: IPA.

Service area:

HMO: North Carolina.

POS: North Carolina.

NCOA accreditation: Full accreditation, September 1997.

Officers: Kenneth Otis, president/CEO; Bob Greczyn, executive vp/COO; Norman Phelps, senior vp-strategic services; Bob Vavrina, senior vp-human resources; Bradley Wilson, senior vp/general counsel/secretary; Dr. Bob Harris, vp-health-care management/chief marketing officer.

Continued on next page

**The GENEX System.**

Powerful partnering.

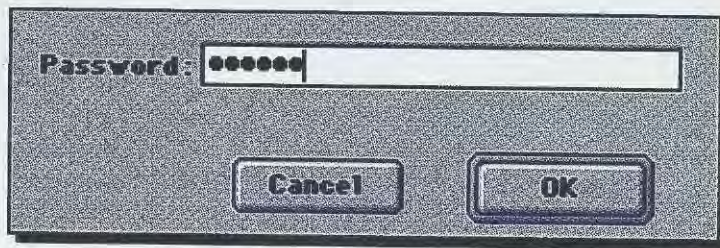
Laser-like precision in cutting excess expense and measuring performance.

1-800-31-GENEX

**GENEX**  
MANAGED CARE SOLUTIONS

Workers' Compensation, Disability, Casualty and Group Health Claims

Corporate Headquarters ▲ 440 East Swedesford Road ▲ Suite 3050 ▲ Wayne, Pennsylvania 19087 ▲ Tel: 610-964-5100 ▲ Fax: 610-964-1919



**Just  
type in  
your oldest  
child's middle  
name and hit OK.**

YOU WANT EASY ACCESS TO YOUR  
COMPANY'S INSURANCE DATA, ALL OF IT. TO  
ANALYZE A SPECIFIC LOCATION. OR ACCIDENT TYPE.  
DETERMINE LOSS TRENDS. WITH HORIZON, A SECURED  
EXTRANET SITE OFFERING DAILY INFORMATION AND SERVICES,  
ANYTHING'S POSSIBLE. IT'S ONE UNIQUE ACCESS  
POINT, WHERE EVERYTHING YOU NEED IS AT YOUR  
FINGERTIPS, SAVING TIME, MONEY. TECHNOLOGY  
CREATED TO MAKE IT EASIER AND FASTER FOR  
YOU TO DO YOUR JOB. FROM THE  
BUSINESS INSURANCE EXPERTS  
AT WAUSAU.

**The business insurance experts.**



Continued from previous page

Harris, vp-healthcare management  
**Contact:** Information center, 800-735-2583.  
*\* Revenues do not include interest income.*

## Blue Cross & Blue Shield of Western New York (Community Blue)

1901 Main St., P.O. Box 80,  
 Buffalo, N.Y. 14240;  
 716-887-6900; fax: 716-887-8993

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 905  
 Board-certified ..... 71%  
 Specialists ..... 3,128  
**Facilities**  
 Hospitals ..... 32  
 Pharmacies ..... 350  
**Enrollment**  
 Total ..... 262,331  
 Commercial ..... 239,644  
 Medicare risk ..... 695  
 Medicaid ..... 20,520  
 Individual ..... 1,472  
**Revenues**  
 1997 (12 months): ..... \$33,278,000  
**Operational date:** August 1985.

**Parent:** New York Care Plus Insurance Co.

**Services:** general medical, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Community rating.  
**Members enrolled in POS plans:** 27%  
 Open access plans offered.  
**Model type:** IPA.

**Service area:**  
 HMO: New York.  
 POS: New York.

**NCQA accreditation:** Full accreditation, February 1997.

**Officers:** Thomas P. Hartnett, president/CEO; Dr. Franklyn Campagna, medical director; John G. Anderson, senior vp/COO; Robert J. Boden, senior vp; Nora McGuire, executive director-Community Blue.

**Contact:** 716-887-6038.

## Blue Cross of Idaho (HMO Blue)

3000 E. Pine Ave.,  
 Meridian, Idaho 83642;  
 208-345-4550; fax: 208-331-7311

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 620  
 Board-certified ..... 78%  
 Specialists ..... 715  
**Facilities**  
 Hospitals ..... 42  
 Pharmacies ..... 232  
**Enrollment**  
 Total ..... 36,323  
 Commercial ..... 34,287  
 Medicare risk ..... 2,036  
**Revenues**  
 1997 (12 months): ..... \$47,022,451  
**Operational date:** November 1990.

**Services:** general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**  
 Community rating by class.  
**Members enrolled in POS plans:** 99%  
 Open access plans offered.  
**Model type:** IPA/Group/Network.

**Service area:**  
 HMO: Idaho.  
 POS: Idaho.

**Officers:** Alan Stevenson, president/CEO; Dr. Douglas Dammrose, vp/medical director; Richard Armstrong, senior vp-marketing/sales; Mike Hodge, director-national and major accounts; Joanne Webster, director-managed care operations.  
**Contact:** Denise Trepagnier, 208-331-7675.

## BlueCHOICE

1831 Chestnut St.,  
 St. Louis, Mo. 63103;  
 314-923-4444; fax: 314-923-4809  
 www.abcbs.com

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 1,032

Board-certified ..... 72%  
 Specialists ..... 2,946  
**Facilities**  
 Hospitals ..... 58  
 Pharmacies ..... 1,100  
**Enrollment**  
 Total ..... 128,241  
 Commercial ..... 106,023  
 Medicare risk ..... 5,647  
 Individual ..... 10,068  
 Other ..... 6,503

**Revenues**  
 1998 (6 months): ..... \$383,670,016  
 1997 (12 months): ..... \$719,411,008  
**Operational date:** January 1988.

**For profit.**

**Parent:** Alliance Blue Cross & Blue Shield.

**Services:** general medical, vision. Self-insured managed care products offered.

**Rating options:**  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 24%  
 Open access plans offered.  
**Model type:** IPA.

**Service area:**

HMO: Illinois, Missouri.  
 POS: Illinois, Missouri.

**Officers:** John O'Rourke, chairman/president/CEO; Sandra Van Trease, executive vp/COO; Michael Fulk, senior vp/chief marketing executive; David Williams, senior vp-medical affairs; Stuart Campbell, senior vp-client services.  
**Contact:** Randy Ressel, vp-sales.

## CCN

5251 Viewridge Court,  
 San Diego, Calif. 92123;  
 800-247-2898; fax: 619-278-1262  
 www.ccnausa.com

**Type of plan:** POS

**Staff**  
 Primary practitioners ..... 35,476  
 Board-certified ..... 73%  
 Specialists ..... 56,017

**Facilities**  
 Hospitals ..... 1,408  
 Locations ..... 35,476

**Enrollment**  
 Total ..... 88,103  
 Commercial ..... 88,103

**Revenues\***  
 1997 (12 months): ..... \$18,819,000  
**Operational date:** January 1993.

**For profit.**

**Parent:** Columbia/HCA HealthCare Corp.

**Services\*\*:** general medical, chiropractic, mental, physical therapy, ancillary services, utilization management, disability management. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Members enrolled in POS plans:** 1%  
**Model type:** Individual physicians, physician groups, physician hospital organizations.

**Service area:**

POS: Arizona, California, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Texas, Wisconsin.

**Officers:** Richard M. Mastaler, CEO; Michael O. Bell, president/COO; Mark A. Heinemeyer, senior vp/chief sales/marketing officer; Joe Manheim, senior vp-operations/integration; Dr. Laurence A. Miller, senior vp/chief medical officer.

**Contact:** Suzanne Robbins, vp-national sales, 619-654-4546.

\*Revenues provided are for Parent Co., Columbia/HCA HealthCare Corp. \*\*UR, and case management services are required.

## CaliforniaCare HMO/Blue Cross PLUS POS

21555 Oxnard St.,  
 Woodland Hills, Calif. 91367;  
 818-703-2345; fax: 818-703-2848  
 www.bluecrossca.com

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 20,247  
 Board-certified ..... 65%  
 Specialists ..... 37,124

**Facilities**  
 Hospitals ..... 375  
 Pharmacies ..... 4,696  
 Locations ..... 195

**Enrollment**  
 Total ..... 1,639,311  
 Commercial ..... 1,100,059  
 Medicare risk ..... 12,829

Medicaid ..... 395,627  
 Individual ..... 127,495  
 Other ..... 3,301

**Operational date:** June 1983.

**For profit.**

**Parent:** Wellpoint Health Networks Inc.  
**Services:** general medical, dental, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 10%  
**Model type:** group, IPA.

**Service area:**  
 HMO: California.  
 POS: California.

**NCQA accreditation:** Full accreditation, December 1996.

**Officers:** Andrew Allocco, senior vp-network development/management; David Helwig, senior vp-individual/small-group services; Rebecca Kapustay, senior vp-large-group services; Dr. Michael Kaufman, senior vp/chief medical officer; Mary Lou Martin, director-senior services.

## Capital District Physicians' Health Plan Inc.

17 Columbia Circle,  
 Albany, N.Y. 12203;  
 518-862-3700  
 www.cdphp.com

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 675  
 Board-certified ..... 79%  
 Specialists ..... 1,947

**Facilities**  
 Hospitals ..... 19  
 Pharmacies ..... 243  
 Locations ..... 336

**Enrollment**  
 Total ..... 208,917  
 Commercial ..... 188,082  
 Medicaid ..... 14,803  
 Individual ..... 929  
 Other ..... 5,103

**Revenues**  
 1998 (6 months): ..... \$157,291,744  
 1997 (12 months): ..... \$308,362,816

**Operational date:** April 1984.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Community rating. \$145 single; \$364 family per month.  
**Model type:** IPA.

**Service area:**  
 HMO: New York.  
 POS: New York.

**NCQA accreditation:** Full accreditation, June 1997.

**Officers:** Diane E. Bergman, president; Dr. John A. Collins, vp-medical affairs/medical director; Dan Colacino, vp-marketing; Mary Connolly, vp-finance; Pam Wilkes, vp-health services.

**Contact:** Marketing department, 518-862-3750.

## Capital Health Plan

P.O. Box 15349,  
 Tallahassee, Fla. 32317-5349;  
 850-383-3311; fax: 850-383-3590  
 www.capitalhealth.com

**Type of plan:** HMO

**Staff**  
 Primary practitioners ..... 112  
 Board-certified ..... 97%  
 Specialists ..... 186

**Facilities**  
 Hospitals ..... 3  
 Pharmacies ..... 40

**Enrollment**  
 Total ..... 91,180  
 Commercial ..... 87,831  
 Other ..... 3,349

**Operational date:** July 1982.

**Services:** general medical, vision, chiropractic, mental, prescription.

**Rating options:**  
 Community rating.  
**Model type:** Staff/Network.

**Service area:**  
 HMO: Florida.

**NCQA accreditation:** Full accreditation, September 1998.

**Contact:** Sue Conte.

## Carilion Health Plans

110 Campbell Ave., Suite 107,  
 Roanoke, Va. 24011;  
 800-856-5206; fax: 540-857-5205  
 www.carilion.com

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 238  
 Board-certified ..... 100%  
 Specialists ..... 453

**Facilities**  
 Hospitals ..... 10  
 Pharmacies ..... 130

**Operational date:** October 1998.

**For profit.**

**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Adjusted community or experience rating.  
**Model type:** IPA.

**Service area:**  
 HMO: Virginia.  
 POS: Virginia.

**Officers:** Carolyn Chrisman, COO; Dr. Rome H. Walker, medical director; Susan Carty, director-claims/member services; Diane Rinehard, director-provider relations; Randi Kaplan, director-finance.  
**Contact:** Bryan Hyler.

## Central Maine Partners Health Plan

2 Gannett Drive,  
 South Portland, Maine 04106;  
 207-822-7338; fax: 207-822-7375  
 www.mainebluecross.com

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 91  
 Board-certified ..... 58%  
 Specialists ..... 142

**Facilities**  
 Hospitals ..... 3  
 Pharmacies ..... 29  
 Locations ..... 26

**Enrollment**  
 Total ..... 2,975  
 Commercial ..... 2,975

**Revenues**  
 1998 (6 months): ..... \$2,371,593  
**Operational date:** January 1998.

**For profit.**

**Parent:** Blue Cross & Blue Shield of Maine/Central Maine Healthcare Corp.

**Services:** general medical, dental, vision, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 2%  
**Model type:** IPA.

**Service area:**  
 HMO: Maine.  
 POS: Maine.

**Officers:** William Young, chairman; Keith Vangeison, vice chairman; Elise Eiken, president; Marcel Bilodeau, treasurer; Beth Shorr, secretary.

## CIGNA HealthCare

900 Cottage Grove Road,  
 Hartford, Conn. 06152;  
 860-726-6000  
 www.cigna.com/healthcare

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 81,385  
 Board-certified ..... 82%  
 Specialists ..... 204,822

**Facilities**  
 Hospitals ..... 2,372  
 Pharmacies ..... 71,225

**Enrollment**  
 Total ..... 6,376,987  
 Commercial ..... 6,145,027  
 Medicare risk ..... 126,006  
 Medicaid ..... 62,715  
 Other ..... 43,239

**Revenues**  
 1998 (6 months): ..... \$4,700,299,776  
 1997 (12 months): ..... \$6,271,840,256

**For profit.**

**Services:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 43%

**Model type:** group, IPA, staff, network.  
**Service area:**

HMO: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia.

POS: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, West Virginia.

**Officers:** H. Edward Hanway, president; William L. Atwell, senior vp-national sales/delivery network; Dr. W. Allen Schaffer, senior vp-managed care operations; Marc L. Preminger, senior vp/CFO-finance; William W. Glickert, senior vp/chief marketing

## Community Care

218 W. Sixth St., Tulsa, Okla. 74119;  
 918-594-5200; fax: 918-594-5209  
 www.ccmhp.com

**Type of plan:** HMO

**Staff**  
 Primary practitioners ..... 775  
 Board-certified ..... 87%  
 Specialists ..... 2,259

**Facilities**  
 Hospitals ..... 28  
 Pharmacies ..... 304  
 Locations ..... 555

**Enrollment**  
 Total ..... 79,269  
 Commercial ..... 58,346  
 Medicare risk ..... 7,420  
 Medicaid ..... 13,503

**Operational date:** October 1993.

**For profit.**

**Parent:** Saint Francis Hospital, St. John Medical Center, St. Anthony Hospital & Mercy Health Center.

**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 2%  
**Model type:** IPA.

**Service area:**  
 HMO: Oklahoma.  
 POS: Oklahoma.

**Officers:** David Pynn, president; Dr. Jack Sommers, medical director; Al Kaufman, COO; Earle Rice, senior vp-finance; Barbara Ferrier, chief marketing officer.

**Contact:** Marketing department, 918-594-5295 ext. 5204.

\*ICAHO accreditation.

## Companion Health Care Corp.

200 Arbor Lake Drive, Suite 200,  
 P.O. Box 6170, Columbia, S.C. 29223;  
 803-786-8466; fax: 803-714-6461

**Type of plan:** HMO/POS

**Staff**  
 Primary practitioners ..... 1,159  
 Board-certified ..... 87%  
 Specialists ..... 2,979

**Facilities**  
 Hospitals ..... 49  
 Pharmacies ..... 890  
 Locations ..... 497

**Enrollment**  
 Total ..... 110,520  
 Commercial ..... 105,516  
 Medicare risk ..... 1,083  
 Individual ..... 3,921

**Revenues**  
 1998 (6 months): ..... \$59,903,088  
 1997 (12 months): ..... \$121,734,648

**Operational date:** October 1984.

**For profit.**

**Parent:** Blue Cross & Blue Shield of South Carolina.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured.

EMERGENCY PROCEDURE

# IF BACKSTRAIN OCCURS:

MAKE SURE YOUR  
CLAIMS ADMINISTRATOR  
HAS EASY-TO-ACCESS  
INFORMATION SYSTEMS.



GAB Robins doesn't just utilize the most innovative technology infrastructure, we create it. ACIS™, our Automated Claims Information System, provides timely and easy-to-access information through our ClientTell™ query and reporting tool. And with other integrated database tools, we can assess, plan and monitor medical care from first report of injury through return to work. Questions? [answers@gabrobins.com](mailto:answers@gabrobins.com) or call 888.888.4242



# C Health Maintenance Organizations E

Continued from page 6

Managed care products offered.

## Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 29%

Open access plans offered.

Model type: IPA.

Service area:

HMO: South Carolina.

POS: South Carolina.

NCOA accreditation: Full accreditation, April 1994.

Officers: Harvey Galloway, COO/executive vp; Dr. John Little, medical director/vp; Charles Campbell, vp-marketing; David Pankau, vp-operations; Ann Burnett, vp-provider network.

Contact: Nancy Reid.

## CompCare Health Services Insurance Corp.

401 W. Michigan St.,  
Milwaukee, Wis. 53203;  
414-226-5000; fax: 414-226-6229  
www.compcare.uwz.com

Type of plan: HMO/POS

### Staff

Primary practitioners ..... 1,226  
Board-certified ..... 81%  
Specialists ..... 1,621

### Facilities

Hospitals ..... 45  
Pharmacies ..... 1,090

### Enrollment

Total ..... 169,000  
Commercial ..... 136,880  
Medicaid ..... 31,893  
Individual ..... 227

### Revenues

1998 (6 months): ..... \$152,359,417  
1997 (12 months): ..... \$316,198,844

Operational date: 1971.

For profit.

Parent: United Wisconsin Services Inc.

Services: general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

Rating options:

Community rating by class.

Members enrolled in POS plans: 21%

Service area:

HMO: Wisconsin.

POS: Wisconsin.

NCOA accreditation\*

Officers: Thomas R. Hefty, chairman/president/CEO; United Wisconsin Services; Roger Formisano, president-CompCare; Mary Traver, vp-southeastern region; Dr. James Hartert, medical director; Penny Siewert, vp-regional services.

Contact: Tom Luljak, director-corporate communications, 414-226-5756.

\*Accreditation pending.

## ConnectiCare Inc.

30 Batterson Park Road,  
Farmington, Conn. 06032;  
860-674-5837; fax: 860-624-2011  
www.connecticare.com

Type of plan: HMO/POS

### Staff

Primary practitioners ..... 1,782  
Board-certified ..... 88%  
Specialists ..... 3,614

### Facilities

Hospitals ..... 29  
Pharmacies ..... 713

### Enrollment

Total ..... 206,189  
Commercial ..... 199,090  
Medicare risk ..... 6,979  
Other ..... 117

### Revenues

1998 (6 months): ..... \$84,453,369  
1997 (12 months): ..... \$283,738,638

Operational date: April 1982.

Services: general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating by class.

Members enrolled in POS plans: 18%

Open access plans offered.

Model type: IPA.

Service area:

HMO: Connecticut, Massachusetts.

POS: Connecticut, Massachusetts.

NCOA accreditation: Full accreditation, January 1998.

Officers: Marcel Gumache, president/CEO; Dr. Paul Bluestein, medical director; Dr. Ron Blumenfeld, medical director; Ida Schnipper, vp-medical operations; Eric Kaplan, vp-sales & marketing.

## CONTACT Behavioral Health System

1400 E. Southern Ave., Suite 800,  
Tempe, Ariz. 85282;  
800-888-1477; fax: 602-730-5528  
www.contactbhs.com

Type of plan: HMO

Specialty: Mental health

### Facilities

Hospitals ..... 10

### Enrollment

Total ..... 470,000  
Commercial ..... 400,000  
Medicare risk ..... 70,000

### Revenues

1998 (6 months): ..... \$6,000,000  
1997 (12 months): ..... \$11,000,000

Operational date: 1979.

Services: mental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Open access plans offered.

Model type: Mixed.

Service area:

HMO: Arizona.

POS: Arizona.

Officers: Larry Frazier, CEO; Glenn Tanita, COO; Dr. Lee Cohn, medical director; Michael Silver, director-business development.

Contact: Michael Silver.

## Co/op Optical

2424 E. Eight Mile Road,  
Detroit, Mich. 48234;  
313-366-5100; fax: 313-366-2246

Type of plan: HMO

Specialty: Vision

### Staff

Primary practitioners ..... 16  
Board-certified ..... 100%

### Facilities

Locations ..... 169

### Enrollment

Total ..... 186,936  
Commercial ..... 186,936

### Revenues

1998 (6 months): ..... \$2,472,002  
1997 (12 months): ..... \$4,807,996

Operational date: June 1970.

For profit.

Services: vision. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Model type: staff, network.

Service area:

HMO: Michigan, Ohio.

POS: Michigan, Ohio.

Officers: Ken Morris, president; Patrick Korth, CEO; Ralph Subastian, vp; Debora Matthews, CFO.

Contact: Patrick Korth.

## DMC Care

24901 Northwestern Highway,  
Suite 700, Southfield, Mich. 48075;  
248-359-5302; fax: 248-359-5301

Type of plan: POS

### Staff

Primary practitioners ..... 699  
Board-certified ..... 86%  
Specialists ..... 1,924

### Facilities

Hospitals ..... 19

### Enrollment

Total ..... 66,000  
Commercial ..... 38,000  
Other ..... 28,000

Operational date: 1991.

Parent: Detroit Medical Center, Wayne State University, DMC Private Practice Physicians.

Services: general medical. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Open access plans offered.

Model type: IPA, staff.

Service area:

POS: Michigan.

Officers: Kay M. Steusloff, president; Dr. Amos Taylor, medical director; Guy LaPrad, chairman; Jelka S. Petrovic, marketing director; Nikola Vitale, financial ad-

ministrator.

Contact: Jelka Petrovic.

## DAKOTACARE

1323 S. Minnesota Ave.,  
Sioux Falls, S.D. 57105;  
605-334-4000; fax: 605-336-0270  
www.dakotacare.com

Type of plan: HMO/POS

### Staff

Primary practitioners ..... 515  
Board-certified ..... 50%  
Specialists ..... 585

### Facilities

Hospitals ..... 65  
Pharmacies ..... 200

### Enrollment

Total ..... 78,061  
Commercial ..... 23,959  
Other ..... 54,102

### Revenues

1998 (6 months): ..... \$20,285,611  
1997 (12 months): ..... \$39,581,060

Operational date: May 1986.

For profit.

Services: general medical, dental, vision, chiropractic, mental, prescription, workers compensation. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 100%

Model type: IPA.

Service area:

HMO: South Dakota.

POS: South Dakota.

Officers: Robert D. Johnson, CEO; Kirk J. Zimmer, senior vp; Dr. William Rossing, medical director; Barbara Smith, vp; Bruce Hanson, CFO.

## Delta Care USA

1515 W. 22nd St., Suite 1200,  
Oak Brook, Ill. 60523;  
630-574-6001; fax: 630-574-6999  
www.deltadental.com

Type of plan: HMO

Specialty: Dental

### Staff

Primary practitioners ..... 6,100  
Specialists ..... 2,725

### Facilities

Locations ..... 5,300

### Enrollment

Total ..... 1,526,009  
Commercial ..... 1,526,009

Operational date: July 1995.

Parent: Delta USA (Delta Dental Plans Assn.).

Services: dental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating.

Community rating by class.

Adjusted community or experience rating.

Model type: group, network.

Service area:

HMO: California, Colorado, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

Officers: Bruce Skeggs, vp/general manager; Janis Oshensky, Jeannette Battista, directors-provider/plan relations.

## DENCAP Dental Plans Inc.

42 E. Milwaukee Ave.,  
Detroit, Mich. 48202-3231;  
313-972-1400; fax: 313-972-4662  
www.dencap.com

Type of plan: HMO

Specialty: Dental

### Staff

Primary practitioners ..... 200  
Specialists ..... 40

### Facilities

Locations ..... 150

### Enrollment

Total ..... 40,000  
Commercial ..... 20,000  
Individual ..... 20,000

### Revenues

1998 (6 months): ..... \$700,000  
1997 (12 months): ..... \$1,100,000

Operational date: September 1984.

For profit.

Services: dental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Rating options:

Community rating. \$10.50 single; \$28.00 family per month.

Community rating by class.

Model type: IPA.

Service area:

HMO: Michigan.

POS: Michigan.

Officers: James Feldman, dental director; Joseph T. Lentine, president; Roger Roberts, marketing director; James Gresham, director-operations.

Contact: Joseph T. Lentine, 313-972-1400, ext. 225.

## Direct Connection HMO/Blue Choice HMO

622 Third Ave.,  
New York, N.Y. 10017;  
212-476-1000  
www.empirehealthcare.com

Type of plan: HMO

### Staff

Primary practitioners ..... 6,117  
Specialists ..... 19,449

### Facilities

Hospitals ..... 114  
Pharmacies ..... 4,492  
Locations ..... 6,117

### Enrollment

Total ..... 635,308

### Revenues

1998 (6 months): ..... \$1,601,100,032  
1997 (12 months): ..... \$3,276,912,896

Operational date: July 1997.

Services: general medical, dental, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

Rating options:

Community rating.

Open access plans offered.

Model type: network.

Service area:

HMO: Connecticut, New Jersey, New York.

NCOA accreditation: One year accreditation, May 1997.

Officers: Dr. Michael A. Stocker, president/CEO; Gloria McCarthy, senior vp-operations/managed care; Joseph Berardo, senior vp-sales/national accounts; Dr. William Osheroff, vp/chief medical officer; Deborah Bohren, vp-communications/marketing.

## Emerald HMO

1100 Superior Ave.,  
Diamond Building, 16th Floor,  
Cleveland, Ohio 44114;  
216-241-4133; fax: 216-479-2014

Type of plan: HMO/POS

### Staff

Primary practitioners ..... 1,693  
Board-certified ..... 84%  
Specialists ..... 4,823

### Facilities

Hospitals ..... 29  
Pharmacies ..... 1,200

### Enrollment

Total ..... 40,357  
Commercial ..... 22,107  
Medicare risk ..... 2,937  
Medicaid ..... 15,313

### Revenues

1998 (6 months): ..... \$14,094,574  
1997 (12 months): ..... \$23,919,983

Operational date: January 1995.

For profit.

Parent: Emerald Health.

Services: general medical. Unbundled services available. Can be customized to meet employers' needs.

Rating options:

Adjusted community or experience rating.

Open access plans offered.

Model type: group, IPA.

Service area:

HMO: Ohio.

POS: Ohio.

Officers: Susan Simoson, president; Dr. Bradley Blackburn, acting medical director; Kip Stretton, vp-sales & marketing; Jeton Wilson, director-HMO operations; James Spear, CFO.

Contact: Emerald service center, 216-241-2701.

## Emerald Premier (POS)

1100 Superior Ave.,  
Diamond Building, 16th Floor,  
Cleveland, Ohio 44114;  
216-241-4133

Type of plan: POS

### Staff

Primary practitioners ..... 1,466  
Board-certified ..... 80%  
Specialists ..... 3,798

### Facilities

Hospitals ..... 50  
Pharmacies ..... 1,200

Continued from previous page

<b>Staff</b>	
Primary practitioners	828
Board-certified	85%
Specialists	1,976
<b>Facilities</b>	
Hospitals	38
Pharmacies	362
Locations	200
<b>Enrollment</b>	
Total	203,170
Commercial	143,692
Medicare risk	31,870
Medicaid	8,453
Individual	2,093
Other	17,062
<b>Revenues</b>	
1998 (6 months)	\$239,457,549
1997 (12 months)	\$447,113,000

Operational date: February 1977.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating. \$159.60 single; \$412.08 family per month.

Members enrolled in POS plans: 1%

Model type: group, IPA.

**Service area:**

HMO: Massachusetts.

POS: Massachusetts.

**NCOA accreditation:** One-year accreditation, November 1997.

**Officers:** James J. Egan, Margaret McKenna, interim co-executive directors; Kevin McGovern, director-finance; Dr. John Straus, medical director; Candace Race, director-sales/corporate communication.

## First Option Health Plan of New Jersey Inc.

3501 State Highway 66,  
Neptune, N.J. 07754;  
732-918-6700; fax: 732-918-6991

**Type of plan: HMO/POS**

<b>Staff</b>	
Primary practitioners	3,759
Specialists	9,582
<b>Facilities</b>	
Hospitals	89
Pharmacies	1,792
<b>Enrollment</b>	
Total	246,601
Commercial	154,318
Medicare risk	3,427
Medicaid	19,600
Individual	2,256
Other	67,000
<b>Revenues</b>	
1998 (6 months)	\$9,810,339
1997 (12 months)	\$11,976,164

Operational date: July 1995.

**For profit.**

**Parent:** Foundation Health Systems Inc.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. \*Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating by class.

\*Adjusted community or experience rating.

Members enrolled in POS plans: 34%

Model type: IPA.

**Service area:**

HMO: New Jersey.

POS: New Jersey.

**Officers:** Thomas Wilfong, president-New Jersey operations; Donald Parisi, general counsel; Marc Stein, CFO; Dr. Joseph Singer, chief medical officer.

\*Large group only.

## First Priority Health

70 N. Main St.,  
Wilkes-Barre, Pa. 18707;  
800-822-8753; fax: 570-829-0188  
www.bcnepa.com

**Type of plan: HMO/POS**

<b>Staff</b>	
Primary practitioners	502
Board-certified	77%
Specialists	1,545
<b>Facilities</b>	
Hospitals	31
Pharmacies	293
Locations	485
<b>Enrollment</b>	
Total	161,403
Commercial	134,246
Medicare risk	26,360
Individual	797
<b>Revenues</b>	
1998 (6 months)	\$1,800,000,000
1997 (12 months)	\$3,200,000,000

Operational date: January 1987.

Parent: Blue Cross of Northeastern Penn-

sylvania.

**Services:** general medical, dental, vision\*, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating. \$141.82 single;

\$361.96 family per month.

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 15%

Model type: IPA.

**Service area:**

HMO: Pennsylvania.

POS: Pennsylvania.

**NCOA accreditation:** One-year accreditation.

**Officers:** Thomas Ward, president/CEO; Denise Cesare, executive vp/COO; Michael Gallagher, senior vp/treasurer; William Phelps, vp-marketing/sales; Dr. Edward Rolde, vp-medical affairs.

**Contact:** Member services, 888-338-2211.

\*Pediatric only.

## FreeState Health Plan

10455 Mill Run Circle,  
Owings Mills, Md. 21117;  
410-528-7000; fax: 410-528-7017  
www.bcbsmd.com

**Type of plan: HMO**

<b>Staff</b>	
Primary practitioners	2,005
Board-certified	84%
Specialists	4,780
<b>Facilities</b>	
Hospitals	51
Pharmacies	1,200
Locations	1,126
<b>Enrollment</b>	
Total	438,908
Commercial	326,874
Medicare risk	26,594
Medicaid	84,555
Individual	885
<b>Revenues</b>	
1998 (6 months)	\$377,519,889
1997 (12 months)	\$449,428,978

Operational date: August 1981.

**For profit.**

**Parent:** Blue Cross & Blue Shield of Maryland.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 20%

Open access plans offered.

Model type: IPA, staff.

**Service area:**

HMO: Maryland.

POS: Maryland.

**NCOA accreditation:** One-year accreditation, December 1997.

**Officers:** William L. Jews, president/CEO; David Wolf, executive vp-medical management/strategic planning; Gregory Devou, executive vp/chief marketing officer; G. Mark Chaney, executive vp/CFO/treasurer; John Picciotto, executive vp/general counsel/secretary.

## General American Private Healthcare Systems POS Network

13045 Tesson Ferry Road,  
St. Louis, Mo. 63128;  
314-525-5938; fax: 314-525-6622  
www.group.genam.com

**Type of plan: POS**

<b>Staff</b>	
Primary practitioners	30,946
Board-certified	84%
Specialists	59,340
<b>Facilities</b>	
Hospitals	907
Pharmacies	54,000
Locations	162
<b>Enrollment</b>	
Total	275,605
Commercial	275,605
<b>Revenues</b>	
1998 (6 months)	\$1,800,000,000
1997 (12 months)	\$3,200,000,000

Operational date: 1989.

**For profit.**

Parent: General American.

**Services:** general medical, chiropractic, mental. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Adjusted community or experience rating.

Members enrolled in POS plans: 7%

Open access plans offered.

Model type: IPA.

**Service area:**

**POS:** Alabama, Arizona, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin.

**Officers:** Warren Winer, executive vp-group life & health; Dr. Chelmer Barrow Jr., medical director; Tamarra Breiner, vp-marketing/product development; Brenda Gain, director-medical management; Donna Wagner, second vp-managed care.

**Contact:** Judy Norris, product manager.

## Golden West Dental & Vision Plan Inc.

888 W. Ventura Blvd.,  
Camarillo, Calif. 93010;  
805-987-8941; fax: 805-987-2205  
www.goldenwestdental.com

**Type of plan: HMO**

<b>Staff</b>	
Primary practitioners	911
Specialists	648
<b>Facilities</b>	
Locations	911
<b>Enrollment</b>	
Total	173,523
Commercial	135,832
Individual	37,691
<b>Revenues</b>	
1997 (12 months)	\$18,702,342

Operational date: March 1973.

**For profit.**

**Services:** dental, vision. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating by class.

Model type: IPA, staff, network.

**Service area:**

HMO: California

**Officers:** Karl H. Lehmann, president; Larry Chermak, vp; Dr. William Spellman, vp-dental; Cathy Farrington, CFO.

**Contact:** Chris McConathy, sales manager, 800-995-4124 ext. 132.

## Grand Valley Health Plan

829 Forest Hill Ave. S.E.,  
Grand Rapids, Mich. 49546;  
616-949-2410; fax: 616-949-4978

**Type of plan: HMO**

<b>Staff</b>	
Primary practitioners	11
Board-certified	100%
Specialists	225
<b>Facilities</b>	
Hospitals	3
Locations	8
<b>Enrollment</b>	
Total	26,599
Commercial	26,347
Individual	252
<b>Revenues</b>	
1998 (6 months)	\$17,856,058
1997 (12 months)	\$36,132,364

Operational date: April 1982.

**For profit.**

**Services:** general medical, dental, vision, mental, prescription. Can be customized to meet employers' needs.

**Rating options:**

Community rating.

Members enrolled in POS plans: 1%

Model type: staff.

**Service area:**

HMO: Michigan.

POS: Michigan.

**Officers:** Roland Palmer, president; Dr. James Kerby, medical director; Dave Ridout, director-pharmacy services; Anne Soczawa, vp-finance/CFO; Pam Silva, marketing director.

## Great West POS/New England Financial POS

8505 E. Orchard Road,  
Englewood, Colo. 80111;  
303-689-3000; fax: 303-689-3198  
www.gwla.com

**Type of plan: POS**

<b>Staff</b>	
Primary practitioners	85,179
Specialists	226,993
<b>Facilities</b>	
Hospitals*	2,414
Pharmacies	53,653
<b>Enrollment</b>	
Total	339,349
Commercial	339,349

**For profit.**

**Services:** general medical, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Adjusted community or experience rating.

Model type: IPA.

**Service area:**

**POS:** Alabama, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin.

**Officers:** William McCallum, president/CEO; Jim Motz, executive vp-employee benefits; Marty Rosenbaum, senior vp-employee benefits operation; Steve Miller, senior vp-group sales; Dr. Steve M. Gorshow, medical director-employee benefits.

**Contact:** Michelle Keel, 303-689-5135.

\*Combined totals for HMO and POS networks.

## Group Health Cooperative of Puget Sound (Group Health/Options/Alliant Plus)

521 Wall St., Seattle, Wash. 98121;  
206-448-4140; fax: 206-448-4271  
www.ghc.org

**Type of plan: HMO/POS**

<b>Staff</b>	
Primary practitioners	1,307
Board-certified	89%
Specialists	5,211
<b>Facilities</b>	
Hospitals	66
Pharmacies	289
Locations	297
<b>Enrollment</b>	
Total	658,710
Commercial	525,327
Medicare risk	69,121
Medicaid	41,583
Individual	22,679
<b>Revenues</b>	
1997 (12 months)	\$1,255,446,016

Operational date: January 1947.

**Services:** general medical, vision, chiropractic, mental, prescription, chemical dependency, preventive medicine/health education. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 22%

Model type: Mixed.

**Service area:**

HMO: Idaho, Washington.

POS: Idaho, Washington.

**NCOA accreditation:** Full accreditation, 1995.

**Officers:** Cheryl Scott, president; Dr. Louise Liang, medical director; Jim Truess, vp/CFO; Denise Honzel, vp-marketing/sales/insurance services; Dorothy Teeter, vp-clinical planning/improvement.

**Contact:** Fran M. Moen, 206-448-4618.

## Group Health Cooperative of South Central Wisconsin

8202 Excelsior Drive,  
Madison, Wis. 53717;  
608-251-3356; fax: 608-828-9333  
www.ghc-hmo.com

**Type of plan: HMO/POS**

<b>Staff</b>	
Primary practitioners	110
Board-certified	90%
Specialists	702
<b>Facilities</b>	
Hospitals	6
Pharmacies	102
Locations	28
<b>Enrollment</b>	
Total	43,944
Commercial	22,948
Medicare risk	491
Medicaid	1,547
Individual	661
Other	18,297
<b>Revenues</b>	
1998 (6 months)	\$36,083,000
1997 (12 months)	\$66,697,195

Operational date: March 1976.

Parent: Family Health Plan Cooperative.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating by class.

Members enrolled in POS plans: 1%

Model type: Staff/Network.

**Service area:**

HMO: Wisconsin.

POS: Wisconsin.

**NCOA accreditation:** Full accreditation, October 1995.

**Officers:** Lawrence Zanoni, executive director; Dr. Michael Ostrov, medical director; Thomas Mottard, marketing director; Edward Pautz, finance director; Kassie Remo, clinic director.

## HIP

7 W. 34th St., New York,  
N.Y. 10001; 212-630-5000  
www.hipusa.com

**Type of plan: HMO/POS**

<b>Staff</b>	
Primary practitioners	7,040
Board-certified	84%
Specialists	16,023
<b>Facilities</b>	
Hospitals	228
Pharmacies	6,018
Locations	7,040
<b>Enrollment</b>	
Total	1,146,536
Commercial	916,123
Medicare risk	122,461
Individual	107,952
<b>Revenues</b>	
1998 (6 months)	\$1,105,300
1997 (12 months)	\$2,169,270

Operational date: March 1947.

**Services:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation, preventive care, health & wellness programs. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating.

Community rating by class.

Members enrolled in POS plans: 5%

Open access plans offered.

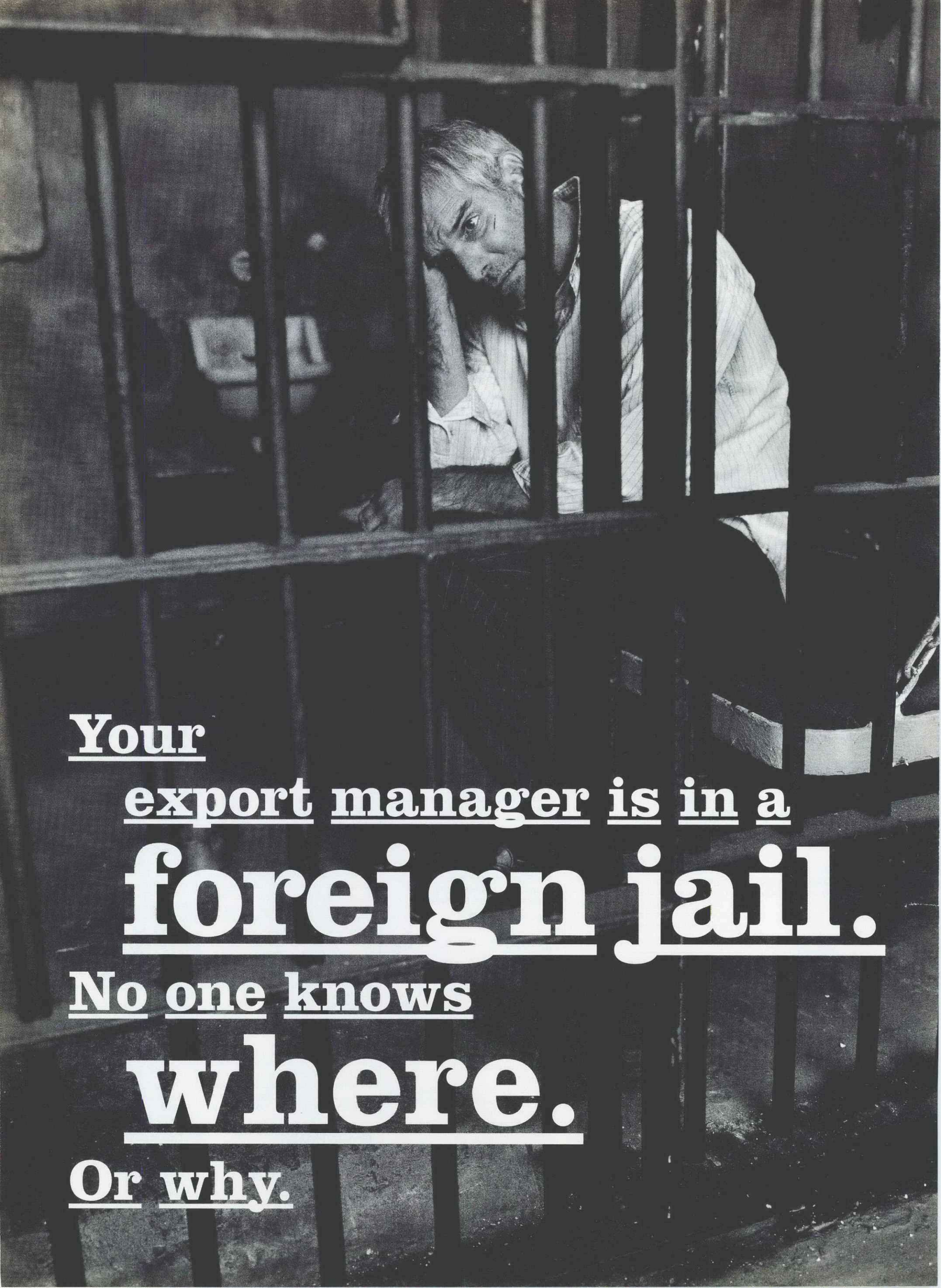
Model type: group, IPA, network.

**Service area:**

HMO: Florida, New Jersey, New York, Pennsylvania.

POS: Florida, New Jersey, New York, Pennsylvania.

**NCOA accreditation\*:** Full accreditation.  
**Officers:** Anthony L. Watson, chairman/CEO; Daniel T



Your

export manager is in a

foreign jail.

No one knows

where.

Or why.

**Y**OU sent him halfway around the world to mine opportunity. He's a valuable employee. He's in trouble. What should you do? Do you know the laws? The culture? The courts?

This is the real world small companies live in when they work overseas. When things go wrong, they go wrong on a large scale. And if your company is not properly covered, the world becomes an ugly place.

How can AIG help? By doing things others can't. By taking what you know about "insurance" and turning that notion on its head.

# Who insures you?

Take our WORLD RISK<sup>SM</sup> coverage. It goes far beyond the mere coverage of method of shipment or unforeseen events. Our coverages insure you against property damage, product liability, marine and foreign travel accidents, kidnapping, ransom, and extortion, and provide for emergency medical assistance.

Perhaps our greatest strength lies in our ability to act swiftly most anywhere. We bring a truly international perspective to doing business. This organization was founded overseas 80 years ago and has grown to become one of the largest multinational insurers in the world.

Today, because we have operations in virtually every major market, we have people who bring a local understanding to your business, who grasp the intricacies of a foreign culture, who can negotiate foreign law. We're usually the first to roll out the carpet in emerging markets.

This experience uniquely positions us to work where others can't, to tackle problems others shy away from. And because our reputation is solidly backed by Triple-A-rated financial strength, you can rest assured that the AIG Companies will be there for you.

So no matter what the risk, no matter where the risk, the AIG Companies possess the experience, sophistication, and global resources to custom-tailor a policy that places a buffer between you and the unexpected.

Call your broker or e-mail [daniel.confalone@aig.com](mailto:daniel.confalone@aig.com) to find out more about our WORLD RISK<sup>SM</sup> coverage.

**What's the worst that could happen? That's what we think about every day.**

**WORLD LEADERS IN INSURANCE AND FINANCIAL SERVICES**  
American International Companies, 70 Pine Street, Dept. A, New York, NY 10270. [www.aig.com](http://www.aig.com)



# H Health Maintenance Organizations H

Continued from page 9

<b>Enrollment</b>	
Total	1,303,866
Commercial	1,144,207
Medicare risk	62,449
Medicaid	55,113
Individual	31,531
Other	10,566
<b>Revenues</b>	
1998 (6 months)	\$1,316,280,960
1997 (12 months)	\$2,347,966,976

**Operational date:** October 1969.  
**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating. \$202.08 single; \$543.85 family per month.  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 6%  
**Model type:** group, staff, IPA.  
**Service area:**

**HMO:** Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont.  
**POS:** Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont.  
**NCQA accreditation:** Full accreditation, February 1997.  
**Officers:** Allan I. Greenberg, president/CEO; Dr. Joseph L. Dorsey, senior vp/corporate medical director; Thomas J. Brophy, senior vp/CFO; John J. Burke, vp-medical director's office; Geoffrey J. Coffman, senior vp-regional operations.  
**Contact:** Member services department, 888-333-4742.

## Health 123

**706 Church St., Suite 500, Nashville, Tenn. 37203; 615-782-7800; fax: 615-782-7813 www.health123.com**

<b>Type of plan:</b> HMO	
<b>Staff</b>	
Primary practitioners	2,519
Board-certified	85%
Specialists	6,228
<b>Facilities</b>	
Hospitals	98
<b>Enrollment</b>	
Total	59,759
Commercial	49,572
Medicare risk	10,187

**Operational date:** August 1994.  
**For profit.**  
**Services:** general medical. Unbundled services available. Can be customized to meet employers' needs.  
**Model type:** network.  
**Service area:**  
**HMO:** Tennessee.  
**Officers:** Dr. James Geraughty, CEO; Amy Williams, COO; Dr. Douglas Henry, medical director; Mike Bailey, CFO; Jeff Forshee, vp-sales/marketing.  
**Contact:** Gate Nance.

## Health Care Plan

**28 Church St., Suite 100, Buffalo, N.Y. 14202; 716-847-0881; fax: 716-847-1257 www.healthcareplan.org**

<b>Type of plan:</b> HMO/POS	
<b>Staff</b>	
Primary practitioners	946
Board-certified	84%
Specialists	1,498
<b>Facilities</b>	
Hospitals	31
Pharmacies	350
Locations	11
<b>Enrollment</b>	
Total	162,407
Commercial	122,674
Medicare risk	17,536
Medicaid	4,554
Individual	1,888
Other	15,755
<b>Revenues</b>	
1997 (12 months)	\$241,585,146

**Operational date:** September 1978.  
**Services:** general medical, vision, chiropractic, mental, prescription, workers compensation. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating. \$115.79 single; \$369.03 family per month.  
**Members enrolled in POS plans:** 60%  
**Open access plans offered.**  
**Model type:** group, IPA.  
**Service area:**  
**HMO:** New York.  
**POS:** New York.

**NCQA accreditation:** Full accreditation, July 1998.  
**Officers:** Dr. Arthur Goshin, president/CEO; Timothy Finan, executive vp/COO; Dr. Gregg Broffman, Dr. Cary Vastola, medical directors; Paul Huefner, CFO; Leslylinda Lannan, senior vp-marketing.

## Health Net

**21600 Oxnard St., Woodland Hills, Calif. 91367; 800-522-0088; fax: 818-676-6992 www.healthnet.com**

<b>Type of plan:</b> HMO/POS	
<b>Staff</b>	
Primary practitioners	12,052
Board-certified	80%
Specialists	24,218
<b>Facilities</b>	
Hospitals	423
Pharmacies	4,109
Locations	6,962
<b>Enrollment</b>	
Total	2,301,205
Commercial	1,674,853
Medicare risk	154,834
Medicaid	392,044
Individual	60,440
Other	19,034
<b>Revenues</b>	
1998 (6 months)	\$1,835,485,831
1997 (12 months)	\$3,487,918,610

**Operational date:** February 1977.  
**For profit.**  
**Parent:** Foundation Health Systems Inc.  
**Services:** general medical, dental, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Members enrolled in POS plans:** 6%  
**Open access plans offered.**  
**Model type:** group, IPA, individual.  
**Service area:**  
**HMO:** California.  
**POS:** California.

**NCQA accreditation:** Full accreditation, July 1998.  
**Officers:** Cora Tellez, president/CEO; Jeffrey J. Bairstow, CFO/executive vp-finance/administration; Michael L. Close, senior vp-commercial sales/marketing.  
**Contact:** Ron Yukelson, vp-public relations, 818-676-7666.

## Health New England

**1 Monarch Place, Springfield, Mass. 01144; 413-787-4000; fax: 413-734-3356**

<b>Type of plan:</b> HMO/POS	
<b>Staff</b>	
Primary practitioners	368
Board-certified	83%
Specialists	921
<b>Facilities</b>	
Hospitals	9
Pharmacies	143
Locations	377
<b>Enrollment</b>	
Total	81,290
<b>Revenues</b>	
1998 (6 months)	\$60,652,777
1997 (12 months)	\$109,046,976

**Operational date:** January 1986.  
**For profit.**  
**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating.  
**Members enrolled in POS plans:** 10%  
**Model type:** IPA.  
**Service area:**  
**HMO:** Connecticut, Massachusetts.  
**POS:** Connecticut, Massachusetts.  
**NCQA accreditation:** Full accreditation, September 1998.  
**Officers:** Peter F. Straley, president/CEO; Philip M. Pin, vp/COO; Thomas Ebert, vp/medical director; Bruce Ruder, vp-marketing; James Kessler, vp/legal counsel.

## Health Options Inc. (Blue Cross & Blue Shield of Florida)

**P.O. Box 1798, Jacksonville, Fla. 32231; 904-905-3039; fax: 904-905-4849**  
**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners	3,570
Board-certified	64%
Specialists	9,717
<b>Facilities</b>	
Hospitals	145
<b>Enrollment</b>	
Total	700,098
Commercial	562,783
Medicare risk	111,561
Individual	25,664
<b>Revenues</b>	
1998 (6 months)	\$760,200,000
1997 (12 months)	\$1,345,400,064

**Operational date:** September 1984.  
**For profit.**  
**Services:** general medical, chiropractic, mental, contract with vendors for specialty care. Can be customized to meet employers' needs.  
**Rating options:**  
 Community rating by class.  
**Members enrolled in POS plans:** 9%  
**Model type:** group, IPA.  
**Service area:**  
**HMO:** Alabama, Florida.  
**POS:** Alabama, Florida.

**NCQA accreditation:** Full accreditation, May 1997.  
**Officers:** William E. Flaherty, chairman; Michael Cascone Jr., president/CEO; R. Chris Doerr, senior vp-finance/CFO; Thomas E. Albright, senior vp/chief marketing executive; William O'Nale, HMO product manager.  
**Contact:** William O'Nale.

## The Health Plan

**52160 National Road E., St. Clairsville, Ohio 43950; 740-695-3585; fax: 740-695-5297 www.healthplan.org**

<b>Type of plan:</b> HMO	
<b>Staff</b>	
Primary practitioners	331
Board-certified	65%
Specialists	742
<b>Facilities</b>	
Hospitals	22
Pharmacies	314
<b>Enrollment</b>	
Total	118,782
Commercial	60,586
Medicare risk	7,580
Medicaid	18,286
Individual	3,271
Other	29,059
<b>Revenues</b>	
1998 (6 months)	\$70,332,512
1997 (12 months)	\$140,855,296

**Operational date:** November 1979.  
**Services:** general medical, vision, chiropractic, mental, prescription, workers compensation, EAP. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating. \$132 single; \$361 family per month.  
 Community rating by class.  
 Adjusted community or experience rating.  
**Model type:** IPA.  
**Service area:**  
**HMO:** Ohio, West Virginia.  
**NCQA accreditation:** Full accreditation, December 1997.  
**Officers:** Phil Wright, CEO; Dr. Bruce Raymond, medical director; Dave Mathieu, vp-marketing; Patti Fast, vp-operations; John Yeager, CFO.  
**Contact:** Dave Mathieu.

## Health Plan of Nevada Inc.

**P.O. Box 15645, Las Vegas, Nev. 89114-5645; 702-242-7300; fax: 702-240-4824 www.sierrahealth.com**

<b>Type of plan:</b> HMO/POS	
<b>Staff</b>	
Primary practitioners	563
Board-certified	68%
Specialists	1,024
<b>Facilities</b>	
Hospitals	18
Pharmacies	312
<b>Enrollment</b>	
Total	173,299
Commercial	132,952
Medicare risk	34,317
Medicaid	2,481
Individual	3,549
<b>Revenues</b>	
1998 (6 months)	\$199,135,699
1997 (12 months)	\$360,621,000

**Operational date:** August 1982.  
**For profit.**  
**Parent:** Sierra Health Services Inc.

**Services:** general medical, dental, vision, chiropractic, mental, prescription.  
**Rating options:**  
 Community rating by class.  
**Members enrolled in POS plans:** 47%  
**Model type:** group, IPA, network.  
**Service area:**  
**HMO:** Arizona, Nevada.  
**POS:** Arizona, Nevada.

**NCQA accreditation:** Full accreditation, August 1998.  
**Officers:** Jonathon W. Bunker, president; Dr. Sameer Abu-Sameah, vp/regional medical director; Barbara Christiansen, associate vp-network development/contracts; Dave Marlon, vp/COO-operations; Don Giancursio, vp-sales/marketing.

## HealthAmerica Pennsylvania Inc.

**2575 Interstate Drive, Harrisburg, Pa. 17110-9339; 717-540-4260; fax: 717-540-6316 www.healthamerica.cvtv.com**

<b>Type of plan:</b> HMO	
<b>Staff</b>	
Primary practitioners	2,918
Board-certified	85%
Specialists	7,041
<b>Facilities</b>	
Hospitals	112
Pharmacies	1,946
Locations	1,705
<b>Enrollment</b>	
Total	256,415
Commercial	232,477
Medicare risk	23,938
<b>Revenues</b>	
1998 (6 months)	\$237,047,740
1997 (12 months)	\$459,595,183

**Operational date:** June 1975.  
**For profit.**  
**Parent:** Coventry Corp.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating by class.  
**Model type:** IPA/Network.  
**Service area:**  
**HMO:** Ohio, Pennsylvania, West Virginia.  
**NCQA accreditation:** Full accreditation, September 1996.

**Officers:** Francis S. Soistman Jr., president/CEO; Jan Hodges, CFO; Tim Guarneschelli, vp/general counsel; Dr. John C. Wallendjack, vp-medical affairs; Michael Brady, senior vp-sales/marketing.  
**Contact:** Shelli D. Hake, manager-marketing administration, 717-540-6347.  
*\*Includes revenue from POS plans.*

## HealthAmerica Pennsylvania Inc./HealthAssurance

**2575 Interstate Drive, Harrisburg, Pa. 17110-9339; 717-540-4260; fax: 717-540-6316 www.healthamerica.cvtv.com**

<b>Type of plan:</b> POS	
<b>Staff</b>	
Primary practitioners	2,742
Board-certified	85%
Specialists	6,627
<b>Facilities</b>	
Hospitals	110
Pharmacies	1,946
Locations	1,630
<b>Enrollment</b>	
Total	95,864
Commercial	95,864
<b>Revenues</b>	
1998 (6 months)	\$237,047,744
1997 (12 months)	\$459,595,008

**Operational date:** August 1992.  
**For profit.**  
**Parent:** Coventry Corp.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating by class.  
**Model type:** IPA/Network.  
**Service area:**  
**POS:** Ohio, Pennsylvania, West Virginia.  
**NCQA accreditation:** Full accreditation, September 1996.  
**Officers:** Francis S. Soistman Jr., president/CEO; Jan Hodges, CFO; Tim Guarneschelli, vp/general counsel; Dr. John C. Wallendjack, vp-medical affairs; Michael

Brady, senior vp-sales/marketing.  
**Contact:** Shelli D. Hake, manager-marketing administration, 717-540-6347.  
*\*Includes revenues from HMO plans.*

## HealthNet Inc.

**2300 Main St., Suite 700, Kansas City, Mo. 64108; 816-221-8400; fax: 816-221-1870 www.healthnet-kc.com**

<b>Type of plan:</b> HMO	
<b>Staff</b>	
Primary practitioners	655
Board-certified	89%
Specialists	1,924
<b>Facilities</b>	
Hospitals	20
Pharmacies	425
Locations	206
<b>Enrollment</b>	
Total	80,212
Commercial	43,296
Medicare risk	10,734
Medicaid	10,487
Other	15,695
<b>Revenues</b>	
1998 (6 months)	\$60,857,880
1997 (12 months)	\$82,419,632

**Operational date:** June 1994.  
**For profit.**  
**Parent:** Mid-America Health Partners Inc.  
**Services:** general medical, mental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Adjusted community or experience rating.  
**Model type:** IPA.  
**Service area:**  
**HMO:** Kansas, Missouri.  
**Officers:** Andrew Dahl, CEO/president; Tom Halvorson, executive vp-marketing/development; Jeff Kunkle, senior vp-operations/CFO; Dr. Ronald Parton, senior vp/medical officer; Carolyn Adair, vp-marketing/sales.  
**Contact:** Laurie Rockhill, director-client development.

## HealthPlus of Michigan Inc.

**2050 S. Linden Road, Flint, Mich. 48501-1700; 810-230-2000; fax: 810-230-2208 www.healthplus.com**

<b>Type of plan:</b> HMO/POS	
<b>Staff</b>	
Primary practitioners	439
Board-certified	63%
Specialists	985
<b>Facilities</b>	
Hospitals	11
Pharmacies	1,100
Locations	289
<b>Enrollment</b>	
Total	135,678
Commercial	85,572
Medicare risk	881
Medicaid	34,700
Individual	454
Other	14,071
<b>Revenues</b>	
1998 (6 months)	\$117,728,000
1997 (12 months)	\$208,910,000

**Operational date:** October 1979.  
**Services:** general medical, chiropractic, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.  
**Rating options:**  
 Community rating. \$180.05 single; \$460.71 family per month.  
**Members enrolled in POS plans:** 1%  
**Model type:** IPA, network.  
**Service area:**  
**HMO:** Michigan.  
**POS:** Michigan.  
**NCQA accreditation:** Full accreditation, May 1997.  
**Officers:** Paul A. Fuhs, president/CEO; Matt Mendrygal, vp-finance/operations; John Mathewson, vp-marketing; Dr. Lowell Weinter, vp/corporate medical director; Dan Champney, vp-human resources/general counsel; Bruce Hill, vp-regional operations/business development.  
**Contact:** Customer service, 800-332-9161.

## Heritage National Health Plan Inc.

**1300 River Drive, Moline, Ill. 61265; 309-765-1200; fax: 309-748-1024**  
**Type of plan:** HMO/POS

Continued on next page

# H Health Maintenance Organizations K

Continued from previous page

<b>Staff</b>	
Primary practitioners.....	3,409
Board-certified.....	76%
Specialists.....	4,859
<b>Facilities</b>	
Hospitals.....	176
Pharmacies.....	3,300
Locations.....	14
<b>Enrollment</b>	
Total.....	348,435
Commercial.....	293,922
Medicare risk.....	4,713
Medicaid.....	49,712
Other.....	88
<b>Revenues</b>	
1998 (6 months).....	\$183,156,474
1997 (12 months).....	\$334,439,821

**Operational date:** August 1995.  
**For profit.**  
**Parent:** John Deere Health Care.  
**Services:** general medical, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 29%  
**Open access plans offered.**  
**Model type:** IPA.  
**Service area:**

HMO: Illinois, Iowa, South Carolina, Tennessee, Virginia, Wisconsin.  
**NCOA accreditation:** Full accreditation, November 1998.

**Officers:** John J. Jenkins, president; Dr. Richard L. Bartsh, senior vp/medical director; Charles Parson, senior vp-operations; Dan C. McCabe, senior vp/CFO; David W. Anderson, senior vp-marketing.  
**Contact:** Merrill Johnson, manager-national accounts, 309-765-1461.

## Highmark Blue Cross & Blue Shield (Select Blue POS)

1 Fifth Ave. Place,  
Pittsburgh, Pa. 15222;  
412-544-7000; fax: 412-544-6911  
www.highmark.com

**Type of plan:** POS

<b>Staff</b>	
Primary practitioners.....	2,324
Board-certified.....	82%
Specialists.....	4,081
<b>Facilities</b>	
Hospitals.....	85
Pharmacies.....	1,200
Locations.....	6
<b>Enrollment</b>	
Total.....	886,608
Commercial.....	886,608
<b>Revenues</b>	
1998 (6 months).....	\$726,583
1997 (12 months).....	\$1,371,330

**Operational date:** January 1992.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Community rating. \$173.15 single; \$418.73 family per month.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 21%  
**Open access plans offered.**  
**Model type:** network.  
**Service area:**

POS: Pennsylvania.  
**Officers:** John S. Brouse, president; James M. Klingensmith, chairman; Dr. Kenneth R. Melani, executive vp; Sandra R. Tomlinson, senior vp; Carl Smollinger, executive vp-sales.

## Hillcrest Firstcare

3115 Pine Ave., Suite 10,  
Waco, Texas, 76708;  
254-202-5300; fax: 254-202-5310

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners.....	121
Board-certified.....	85%
Specialists.....	230
<b>Facilities</b>	
Hospitals.....	18
Pharmacies.....	155
Locations.....	139
<b>Enrollment</b>	
Total.....	16,168
Commercial.....	15,521
Individual.....	647
<b>Revenues</b>	
1998 (6 months).....	\$8,352,754

1997 (12 months).....	\$6,122,706
-----------------------	-------------

**Operational date:** September 1996.  
**For profit.**  
**Parent:** Hillcrest Baptist Medical Center.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Community rating by class.  
Adjusted community or experience rating.  
**Service area:**

HMO: Texas.  
**Officers:** Donald K. Reeves, regional executive director; Dr. James E. Gray, regional medical director; Judy Johnson, nurse manager-utilization management; Chris Green, professional relations coordinator.  
**Contact:** Donald K. Reeves.

## Horizon Blue Cross & Blue Shield of New Jersey (Horizon HMO/Horizon POS)

3 Penn Plaza E., Suite PP-14R,  
Newark, N.J. 07105;  
973-466-4000; fax: 973-466-8125  
www.horizon-bcbnsj.com

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	3,228
Board-certified.....	82%
Specialists.....	8,787
<b>Facilities</b>	
Hospitals.....	71
<b>Enrollment</b>	
Total.....	648,447
Commercial.....	500,104
Medicare risk.....	32,832
Medicaid.....	101,057
Individual.....	7,279
Other.....	7,175
<b>Revenues</b>	
1998 (6 months).....	\$312,475,104
1997 (12 months).....	\$500,966,912

**Operational date:** 1973.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 46%  
**Open access plans offered.**  
**Model type:** IPA, staff.  
**Service area:**

HMO: New Jersey, Pennsylvania.  
POS: New Jersey, Pennsylvania.  
**NCOA accreditation:** One year accreditation, December 1997.  
**Officers:** Christy Bell, COO; Donna Celestini, vp; John Sweeney, Ann Sylvestro, directors; Dr. Raymond Cogen, regional medical director.  
**Contact:** Susan Crooks, project administrator.

## HumanaHMO

500 W. Main St.,  
Louisville, Ky. 40202;  
502-580-1000  
www.humana.com

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners**.....	73,500
<b>Facilities*</b>	
Hospitals.....	1,100
<b>Enrollment</b>	
Commercial.....	1,600,100
Medicare risk.....	501,000
Medicaid.....	630,200
Other.....	1,096,300
<b>Revenues</b>	
1998 (6 months).....	\$4,848,000,000
1997 (12 months).....	\$8,036,000,000

**Operational date:** 1984.  
**For profit.**  
**Parent:** Humana Inc.  
**Services\*\*\*:** general medical, dental, prescription, workers compensation. Unbundled services available.  
**Service area:**  
HMO: Arizona, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Missouri, Nevada, Ohio, Puerto Rico, Texas, Wisconsin.  
POS: Arizona, Nevada.  
**NCOA accreditation:** Full accreditation.

**Officers:** Gregory H. Wolf, president/CFO; James E. Murray, vp/CFO; Dr. Jerry D. Reeves, senior vp/chief medical officer; Bruce D. Perkins, senior vp-national contracting; Michael B. McCallister, senior vp-health systems management.  
\*As of Dec. 31, 1997. \*\*Includes specialists. \*\*\*Varies by market.

## IU Health Plan

3901 W. 86th St., Suite 230,  
Indianapolis, Ind. 46268;  
317-871-8811; fax: 317-871-8833

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	104
Board-certified.....	83%
Specialists.....	395
<b>Facilities</b>	
Hospitals.....	5
Pharmacies.....	63
Locations.....	20
<b>Enrollment</b>	
Total.....	25,491
Commercial.....	10,743
Other.....	14,748

**Operational date:** November 1996.  
**For profit.**  
**Parent:** IU Medical Group-Primary Care.  
**Services:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 12%  
**Model type:** group.  
**Service area:**  
HMO: Indiana.  
POS: Indiana.

**Officers:** Kimberly Singleton, president; John Fitzgerald, chief medical officer; Celia Surface-Bruder, CFO; Joe Solari, chief marketing officer.  
**Contact:** LeAnne Lary, 317-871-8830.

## Independent Health

200 White Plains Road,  
Tarrytown, N.Y. 10591;  
914-631-0939; fax: 914-631-4870  
www.independenthealth.com

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners.....	2,015
Specialists.....	4,341
<b>Facilities</b>	
Hospitals.....	53
Pharmacies.....	1,502
<b>Enrollment</b>	
Total.....	28,476
Commercial.....	23,945
Individual.....	562
<b>Revenues</b>	
1998 (6 months).....	\$29,951,400
1997 (12 months).....	\$68,933,504

**Operational date:** May 1986.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Community rating. \$188.76 single; \$483.23 family per month.  
**Members enrolled in POS plans:** 50%  
**Model type:** IPA.  
**Service area:**  
HMO: New York.  
POS: New York.

**Officers:** Frank Colantuono, president/CEO; William Yurkowski, executive director; Dr. Carol Baum, medical director; Karen Turner, assistant director-marketing.  
**Contact:** Barbara Byers.

## Independent Health

511 Farber Lakes Drive,  
Buffalo, N.Y. 14221;  
716-631-3001; fax: 716-635-4880  
www.independenthealth.com

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	1,125
Board-certified.....	90%
Specialists.....	1,589
<b>Facilities</b>	
Hospitals.....	34
Pharmacies.....	360
<b>Enrollment</b>	
Total.....	407,320
Commercial.....	360,343
Medicare risk.....	24,864
Medicaid.....	20,281
Individual.....	1,832

<b>Revenues</b>	
1998 (6 months).....	\$304,055,808
1997 (12 months).....	\$545,828,112

**Operational date:** February 1980.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
Community rating. \$100.51 single; \$271.88 family per month.  
**Members enrolled in POS plans:** 5%  
**Model type:** IPA.  
**Service area:**  
HMO: New York.  
POS: New York.

**NCOA accreditation:** Full accreditation, August 1997.  
**Officers:** Frank Colantuono, president/CEO; William McHugh, executive vp/COO; Dr. Michael Cropp, medical director; Carol Cassell, vp-health care operations; Karen R. Slepchuk, director-sales.  
**Contact:** Barbara Byers.

## Intergroup of Arizona Inc. (HMO)

930 N. Finance Center Drive,  
Tucson, Ariz. 85710;  
800-289-2818; fax: 520-751-5777  
www.intergroupofarizona.com

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	1,065
Board-certified.....	79%
Specialists.....	2,653
<b>Facilities</b>	
Hospitals.....	50
Pharmacies.....	250
<b>Enrollment</b>	
Total.....	349,066
Commercial.....	273,477
Medicare risk.....	48,719
Individual.....	26,870
<b>Revenues</b>	
1998 (6 months).....	\$314,431,904

**Operational date:** March 1981.  
**For profit.**  
**Parent:** Foundation Health Systems Inc.  
**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**Rating options:**  
Community rating by class.  
**Members enrolled in POS plans:** 1%  
**Open access plans offered.**  
**Model type:** group, IPA, PHO, independent.  
**Service area:**  
HMO: Arizona.  
POS: Arizona.

**NCOA accreditation:** Full accreditation.  
**Officers:** Edward Munno Jr., president/CEO; Matt Francis, vp-sales/marketing; Dr. Ross D. Henderson, vp-medical affairs; Tammy Stoltz, director-provider relations; Sandra Habowski, vp-provider development.  
**Contact:** Matt Francis, 602-912-8156.

## Intergroup of Utah Inc.

127 S. 500 E., Suite 510,  
Salt Lake City, Utah 84102;  
800-728-8824; fax: 801-297-4585  
www.intergroup-utah.com

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners.....	663
Board-certified.....	90%
Specialists.....	1,129
<b>Facilities</b>	
Hospitals.....	12
Pharmacies.....	272
Locations.....	12
<b>Enrollment</b>	
Total.....	9,051
Commercial.....	9,051
<b>Revenues</b>	
1998 (6 months).....	\$6,602,215
1997 (12 months).....	\$12,000,000

**Operational date:** April 1993.  
**For profit.**  
**Parent:** Foundation Health Systems Inc.  
**Services:** general medical, vision, chiropractic, mental, prescription, substance abuse. Can be customized to meet employers' needs.  
**Rating options:**  
Community rating by class.  
Adjusted community or experience rating.  
**Model type:** IPA, network.  
**Service area:**  
HMO: Utah.  
**Officers:** Dr. Douglas Slawson, medical

director; Edward Munno Jr., president/CEO; Sandra Habowski, vp-provider development; Gregory Schmidt, director-plan administration/sales/marketing.  
**Contact:** Linnea Bentz, account executive-national accounts, 801-268-4016.

## Intracorp

1601 Chestnut St., TLP-11,  
Philadelphia, Pa. 19192-2116;  
215-761-7100; fax: 215-761-7458  
www.intracorp.com

**Type of plan:** POS  
**Operational date:** 1970.  
**For profit.**  
**Services:** general medical, workers compensation, workers compensation with gatekeeper.  
**Service area:**

HMO: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

POS: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

**Officers:** Scott Richardson, vp-networks; Dennis Mouras, president; Kenneth Ross, senior vp-marketing; William Loucks, senior vp-finance; Eileen Auen, senior vp-operations; Dr. Allen Woolf, senior vp-medical.  
**Contact:** Betty J. Nelson, director-marketing services, 215-761-7146.

## Kaiser Foundation Health Plan Inc.

1 Kaiser Plaza,  
Oakland, Calif. 94612;  
510-271-6886; fax: 510-271-6490  
www.kaiserpermanente.org

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	8,190
Board-certified.....	82%
Specialists.....	19,525
<b>Facilities</b>	
Hospitals.....	482
Pharmacies.....	8,810
Locations.....	1,470
<b>Enrollment</b>	
Total.....	8,853,782
Commercial.....	6,870,691
Medicare risk.....	582,053
Medicaid.....	219,533
Individual.....	904,607
Other.....	276,898
<b>Revenues</b>	
1998 (6 months).....	\$7,600,000,000
1997 (12 months).....	\$14,400,000,000

**Parent:** Kaiser Permanente.  
**Services:** general medical, vision, mental, prescription, workers compensation, health education, preventive care. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**  
Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 1%  
**Model type:** group, IPA, network.  
**Service area:**  
HMO: California, Colorado, Connecticut, District of Columbia, Georgia, Hawaii, Kansas, Maryland, Massachusetts, Missouri, New York, North Carolina, Ohio, Oregon, Vermont, Virginia, Washington.  
POS: California, Colorado, Connecticut, District of Columbia, Georgia, Hawaii, Kansas, Maryland, Massachusetts, Missouri, New York, North Carolina, Ohio, Oregon, Vermont, Virginia, Washington.  
**NCOA accreditation:** Accreditation varies by state.

# K Health Maintenance Organizations M

Continued from previous page

**Officers:** Dr. David M. Lawrence, chairman/CEO; Richard G. Barnaby, president/COO; L. Dale Crandall, senior vp/CFO; Bob Crane, senior vp/chief administrative officer; Dr. William A. Gillespie, senior vp-group operations/quality management/president-division; Kathy Swenson, senior vp-communications/marketing/sales; Dee Jay Mailer, secretary.

## Keystone Health Plan Inc.

**1 Fifth Ave. Place,  
Pittsburgh, Pa. 15222;  
412-544-7000; fax: 412-544-6911  
www.highmark.com**

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners.....	2,324
Board-certified.....	82%
Specialists.....	4,081
<b>Facilities</b>	
Hospitals.....	85
Pharmacies.....	1,200
Locations.....	6
<b>Enrollment</b>	
Total.....	389,218
Commercial.....	203,955
Medicare risk.....	126,114
Individual.....	34,082
Other.....	25,067
<b>Revenues</b>	
1998 (6 months):.....	\$613,084,940
1997 (12 months):.....	\$1,062,869,456

**Operational date:** September 1986.

**For profit.**

**Parent:** Highmark Blue Cross & Blue Shield.  
**Services:** general medical, chiropractic, mental, prescription, dental, vision. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating. \$152.20 single; \$409.45 family per month.

**Members enrolled in POS plans:** 21%

**Open access plans offered.**

**Model type:** IPA.

**Service area:**

HMO: Pennsylvania.

POS: Pennsylvania.

**NCOA accreditation:** One year accreditation, October 1997.

**Officers:** James M. Klingensmith; Dr. Kenneth R. Melani, president/CEO; Sandra R. Tomlinson, senior vp; Warren Shugars, vp/actuary; Jane Nicholson, secretary.

**Contact:** Cynthia M. Dellecker, vp-product management/development.

## M-CARE

**2301 Commonwealth Blvd.,  
Ann Arbor, Mich. 48105;  
800-658-8878; fax: 734-998-1601  
www.mcare.org**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	1,484
Board-certified.....	89%
Specialists.....	2,665
<b>Facilities</b>	
Hospitals.....	52
Pharmacies.....	50,000
Locations.....	772
<b>Enrollment</b>	
Total.....	163,939
Commercial.....	142,091
Medicare risk.....	10,043
Medicaid.....	11,805
<b>Revenues</b>	
1998 (6 months):.....	\$140,849,715
1997 (12 months):.....	\$205,817,000

**Operational date:** October 1986.

**Parent:** University of Michigan Board of Regents.  
**Services:** general medical, vision, chiropractic, mental, prescription, hearing. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating. \$157.57 single; \$426.39 family per month.

**Members enrolled in POS plans:** 30%

**Model type:** network.

**Service area:**

HMO: Michigan.

POS: Michigan.

**NCOA accreditation:** One year accreditation, 1997.

**Officers:** Zeldia Geyer-Sylvia, executive director; A. David Vinson, vp-business development/marketing; Dr. Robert Church, vp-medical affairs/medical director; Gre-

gory Hawkins, vp-finance/CFO; Karen McGrath, vp-operations/network development.

**Contact:** Customer service.

\*Pharmacies are nationwide.

## M\*Plan

**8802 N. Meridian St., Suite 100,  
Indianapolis, Ind. 46260;  
317-571-5300; fax: 317-571-5306**

**Type of plan:** HMO

<b>Staff</b>	
Primary practitioners.....	1,300
Board-certified.....	79%
Specialists.....	2,500
<b>Facilities</b>	
Hospitals.....	44
Pharmacies.....	900
<b>Enrollment</b>	
Total.....	167,374
Commercial.....	162,643
Other.....	4,731
<b>Revenues</b>	
1998 (6 months):.....	\$131,602,732
1997 (12 months):.....	\$222,036,035

**Operational date:** May 1989.

**For profit.**

**Parent:** Clarian Health Partners.  
**Services:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**Rating options:**

Community rating by class.

**Model type:** network.

**Service area:**

HMO: Indiana.

**NCOA accreditation:** Full accreditation, July 1998.

**Officers:** Alex Slabosky, president; Richard Altstadt, vp-marketing/member services; Dr. Joe Fox, medical director; Rosemarie Byrd, vp-risk/quality management; Kathy Boyle, vp-medical management.

**Contact:** John Forrest, director-new group sales.

## MVP Health Plan

**111 Liberty St.,  
Schenectady, N.Y. 12305;  
518-370-4793; fax: 518-388-2450  
www.mvphealthplan.com**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	2,110
Board-certified.....	81%
Specialists.....	4,277
<b>Facilities</b>	
Hospitals.....	71
Pharmacies.....	3,500
<b>Enrollment</b>	
Total.....	295,738
Commercial.....	249,202
Individual.....	1,767
Other.....	44,769
<b>Revenues</b>	
1998 (6 months):.....	\$196,856,661
1997 (12 months):.....	\$418,200,700

**Operational date:** July 1983.

**Services:** general medical, dental, vision, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating. \$149.95 single; \$373.58 family per month.

**Members enrolled in POS plans:** 12%

**Model type:** IPA.

**Service area:**

HMO: New York, Vermont.

POS: New York.

**NCOA accreditation:** Full accreditation, June 1998.

**Officers:** David W. Oliker, CEO/president; Dr. Dennis Allen, vp-medical affairs; Mary Bianchi, vp-marketing; David Field, vp-finance; Bill Geddings, vp-health services.

**Contact:** Mary Bianchi.

## Maine Partners Health Plan

**2 Gannett Drive,  
South Portland, Maine 04106;  
207-822-7000; fax: 207-822-7374  
www.mainebluecross.com**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	345
Board-certified.....	75%
Specialists.....	591
<b>Facilities</b>	
Hospitals.....	13

<b>Pharmacies.....</b>		98
<b>Locations.....</b>		158
<b>Enrollment</b>		
Total.....	14,528	
Commercial.....	14,528	
<b>Revenues</b>		
1998 (6 months):.....	\$5,950,616	

**Operational date:** January 1998.

**For profit.**

**Parent:** Blue Cross & Blue Shield of Maine/Maine Medical Center.

**Services:** general medical, dental, vision, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating.

Community rating by class.

Adjusted community or experience rating.

**Members enrolled in POS plans:** 0.9%

**Model type:** IPA.

**Service area:**

HMO: Maine.

POS: Maine.

**Officers:** Dr. Roger Pezzuti, chairman; James Donovan, president; William Caron, treasurer; Keith Vangeison, secretary.

## Matthew Thornton Health Plan

**3000 Goffs Falls Road,  
Manchester, N.H. 03111;  
603-695-7000; fax: 603-665-5290  
www.mthp.com**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	1,583
Board-certified.....	73%
Specialists.....	5,765
<b>Facilities</b>	
Hospitals.....	55
Pharmacies.....	1,265
Locations.....	901
<b>Enrollment</b>	
Total.....	142,327
Commercial.....	134,181
Medicare risk.....	2,547
Medicaid.....	4,631
Individual.....	29
Other.....	939
<b>Revenues</b>	
1998 (6 months):.....	\$104,300,000
1997 (12 months):.....	\$211,200,000

**Operational date:** November 1971.

**For profit.**

**Parent:** Blue Cross & Blue Shield of New Hampshire.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Adjusted community or experience rating.

**Model type:** Group/IPA.

**Service area:**

HMO: Maine, Massachusetts, New Hampshire, Vermont.

POS: Maine, Massachusetts, New Hampshire, Vermont.

**NCOA accreditation:** Full accreditation, April 1998.

**Officers:** David Jensen, president/CEO; Dr. Allen Hinkle, corporate medical director; Scott Averill, vp-marketing; Christopher Parkinson, senior vp-finance; Richard Linnell, senior vp-operations.

**Contact:** Nancy Brome, 603-695-7244.

## Mayo Health Plan

**21 First St. S.W., Suite 401,  
Rochester, Minn. 55902;  
507-284-8274; fax: 507-266-0616**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	556
Specialists.....	1,053
<b>Facilities</b>	
Hospitals.....	26
Pharmacies.....	50,000
Locations.....	105
<b>Enrollment</b>	
Total.....	4,936
Commercial.....	4,936
<b>Revenues</b>	
1998 (6 months):.....	\$5,019,000
1997 (12 months):.....	\$8,415,000

**Operational date:** July 1986.

**Parent:** Mayo Foundation.

**Services:** general medical, vision, chiropractic, mental, prescription. Self-insured managed care products offered.

**Rating options:**

Adjusted community or experience rating.

**Members enrolled in POS plans:** 43%

**Open access plans offered.**

**Model type:** IPA.

**Service area:**

HMO: Minnesota.

POS: Minnesota.

**Officers:** Dr. Dick Tompkins, president; Dr. Robert Heise, vp; Mark Matthias, treasurer; Dr. Hugh Smith, medical director; Tom Ferraro, marketing/product development.

**Contact:** Julie Rae Brown, 507-266-5108.

\*Pharmacies are nationwide.

## Medical Associates Health Plans Inc.

**700 Locust St., Suite 230,  
Dubuque, Iowa 52004-5002;  
319-556-8070; fax: 319-556-5134**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	110
Board-certified.....	95%
Specialists.....	72
<b>Facilities</b>	
Hospitals.....	15
Pharmacies.....	75
Locations.....	37
<b>Enrollment</b>	
Total.....	30,283
Commercial.....	22,861
Individual.....	13
Other.....	7,409
<b>Revenues</b>	
1998 (6 months):.....	\$28,445,000
1997 (12 months):.....	\$56,703,000

**Operational date:** August 1982.

**For profit.**

**Services:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating. \$141 single; \$358 family per month.

**Members enrolled in POS plans:** 1%

**Model type:** group, network.

**Service area:**

HMO: Illinois, Iowa, Wisconsin.

POS: Iowa, Wisconsin.

**NCOA accreditation:** One year accreditation, October 1998.

**Officers:** Cindy Thumser, executive director; Dr. Larry LeGrand, medical director; Ron Fahey, director-finance; Darlene Walsh, director-operations; Mary Leary, manager-managed care; Karen Hoffmann, director-contracts/compliance.

## Mutual of Omaha Health Plans of Lincoln Inc.

**220 S. 17th St., Lincoln, Neb. 68508;  
402-473-7809; fax: 402-475-6005  
www.mutualofomaha.com**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	114
Board-certified.....	87%
Specialists.....	232
<b>Facilities</b>	
Hospitals.....	9
Pharmacies.....	45
Locations.....	38
<b>Enrollment</b>	
Total.....	33,177
Commercial.....	30,010
Medicaid.....	2,790
Individual.....	377
<b>Revenues</b>	
1998 (6 months):.....	\$15,060,802
1997 (12 months):.....	\$29,955,089

**Operational date:** February 1979.

**For profit.**

**Parent:** Exclusive Health Care Inc.

**Services:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**

Community rating by class.

Adjusted community or experience rating.

**Members enrolled in POS plans:** 12%

**Model type:** network.

**Service area:**

HMO: Nebraska.

POS: Nebraska.

**Officers:** Dr. Bruce Barter, vp/medical director-PPO/managed indemnity operation; Steve Booma, executive vp-health care management; Randy Horn, executive vp-group operation; Dr. Marcus Wilson,

senior vp-medical management division/national medical management operation; Greta Vaught, senior vp-operations.  
**Contact:** Jody Buhr.

## Mutual of Omaha of Colorado Inc.

**600 Grant, Suite 900,  
Denver, Colo. 80203;  
303-830-3150; fax: 303-830-2392  
www.mutualofomaha.com**

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners.....	2,750
Board-certified.....	78%
Specialists.....	6,100
<b>Facilities</b>	
Hospitals.....	82
Pharmacies.....	51,000
Locations.....	2,750
<b>Enrollment</b>	
Total.....	43,252
Commercial.....	42,418
Medicare risk.....	834
<b>Revenues</b>	
1998 (6 months):.....	\$34,498,177
1997 (12 months):.....	\$73,638,605

**Operational date:** May 1989.

**For profit.**

**Parent:** Mutual of Omaha.

**Services:** general medical, vision,

Continued from previous page

Contact: Chris Guinan 402-351-2137.

## Nationwide Health Plans

5525 Parkcenter Circle,  
Dublin, Ohio 43017;  
614-854-3001; fax: 614-854-3376  
www.nationwide-health.com

### Type of plan: HMO/POS

Staff  
Primary practitioners.....2,418  
Board-certified.....81%  
Specialists.....4,056

Facilities  
Hospitals.....83  
Pharmacies.....2,323

Enrollment  
Total.....40,343  
Commercial.....40,343

Revenues  
1998 (6 months):.....\$27,292,000  
1997 (12 months):.....\$58,342,000

Operational date: 1987.

## For profit.

Parent: Nationwide Insurance Enterprise.  
Services: general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

## Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 55%

Model type: IPA.

## Service area:

HMO: Ohio.

POS: Ohio.

NCQA accreditation: Full accreditation, October 1996.

Officers: Joe San Filippo, COO; Dr. Mary E. Mortensen, vp/medical director; Mark Saxton, markets development officer; Michael Medwid, marketing director.

Contact: John Susie, sales manager, 614-854-3699.

## Ochsner Health Plan

1 Galleria Blvd., Suite 1224,  
Metairie, La. 70001;  
504-836-6600; fax: 504-836-5536  
www.ohp-louisiana.com

### Type of plan: HMO/POS

Staff  
Primary practitioners.....789  
Board-certified.....74%  
Specialists.....1,872

Facilities  
Hospitals.....48  
Pharmacies.....900  
Locations.....344

Enrollment  
Total.....209,022  
Commercial.....136,827  
Medicare risk.....40,068  
Individual.....18,608  
Other.....13,519

Revenues  
1998 (6 months):.....\$218,605,431  
1997 (12 months):.....\$326,992,345

Operational date: May 1985.

## For profit.

Services: general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

## Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 7%

Model type: Group/IPA/Network.

## Service area:

HMO: Louisiana.

POS: Louisiana.

Officers: Lyle Luman, CFO; Jim Lieurance, CFO; Lynn Comeaux, senior vp-operations; Carl Bryant, senior vp-sales/service; Dr. Roger Diemert, medical director; Connie Baer, vp-marketing; George Renaudin, vp-government programs.

Contact: Carl Bryant.

## OmniCare Health Plan Inc.

1991 Corporate Ave., Fourth Floor,  
Memphis, Tenn. 38132;  
901-348-3353; fax: 901-348-3399

### Type of plan: HMO

Staff  
Primary practitioners.....199  
Board-certified.....50%

Specialists.....369

Facilities

Hospitals.....6

Pharmacies.....300

Locations.....14

Enrollment

Total.....45,554

Medicaid.....45,554

Revenues

1998 (6 months):.....\$33,470,258

1997 (12 months):.....\$58,927,308

Operational date: January 1994.

## For profit.

Parent: United American of Tennessee.

Services: general medical, dental, vision, prescription.

Model type: IPA, network.

Service area:

HMO: Tennessee.

Officers: Osbie Howard, executive director; Dr. E. W. Reed, medical director; Lorenzo Harris, senior director-finance/administration; Pat Echols, medical services director; Martin Ikle, director-sales/marketing; Brian Dobbins, provider services director; Bruce Trieble, pharmacy administrator.

Contact: Martin Ikle.

## One Health Plan

8505 E. Orchard Road,  
Englewood, Colo. 80111;  
303-689-3000; fax: 303-689-3198  
www.onehealthplan.com

### Type of plan: HMO

Staff

Primary practitioners.....85,179

Specialists.....226,993

Facilities

Hospitals.....2,414

Pharmacies.....53,331

Enrollment

Total.....127,828

Commercial.....127,828

Operational date: March 1996.

## For profit.

Parent: Great West Life &amp; Annuity.

Services: general medical, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

## Rating options:

Adjusted community or experience rating.

Model type: IPA.

## Service area:

HMO: California, Colorado, Florida, Georgia, Illinois, Indiana, Massachusetts, Ohio, Tennessee, Texas.

Officers: William McCallum, president/CEO; Jim Motz, executive vp-employee benefits; Donna Goldin, COO; Marty Rosenbaum, senior vp-employee benefits operations; Dr. Steve M. Gorshow, medical director/employee benefits.

Contact: Michelle Keel, 303-689-5135.

\*Combined totals for HMO and POS network.

Continued on next page

# Complete Your Knowledge of the Managed Healthcare Industry

Enroll Now in the Most Comprehensive, Professional Education and Designation Programs Dedicated Solely to Managed Healthcare.

**A**dvancing in the evolving world of managed healthcare means staying ahead of the learning curve. The **Academy for Healthcare Management** offers comprehensive self-study education programs focusing exclusively on managed care — giving you the building blocks to understand today's most critical operational, financial, technological and quality improvement issues... and tomorrow's trends.

## Featuring:

- Advanced Level Courses
- CME Credits for Physicians
- CE Credits for Nurses
- CE Credits for Life and Health Agents

Get the knowledge, credentials and competitive edge you need.  
Call today for a free course catalog.

**1-800-667-3133**

Or visit our website: [www.academyforhealthcare.com](http://www.academyforhealthcare.com)

**ACADEMY FOR HEALTHCARE MANAGEMENT™**  
Advancing Quality Through Education™

# O Health Maintenance Organizations P

Continued from previous page

## Oxford Health Plans Inc.

800 Connecticut Ave.,  
Norwalk, Conn. 06854;  
800-889-7549; fax: 203-851-1491  
www.oxhpo.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	11,706
Board-certified	89%
Specialists	35,037
<b>Facilities</b>	
Hospitals	225
<b>Enrollment</b>	
Total	1,800,271
Commercial	1,419,284
Medicare risk	159,500
Medicaid	140,600
Individual	80,887
<b>Revenues</b>	
1998 (6 months)	\$2,420,735
1997 (12 months)	\$4,240,146
<b>Operational date:</b> June 1986.	

### For profit.

**Services:** general medical, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating.  
Community rating by class.  
Adjusted community or experience rating.  
**Model type:** IPA.

### Service area:

**HMO:** Connecticut, New Jersey, New York.  
**POS:** Connecticut, New Jersey, New York.

**NCOA accreditation:** Provisional accreditation, May 1998.

**Officers:** Dr. Norman Payson, CEO; Marv Rich, chief administrative officer; Yon Yoon Jordan, CFO; Dr. Alan Muney, chief medical officer; John Driscoll, vp-government programs.  
**Contact:** 800-444-6222.

## PacificCare Health Systems

3120 Lake Center Drive,  
Santa Ana, Calif. 92704;  
714-952-1121; fax: 714-226-3667  
www.phs.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	20,359
Board-certified	73%
Specialists	40,942
<b>Facilities</b>	
Hospitals	652
Pharmacies	10,900
Locations	1,104
<b>Enrollment</b>	
Total	3,523,116
Commercial	2,500,612
Medicare risk	978,850
Individual	43,654
<b>Revenues</b>	
1997 (12 months)	\$9,063,345,152

### For profit.

**Services:** general medical, dental, vision, chiropractic, mental, prescription.

### Rating options:

Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 9%  
**Model type:** group, IPA.

### Service area:

**HMO:** Arizona, California, Colorado, Nevada, Ohio, Oklahoma, Oregon, Texas, Washington.

**POS:** California, Colorado, Oklahoma, Oregon, Texas.

**Officers:** Alan Hoops, president/CEO; Jeff Folick, executive vp/COO; Wayne Lowell, executive vp/CFO; Arnold Hebert, vp-national accounts; Dr. Linda Lyons, senior vp-health services/chief marketing officer.

## PARTNERS Health Plan

100 E. Wayne St., Suite 502,  
South Bend, Ind. 46601;  
219-236-7730; fax: 219-234-7484

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	489
Board-certified	73%
Specialists	750
<b>Facilities</b>	
Hospitals	18
Pharmacies	1,200
Locations	200

<b>Enrollment</b>	
Total	66,458
Commercial	66,458
<b>Revenues</b>	
1998 (6 months)	\$42,000,000
1997 (12 months)	\$69,000,000
<b>Operational date:</b> January 1987.	

### For profit.

**Services:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Adjusted community or experience rating.  
**Members enrolled in POS plans:** 18%  
**Model type:** IPA.

### Service area:

**HMO:** Indiana.  
**POS:** Indiana.  
**NCOA accreditation:** Provisional accreditation, March 1998.

**Officers:** Bruce Greenberg, president/CEO; Richard C. Born, senior vp/CFO; Dr. Ken Anderson, chief medical officer; Bob Schoenherr, vp-sales/marketing; Patricia Kirkpatrick, vp-healthcare services.  
**Contact:** Bob Schoenherr.

## PARTNERS National Health Plans of North Carolina Inc.

2085 Frontis Plaza Blvd.,  
Winston-Salem, N.C. 27103;  
336-659-2526; fax: 336-659-2946  
www.partnershealth.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	2,218
Board-certified	88%
Specialists	4,491
<b>Facilities</b>	
Hospitals	66
Pharmacies	3,600
Locations	899
<b>Enrollment</b>	
Total	202,236
Commercial	191,518
Medicare risk	10,709
Other	9
<b>Revenues</b>	
1998 (6 months)	\$175,455,447
1997 (12 months)	\$296,356,234
<b>Operational date:</b> October 1986.	

### For profit.

**Parent:** Novant Health.  
**Services:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating. \$152.87 single; \$397.51 family per month.  
Community rating by class.

Adjusted community or experience rating.  
**Members enrolled in POS plans:** 15%  
**Model type:** IPA.

### Service area:

**HMO:** North Carolina, South Carolina, Virginia.  
**POS:** North Carolina, Virginia.

**NCOA accreditation:** Full accreditation, June 1998.

**Officers:** John Jones, president; Jim Broderick, COO; Dr. William Spencer, vp-medical affairs; Lisa Hamlett, vp-commercial sales/marketing; Cosby Davis, CFO.  
**Contact:** Lisa Hamlett.

## Physicians Health Services

1 Far Mill Crossing,  
Shelton, Conn. 06484-0944;  
203-381-6400; fax: 203-225-4000  
www.phshmo.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	8,759
Board-certified	95%
Specialists	25,796
<b>Facilities</b>	
Hospitals	227
Pharmacies	4,702
Locations	9,892
<b>Enrollment</b>	
Total	593,332
Commercial	451,837
Medicare risk	35,500
Medicaid	31,744
Other	74,251
<b>Revenues</b>	
1998 (6 months)	\$416,384,912
1997 (12 months)	\$644,636,340
<b>Operational date:</b> October 1976.	

### For profit.

**Parent:** Foundation Health Systems.  
**Services:** general medical, vision, chiropractic, mental, prescription, acupuncture. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating.  
Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 75%  
**Open access plans offered.**

**Model type:** group, IPA, staff, network, direct contracts.

### Service area:

**HMO:** Connecticut, New Jersey, New York.  
**POS:** Connecticut, New Jersey, New York.

**Officers:** Karen A. Coughlin, CEO-FHS Northeast region; Barbara Bradow, COO/President-Connecticut operations; Paul Philpott, executive vp/chief marketing officer-Northeast region; Pennell Hamilton, vp/CFO-Northeast region.  
**Contact:** Alice Ferreira, director-public affairs, 203-225-8836.

## Preferred Health Systems/Preferred Plus of Kansas

345 N. Riverview, Suite 100,  
Wichita, Kan. 67203;  
316-268-0345; fax: 316-263-3673  
www.phsystems.com

### Type of plan: HMO

<b>Staff</b>	
Primary practitioners	357
Board-certified	89%
Specialists	1,659
<b>Facilities</b>	
Hospitals	25
<b>Enrollment</b>	
Total	69,681
Commercial	68,190
Medicare risk	1,491
<b>Revenues</b>	
1998 (6 months)	\$60,988,718
1997 (12 months)	\$102,570,669
<b>Operational date:</b> October 1991.	

### For profit.

**Parent:** Preferred Health Systems.  
**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

### Rating options:

Adjusted community or experience rating.  
**Model type:** IPA.

### Service area:

**HMO:** Kansas.  
**Officers:** Marlon Dauner, president/CEO; Brad Minear, COO; Dr. Jill Sumfest, medical director; Brad Clothier, vp-sales/marketing; Alida Dodd, senior vp-finance.

## Preferred Mental Health Management Inc.

401 E. Douglas, Third Floor,  
Wichita, Kan. 67202;  
316-262-0444; fax: 316-262-0003  
www.pmh.com

### Type of plan: HMO

#### Specialty: Mental health

<b>Staff</b>	
Specialists	16,000
<b>Facilities</b>	
Hospitals	1,300
<b>Enrollment</b>	
Total	8,000
Commercial	8,000
<b>Operational date:</b> October 1997.	

### For profit.

**Services:** mental. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Adjusted community or experience rating.  
**Model type:** network.

### Service area:

**HMO:** Kansas.  
**Officers:** Les Ruthven, president/CEO; Courtney Ruthven, executive vp; Joan Laing, chief psychologist; Dr. Calvin Olmstead, medical director; Melissa Smith, director-operations.  
**Contact:** Les Ruthven.

## Prepaid Health Plan (PHP)

8278 Willett Parkway,  
Baldwinsville, N.Y. 13027;  
315-638-2133; fax: 315-638-6338  
www.phphmo.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	866
Board-certified	82%
Specialists	1,734
<b>Facilities</b>	
Hospitals	29
Pharmacies	349
Locations	230
<b>Enrollment</b>	
Total	119,631
Commercial	84,996
Medicare risk	819
Other	33,816
<b>Revenues</b>	
1998 (6 months)	\$76,929,395
1997 (12 months)	\$147,855,931
<b>Operational date:</b> September 1977.	

**Parent:** Health Services Medical Corp. of CNY Inc.

**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating.  
**Members enrolled in POS plans:** 13%  
**Open access plans offered.**

**Model type:** group, network.

### Service area:

**HMO:** New York.  
**POS:** New York.

**Officers:** Frederick F. Yanni Jr., president/CEO; Robert S. Wilkinson, executive vp/COO; Dr. Rita L. Ratcliffe, vp-medical affairs/corporate medical director; Timothy E. Gorman, senior vp/general counsel; Michael J. McLean, executive vp-network management planning.  
**Contact:** Mark J. Dengler, vp-sales, central region.

## PrimeONE

500 Virginia St. E., Suite 400,  
Charleston, W.Va. 25301;  
304-340-6970; fax: 800-807-1329  
www.primeonehmo.com

### Type of plan: HMO

<b>Staff</b>	
Primary practitioners	850
Board-certified	65%
Specialists	1,250
<b>Facilities</b>	
Hospitals	54
Pharmacies	650
<b>Enrollment</b>	
Total	23,000
Commercial	23,000
<b>Operational date:</b> January 1995.	

**Parent:** Anthem Inc.

**Services:** general medical, vision, chiropractic, mental, prescription, family planning, durable medical equipment, speech/hearing, infertility. Unbundled services available. Can be customized to meet employers' needs.

### Rating options:

Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** ... 1%  
**Model type:** IPA.

### Service area:

**HMO:** West Virginia.  
**Officers:** A. Paul Holden, president/CEO; John A. Fischer, vp-operations/planning; Wayne P. Arrington, CFO/vp-finance; Bryan Ferrell, vp-provider relations/network development; Kim Newcomer, vp-health services; Dr. Mark Moreland, medical director.  
**Contact:** Customer Service Department, 800-607-7461.

## Priority Health

1231 E. Beltline N.E.,  
Grand Rapids, Mich. 49525-4501;  
800-942-0954; fax: 616-942-5651  
www.priority-health.com

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	625
Board-certified	74%
Specialists	884
<b>Facilities</b>	
Hospitals	17
Pharmacies	885
Locations	1,859

<b>Enrollment</b>	
Total	166,393
Commercial	156,403
Medicaid	9,990
<b>Revenues</b>	
1998 (6 months)	\$112,765,331
1997 (12 months)	\$167,761,688
<b>Operational date:</b> September 1986.	

**Parent:** Spectrum Health/Holland Hospital.

**Services:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating by class.  
**Members enrolled in POS plans:** 11%  
**Open access plans offered.**

**Model type:** IPA.

### Service area:

**HMO:** Michigan.  
**POS:** Michigan.  
**NCOA accreditation:** Full accreditation, June 1998.

**Officers:** Kimberly Horn, president/CEO; Dr. James Byrne, vp-medical; Steve Heacock, vp-development/general counsel; Guy Gauthier, vp/CFO; Jodie Southwell, associate vp-sales/account services.  
**Contact:** Ginney Pratt, 616-975-8564.  
\*POS only.

## Providence Health Plan

1235 N.E. 47th Ave., Suite 220,  
Portland, Ore. 97213;  
503-215-7550; fax: 503-215-7543  
www.providence.org

### Type of plan: HMO/POS

<b>Staff</b>	
Primary practitioners	1,607
Board-certified	74%
Specialists	2,733
<b>Facilities</b>	
Hospitals	40
Pharmacies	878
<b>Enrollment</b>	
Total	341,254
Commercial	218,817
Medicare risk	59,879
Medicaid	34,423
<b>Revenues</b>	
1998 (6 months)	\$304,143,712
1997 (12 months)	\$553,748,160

**Parent:** Providence Plan Partners.

**Services:** general medical, vision, chiropractic, mental, prescription, alternative care. Unbundled services available. Can be customized to meet employers' needs.

### Rating options:

Community rating by class.  
Adjusted community or experience rating.  
**Members enrolled in POS plans:** 12%  
**Model type:** Mixed/IPA.

### Service area:

**HMO:** Oregon, Washington.  
**POS:** Oregon, Washington.  
**NCOA accreditation:** Full accreditation, June 1998.

**Officers:** Greg van Pelt, CEO; Jack Friedman, executive director; Shelly Handkins, CFO; Dr. Richard Rytting, chief medical officer; Barbara Christensen, regional director-sales/marketing.  
**Contact:** Jeff Fishburn, 503-215-7567.

## Prudential HealthCare HMO\*

56 N. Livingston Ave.,  
Roseland N.J. 07068;  
973-716-8000; fax: 973-716-8559  
www.prudential.com/healthcare

### Type of plan: HMO

<b>Staff</b>	
Primary practitioners	40,746
Board-certified	75%
Specialists	94,393
<b>Facilities</b>	
Hospitals	1,430
Pharmacies	26,547
Locations	45,314
<b>Enrollment</b>	
Total	2,762,434
Commercial	2,545,886
Medicare risk	99,548
Medicaid	117,000
<b>Revenues</b>	
1998 (6 months)	\$1,500,999,936
1997 (12 months)	\$2,730,500,096

### For profit.

**Parent:** The Prudential Insurance Co. of America.  
**Services:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

Continued on next page

Continued from previous page

Members enrolled in POS plans: 44%  
Open access plans offered.

Model type: group, IPA, network.

## Service area:

HMO: Arizona, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Missouri, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia.

Officers: Steve Shulman, president/CEO; Ed Baird, senior vp-sales/marketing; Marge Jackson, senior vp-strategy & operations/systems executive; Dr. Rene Lerer, COO; Greg Scott, CFO/senior vp-administration.

Contact: David J. Flores, manager-national proposal center, 312-454-5075.

\*Acquisition by Aetna Inc. pending.

## Prudential HealthCare POS\*

56 N. Livingston Ave.,  
Roseland, N.J. 07068;  
973-716-8000; fax: 973-716-8559  
www.prudential.com/healthcare

## Type of plan: POS

Staff  
Primary practitioners ..... 47,927  
Board-certified ..... 75%  
Specialists ..... 106,097

Facilities  
Hospitals ..... 1,639  
Pharmacies ..... 26,547  
Locations ..... 51,420

Enrollment  
Total ..... 2,319,610  
Commercial ..... 2,202,610  
Medicaid ..... 117,000

Revenues  
1998 (6 months): ..... \$628,724,992  
1997 (12 months): ..... \$1,100,099,968

## For profit.

Parent: The Prudential Insurance Co. of America.

Services: general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

Members enrolled in POS plans: 44%

Open access plans offered.

Model type: group, IPA, network.

## Service area:

POS: Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Louisiana, Maryland, Missouri, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Utah, Virginia.

Officers: Steve Shulman, president/CEO; Ed Baird, senior vp-sales/marketing; Marge Jackson, senior vp-strategy & operations/systems executive; Dr. Rene Lerer, COO; Greg Scott, CFO/senior vp-administration.

Contact: David J. Flores, manager-national proposal center, 312-454-5075.

\*Acquisition by Aetna Inc. pending.

## QualMed Oregon Health Plan Inc.

12901 S.E. 97th Ave.,  
Clackamas, Ore. 97015;  
503-802-7000; fax: 503-802-7134  
www.qualmedoregon.com

## Type of plan: HMO/POS

Staff  
Primary practitioners ..... 1,333  
Board-certified ..... 100%  
Specialists ..... 2,282

Facilities  
Hospitals ..... 60  
Pharmacies ..... 552

Enrollment  
Total ..... 123,600  
Commercial ..... 110,000  
Medicaid ..... 3,400  
Individual ..... 3,000  
Other ..... 7,200

Operational date: January 1994.

## For profit.

Parent: Foundation Health Systems Inc.

Services: general medical, dental, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

## Rating options:

Community rating by class.

Adjusted community or experience rating.

Model type: Mixed.

## Service area:

HMO: Oregon.

POS: Oregon.

Officers: Dr. Mark Ratray, acting president/CEO; Lori Mueller, CFO; Ted Falk, vp-legal counsel; Jerry Jarosz, CIO; Dr. Scott French, vp-medical affairs.

Contact: Markus Jackson, director sales/marketing, Oregon 503-802-7033.

## QualMed Plans for Health of New Mexico

6100 Uptown Boulevard, Northeast,  
Suite 400, Albuquerque, N.M. 87110;  
505-889-8800; fax: 505-889-8819  
www.qualmed.com

## Type of plan: HMO/POS

Staff  
Primary practitioners ..... 333  
Board-certified ..... 86%  
Specialists ..... 93

## Facilities

Hospitals ..... 8  
Pharmacies ..... 55  
Locations ..... 127

## Enrollment

Total ..... 30,825  
Commercial ..... 27,860  
Medicare risk ..... 2,965

## Revenues

1998 (6 months): ..... \$24,422,524

Operational date: May 1985.

## For profit.

Parent: Foundation Health Systems.

Services: general medical, vision, mental.

## Rating options:

Community rating by class.

Adjusted community or experience rating.

Model type: IPA.

## Service area:

HMO: New Mexico.

POS: New Mexico.

Officers: Ken Lahm, president-southwest region; Duane Scholer, director-administration; Dr. Charles Boatright, medical director; Phil Floyd, sales manager.

Contact: Phil Floyd, 505-880-2955.

## QualMed Plans for Health of Pennsylvania

1835 Market St., Ninth Floor,  
Philadelphia, Pa. 19103;  
215-209-6300; fax: 215-209-6622  
www.qualmed.com

## Type of plan: HMO/POS

Staff  
Primary practitioners ..... 3,470  
Board-certified ..... 98%  
Specialists ..... 7,342

## Facilities

Hospitals ..... 142  
Pharmacies ..... 2,684  
Locations ..... 3,166

## Enrollment

Total ..... 74,027  
Commercial ..... 57,615  
Medicare risk ..... 13,546  
Individual ..... 1,802  
Other ..... 1,064

## Revenues

1998 (6 months): ..... \$42,853,519

1997 (12 months): ..... \$76,051,689

Operational date: January 1970.

## For profit.

Parent: Foundation Health Systems.

Services: general medical, dental, vision, mental, prescription. Can be customized to meet employers' needs. Self-insured managed care products offered.

## Rating options:

Community rating by class.

Members enrolled in POS plans: 4%

Model type: IPA.

## Service area:

HMO: New Jersey, Ohio, Pennsylvania, West Virginia.

POS: Ohio, Pennsylvania, West Virginia.

NCOA accreditation: One-year accreditation, May 1998.

Officers: John F. Sherman, president; Dr. Joan Rumberg, medical director; Julie Letsche, COO; Milton Williams, CFO;

Continued on next page

A company that manages every medical aspect of catastrophic injury from any point in the life of the claim, anywhere in the country. That actually manages cost by ensuring high-quality treatment and uncompromising medical management,

working to bring injured workers to higher levels of recovery.

That actually defines outcomes and guarantees medical cost.

A company, and a way, that puts the lives of everyone touched by catastrophic injury back together.

Now there is a company  
that *shares your responsibility*  
in every phase of  
catastrophic injury recovery.



DEFINED OUTCOMES  
GUARANTEED MEDICAL COSTS  
WORKERS' COMPENSATION CASES

PARADIGM

for catastrophic injury.  
for life.

1.800.676.6777

WWW.PARADIGMHEALTH.COM

COPYRIGHT © 1998 PARADIGM HEALTH CORPORATION

# Q Health Maintenance Organizations V

Continued from previous page

Brad Wolff, director-sales/marketing.

Contact: Joseph O'Brien 215-209-6617.

## QualMed Plans for Health-Washington

2331 130th Ave. N.E., Suite 200,  
Bellevue, Wash. 98005;  
425-869-3500; fax: 425-869-3568  
www.qualmedwa.com

### Type of plan: HMO/POS

Staff	
Primary practitioners	1,480
Board-certified	95%
Specialists	2,361
Facilities	
Hospitals	32
Pharmacies	690
Locations	2,236
Enrollment	
Total	157,252
Commercial	107,695
Medicare risk	2,897
Medicaid	32,997
Individual	13,663
Revenues	
1998 (6 months)	\$106,689,100
1997 (12 months)	\$106,689,100

Operational date: 1985.

### For profit

Parent: Foundation Health Systems.

**Services:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 9%

Model type: IPA.

### Service area:

HMO: Idaho, Washington.

POS: Idaho, Washington.

NCQA accreditation: Full accreditation, October 1998.

**Officers:** Dr. Chris Du Laney, president; Dr. Art Sprenkle, senior medical director; Kevin Cipoletti, marketing sales director; Dale Ahlskog, controller; Todd Gschwind, medical information system manager.

**Contact:** Kevin Cipoletti, sales/marketing director 425-869-3553.

## Regence Blue Shield (Selections)

1800 Ninth Ave.,  
Seattle, Wash. 98101;  
800-653-1125; fax: 206-389-5669  
www.wa.regence.com

### Type of plan: POS

Staff	
Primary practitioners	2,915
Board-certified	75%
Specialists	3,951
Facilities	
Hospitals	49
Pharmacies	800
Enrollment	
Total	372,700
Commercial	265,234
Medicaid	49,059
Individual	58,407
Revenues	
1998 (6 months)	\$131,695,871
1997 (12 months)	\$226,700,085

Operational date: March 1993.

**Services:** general medical, dental, vision, chiropractic, mental, prescription, message therapy, acupuncture, naturopaths, nutritional therapy. Unbundled services available\*. Can be customized to meet employers' needs\*\*. Self-insured managed care products offered\*\*\*.

### Rating options:

Community rating. \$132.00 single; \$473.00 family per month.

Adjusted community or experience rating.

Members enrolled in POS plans: 29%

Model type: network.

### Service area:

POS: Washington.

**Officers:** Martin Andrews, vp-sales/marketing; John Carlson, vp-external services; Mike Wies, manager-national accounts; Dr. Jeff Robertson, vp-health care services; Pete Fullerton, vp-pharmacy services.

\*For fully insured only. \*\*For groups of more than 50 subscribers. \*\*\*For groups with over 150 subscribers.

## Regence HMO Oregon

100 S.W. Market St.,  
Portland, Ore. 97201;  
503-225-5406; fax: 503-273-4136

### Type of plan: HMO/POS

Staff	
Primary practitioners	1,796
Specialists	4,157
Facilities	
Hospitals	51
Enrollment	
Total	362,564
Commercial	219,931
Medicare risk	61,050
Medicaid	77,560
Individual	4,023

**Revenues**  
1998 (6 months): \$343,931,008  
1997 (12 months): \$737,814,016

Operational date: April 1988.

Parent: Regence Blue Cross &amp; Blue Shield of Oregon.

**Services:** general medical, vision, mental. Can be customized to meet employers' needs.

### Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 11%

Model type: IPA.

### Service area:

HMO: Oregon, Washington.

POS: Oregon, Washington.

NCQA accreditation: Full accreditation, June 1998.

**Officers:** Donald Sacco, president/CEO; Dr. J. Bart McMullan Jr., executive vp-health services; Randal Cline, senior vp-marketing/external affairs; Don Mallea, senior vp-finance/internal operations; Michael Mudrow, vp/general counsel-legal.

## RegenceCare

1800 Ninth Ave.,  
Seattle, Wash. 98101;  
800-653-1125; fax: 206-389-5669  
www.wa.regence.com

### Type of plan: HMO

Staff	
Primary practitioners	1,555
Board-certified	78%
Specialists	2,496
Facilities	
Hospitals	31
Pharmacies	800
Enrollment	
Total	17,025
Commercial	17,013
Medicare risk	12

Operational date: April 1986.

### For profit

Parent: Regence Blue Shield.

**Services:** general medical, dental, vision, chiropractic, mental, prescription, naturopaths, massage, acupuncture, nutritional therapy. Unbundled services available\*. Can be customized to meet employers' needs\*\*.

### Rating options:

Community rating.

Adjusted community or experience rating.

Model type: group, IPA.

### Service area:

HMO: Washington.\*\*\*

**Officers:** Bryan Heinrich, executive director; Dr. Donald Storey, associate medical director; Carrie Reed, market segment manager; Evelyn Steel, medicare market segment manager; Mary McWilliams, executive vp-health care services.

\*For fully insured only. \*\*For groups with more than 50 subscribers. \*\*\*Nationwide services available through HMO BlueUSA.

## Sagamore Health Network Inc./ Ambassador Care

11555 N. Meridian, Suite 400,  
Carmel, Ind. 46032;  
317-573-2900; fax: 317-580-8488  
www.sagamorehn.com

### Type of plan: HMO/POS

Staff	
Primary practitioners	931
Specialists	4,685
Facilities	
Hospitals	167
Enrollment	
Total	24,693
Commercial	24,693
Revenues	
1998 (6 months)	\$5,233,316
1997 (12 months)	\$10,743,690

Operational date: April 1994.

### For profit

**Services:** general medical, vision, mental, prescription. Can be customized to meet employers' needs.

Model type: network.

### Service area:

HMO: Indiana.

POS: Illinois, Indiana, Kentucky, Michigan, Ohio.

**Officers:** Greg Yust, president/CEO; Dr. Isaac Meyers, vp/medical director; John Johnson, vp/CFO; Malinda Hinkle, vp-marketing; Sharon Paulus, vp/general counsel.

## Southern Health Services Inc.

P.O. Box 85603,  
Richmond, Va. 23285-5603;  
804-747-3700; fax: 804-273-6641  
www.southernhealth.com

### Type of plan: HMO/POS

Staff	
Primary practitioners	659
Board-certified	83%
Specialists	1,765
Facilities	
Hospitals	21
Pharmacies	331
Locations	21
Enrollment	
Total	72,785
Commercial	69,569
Medicaid	3,149
Individual	67

**Revenues**  
1998 (6 months): \$46,480,624  
1997 (12 months): \$81,694,864

Operational date: March 1985.

### For profit

Parent: Coventry Health Care Inc.

**Services:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 9%

Open access plans offered.

Model type: IPA.

### Service area:

HMO: Virginia.

POS: Virginia.

NCQA accreditation: One-year accreditation.

**Officers:** Stewart Lavelle, president/CEO; Eileen Walter, vp-provider relations/administration; Charles Wayland, vp-operations/finance; Jennifer Adkins, vp-health services; Eric Dove, vp-marketing; Steven Arnold, interim medical director.

**Contact:** Susan M. Swartz, 804-747-3700 ext. 1105.

## Superior Dental Care Inc.

6683 Centerville Business  
Parkway, Dayton, Ohio 45459;  
937-438-0283; fax: 937-438-0288  
www.superiordental.com

### Type of plan: HMO

### Specialty: Dental

Staff	
Primary practitioners	1,250
Specialists	250
Facilities	
Locations	1,500
Enrollment	
Total	86,000
Other	86,000

Operational date: 1985.

### For profit

**Services:** dental, vision. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating.

Community rating by class.

Adjusted community or experience rating.

Model type: IPA.

### Service area:

HMO: Indiana, Kentucky, Ohio.

**Officers:** Thomas G. Pavey, president; Rebecca Y. Harrell, executive vp/CEO; Richard W. Portune, dental director/vp; Wendy Glover, controller; David Homan, manager-corporate communication.

**Contact:** David Homan.

## Tufts Health Plan

333 Wyman St.,  
Waltham, Mass. 02154;  
781-466-1070; fax: 781-466-8504  
www.tufts-healthplan.com

### Type of plan: HMO/POS

Staff	
Primary practitioners	6,456
Board-certified	85%
Specialists	11,713
Facilities	
Hospitals	127
Pharmacies	1,700
Enrollment	
Total	601,130
Commercial	499,900
Medicare risk	78,768
Medicaid	20,086
Individual	2,376

**Revenues**  
1997 (12 months): \$1,154,823,595

Operational date: December 1981.

**Services:** general medical, vision, mental, prescription, pediatric dental. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Community rating by class.

Adjusted community or experience rating.

Members enrolled in POS plans: 40%

Open access plans offered.

Model type: IPA.

### Service area:

HMO: Maine, Massachusetts, New Hampshire, Rhode Island.

POS: Maine, Massachusetts, New Hampshire, Rhode Island.

NCQA accreditation: Full accreditation, January 1998.

**Officers:** Russ Moran, senior vp-operations; Dr. Harris Berman, CEO; Nancy Leaming, president; Dr. Philip Boulter, senior vp/chief medical officer; Richard Hallworth, senior vp/CFO.

**Contact:** Jody James-Avtges, 781-466-1070 ext. 2392.

## UnitedHealth Group (POS)\*

300 Opus Center,  
9900 Bren Road East,  
Minnetonka, Minn. 55343;  
612-936-1300; fax: 612-936-0044  
www.unitedhealthcare.com

### Type of plan: POS

Staff	
Primary practitioners	79,145
Specialists	181,947
Facilities	
Hospitals	2,700
Pharmacies	52,000
Enrollment	
Total	2,310,878
Other	2,310,878
Revenues**	
1998 (6 months)	\$8,350,000,128
1997 (12 months)	\$11,793,999,872

Operational date: 1986.

### For profit

**Services:** general medical, chiropractic, mental, prescription, workers compensation, substance abuse, transplant benefit management, wellness program, 24-hour toll-free nurse line. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Adjusted community or experience rating.

Model type: IPA, network.

### Service area:

POS: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

NCQA accreditation: varies by state.

**Officers:** Dr. William W. McGuire, chairman/president/CEO-UnitedHealth Group; Stephen J. Hemsley, COO-UnitedHealth Group; Jeannine M. Rivet, executive vp-Health Care Services; Dr. Richard Joseph Migliori, senior vp-Health Care Services; Robert Sheehy, COO-health care services.

\*Formerly United HealthCare Corp. \*\*Reflects corporate revenue for all HMO, POS, PPO products.

## UnitedHealth Group (HMO)\*

300 Opus Center,  
9900 Bren Road E.,  
Minnetonka, Minn. 55343;  
612-936-1300; fax: 612-936-0044  
www.unitedhealthcare.com

### Type of plan: HMO

Staff	
Primary practitioners	52,022
Specialists	119,473
Facilities	
Hospitals	1,899
Pharmacies	52,000
Enrollment	
Total	6,060,674
Commercial	5,122,674
Medicare risk	427,000
Medicaid	511,000

**Revenues\*\***  
1998 (6 months): \$8,350,000,128  
1997 (12 months): \$11,793,999,872

Operational date: 1974.

### For profit

**Services:** general medical, chiropractic, mental, prescription, workers compensation, substance abuse, transplant benefit management, wellness program, 24-hour toll-free nurse line. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

### Rating options:

Adjusted community or experience rating.

Open access plans offered.

Model type: IPA, network.

### Service area:

HMO: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Wisconsin.

NCQA accreditation: varies by state.

**Officers:** Dr. William W. McGuire, chairman/president/CEO-UnitedHealth Group; Stephen J. Hemsley, COO-UnitedHealth Group; Jeannine M. Rivet, executive vp-Health Care Services; Dr. Richard Joseph Migliori, senior vp-Health Care Services; Robert Sheehy, COO-health care services.

\*Formerly United HealthCare Corp. \*\*Reflects corporate revenue for all HMO, POS, PPO products.

## Valley Health Plan

2270 Eastridge Center,  
Eau Claire, Wis. 54701;  
715-836-1329; fax: 715-836-1298  
www.valley.uwz.com/

### Type of plan: HMO/POS

Staff	
Primary practitioners	200
Board-certified	90%
Specialists	1

Continued from previous page

<b>Facilities</b>	
Hospitals	14
Pharmacies	200
<b>Enrollment</b>	
Total	2,262
Commercial	2,262
<b>Revenues</b>	
1998 (6 months)	\$1,483,036
1997 (12 months)	\$923,409

**For profit.**  
**Services:** general medical, chiropractic, mental, prescription, workers compensation. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Community rating by class.  
 Adjusted community or experience rating.  
**Model type:** network.  
**Service area:**  
 HMO: Ohio.  
 POS: Ohio.  
**Officers:** Brock Wolff, executive director; Stephen Reineck, medical director; Dr. William Schuchardt Jr., president.  
**Contact:** Elisabeth Hudak, public relations specialist.

**VICARE**

P.O. Box 733, Franklin, Va. 23851; 757-569-1005; fax: 757-569-3838

**Type of plan:** POS

<b>Staff</b>	
Primary practitioners	526
Board-certified	76%
Specialists	1,108
<b>Facilities</b>	
Hospitals	21
Locations	217
<b>Enrollment</b>	
Total	4,133
Other	4,133
<b>Revenues</b>	
1998 (6 months)	\$400,000
1997 (12 months)	\$650,000

**Operational date:** January 1996.  
**For profit.**

**Business Insurance**

**• SERVICES •**

**ONLINE SERVICES**  
 Now you can find *Business Insurance* on the World Wide Web. *BI's* home page includes many important departments, including ... **UPDATES** for late-breaking news posted each Friday ... **INTERNET ARTICLES** from past issues ... a **DATEBOOK** of searchable industry-wide meetings and events ... **WEB LINKS** listing sites on the Web of interest to risk and benefit managers ... **ONLINE FORUMS** for users to exchange information ... and much more:  
<http://www.businessinsurance.com>

**ARTICLE ARCHIVE SERVICE**

*BI* has launched a searchable online archive containing the full text of all articles and directories in the magazine from January 1994 to the present. The Article Archive, located on *BI's* home page on the World Wide Web at [www.businessinsurance.com](http://www.businessinsurance.com). One-year subscriptions providing unlimited access to the archive will be available at a rate of \$80 for subscribers to *BI* magazine and \$120 for non-subscribers. Major credit cards will be accepted online for subscriptions offering immediate access to the Article Archive. At all times, the most recent two issues in the archive may be searched for no charge.

**for more information:**  
312-649-5398

**Services:** general medical, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Members enrolled in POS plans: 25%**  
**Open access plans offered.**

**Model type:** PHO.  
**Service area:**  
 POS: North Carolina, Virginia.  
**Officers:** Steve Ramirez, president/CEO; Thom Perry, vp/COO; Walter Grubbs, director-operations; Dr. Glenn Bidwell, medical director; Dr. Karl Beier, chairman.  
**Contact:** Walter Grubbs.

**Vytra Health Plans**

395 N. Service Road, Melville, N.Y. 11747; 516-694-4000; fax: 516-694-8656 [www.vytra.com](http://www.vytra.com)

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners	1,375
Board-certified	90%
Specialists	2,065
<b>Facilities</b>	
Pharmacies	1,000
<b>Enrollment</b>	
Total	172,340
Commercial	148,504
Medicare risk	16,215
Medicaid	6,338
Individual	1,283

**Operational date:** 1986.  
**Services:** general medical, mental, prescription. Unbundled services available. Can be customized to meet employers' needs. Self-insured managed care products offered.

**Rating options:**  
 Community rating. \$196.20 single; \$516.14 family per month.  
 Adjusted community or experience rating.  
**Open access plans offered.**  
**Model type:** IPA.  
**Service area:**  
 HMO: New York.

**POS:** New York.  
**Officers:** Dr. David S. Reynolds, president; Philip Gandolfo, CFO; Kevin McEvoy, controller; John Kaeg, senior vp-marketing; Thomas McAteer, senior vp/assistant to president.

**Well Path Community Health Plans**

6330 Quadrangle Drive, Suite 500, Chapel Hill, N.C. 27514; 800-935-7284; fax: 919-419-3871 [www.wellpathchp.com](http://www.wellpathchp.com)

**Type of plan:** HMO/POS

<b>Staff</b>	
Primary practitioners	1,754
Board-certified	94%
Specialists	4,214
<b>Facilities</b>	
Hospitals	56
Pharmacies	2,453
Locations	1,527

<b>Enrollment</b>	
Total	78,763
Commercial	77,255
Medicare risk	1,508
<b>Revenues</b>	
1998 (6 months)	\$29,873,180
1997 (12 months)	\$21,747,774

**Operational date:** October 1995.

**For profit.**  
**Parent:** New York Life/Duke University.  
**Services:** general medical, vision, chiropractic, mental, prescription. Self-insured managed care products offered.  
**Rating options:**  
 Adjusted community or experience rating.  
**Members enrolled in POS plans: 26%**  
**Model type:** IPA.  
**Service area:**  
 HMO: North Carolina, South Carolina.  
 POS: North Carolina.  
**Officers:** Anna Lore, CEO; Dr. Dan Barco, medical director; Hal Sowders, executive vp; Bruce Tavel, director-legal/regulatory affairs; Linda Chirichella, vp-operations.  
**Contact:** Sandy Scherer.



Without Delta Dental, there's no telling where your money is going.

Making the wrong decisions in business can really cost you. Especially when it comes to group dental benefits. That's why you should choose Delta Dental. Last year alone we saved our groups and subscribers over \$700 million with the industry's most advanced cost-saving measures, including unique contracting agreements with dentists, careful review of claims, predetermination and more. Dollar for dollar, no dental program offers more value than Delta Dental. And with a wide range of plans, like managed fee-for-service, PPO and HMO-type programs, you get top quality group dental benefits while still saving money.

Make sure your money is going in the right direction. Just visit us on our national website at [www.deltadental.com](http://www.deltadental.com) or contact your broker or consultant for more information.  
 Delta Dental. America's choice.



# HMO/POS Index by State

## 1998/1999 HMO/POS Index by State

The following geographical index of health maintenance organizations and point-of-service plans lists organizations that appear in the 1998/1999 Directory of Managed Care Providers according to the states in which they provide services.

Each organization listed responded to a survey and supplied, among other information, a list of the states in which it provides HMO and/or POS services. A full listing for each company appears in the preceding pages of the directory, beginning on page 2.

### Alabama

CIGNA HealthCare  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Health Options Inc.  
(Blue Cross & Blue Shield of Florida)  
Intracorp  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Alaska

Intracorp

### Arizona

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield of Arizona  
(Blue Select/Blue Choice)  
Blue Cross & Blue Shield of Arizona  
(Medicare Blue)  
CCN  
CIGNA HealthCare  
CONTACT Behavioral Health System  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Health Plan of Nevada Inc.  
HumanaHMO  
Intergroup of Arizona Inc. (HMO)  
Intracorp  
PacifiCare Health Systems  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Arkansas

CIGNA HealthCare  
Intracorp  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### California

Aetna U.S. Healthcare Inc.  
American Specialty Health Plans Inc.  
BPS HMO  
CaliforniaCare HMO/  
Blue Cross PLUS POS  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Golden West Dental & Vision Plan Inc.  
Great West POS/  
New England Financial POS  
Health Net  
Intracorp  
Kaiser Foundation Health Plan Inc.  
One Health Plan  
PacifiCare Health Systems  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Colorado

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Mutual of Omaha of Colorado Inc.  
One Health Plan  
PacifiCare Health Systems  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Connecticut

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
ConnectiCare Inc.  
Direct Connection HMO/  
Blue Choice HMO  
Great West POS/  
New England Financial POS  
Health New England  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Oxford Health Plans Inc.  
Physicians Health Services  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Delaware

Aetna U.S. Healthcare Inc.  
AmeriHealth HMO Inc.  
CIGNA HealthCare  
Intracorp  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (POS)

### District of Columbia

Aetna U.S. Healthcare Inc.  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Kaiser Foundation Health Plan Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Florida

AHL Select HMO Inc.  
Aetna U.S. Healthcare Inc.  
AmeriHealth HMO Inc.  
AvMed Health Plan  
Capital Health Plan  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HIP  
Health Options Inc.  
(Blue Cross & Blue Shield of Florida)  
HumanaHMO  
Intracorp  
One Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Georgia

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield of Georgia  
(BlueChoice Healthcare Plan/  
BlueChoice Option)  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HumanaHMO  
Intracorp  
Kaiser Foundation Health Plan Inc.  
One Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Hawaii

Intracorp  
Kaiser Foundation Health Plan Inc.

### Idaho

Blue Cross of Idaho (HMO Blue)  
Group Health Cooperative of Puget Sound  
(Group Health/Options/Alliant Plus)  
Intracorp  
QualMed Plans for Health-Washington

### Illinois

Accord Health Plan  
Aetna U.S. Healthcare Inc.  
AMERIGROUP Corp.  
Blue Cross & Blue Shield of Illinois  
(Blue Choice)  
Blue Cross & Blue Shield of Illinois  
(HMO Illinois/Blue Advantage)  
BlueCHOICE  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Heritage National Health Plan Inc.  
HumanaHMO  
Intracorp  
Medical Associates Health Plans Inc.  
One Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Sagamore Health Network Inc./  
Ambassador Care  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Indiana

Aetna U.S. Healthcare Inc.  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HumanaHMO  
Intracorp  
IU Health Plan  
M\*Plan  
One Health Plan  
PARTNERS Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Sagamore Health Network Inc./  
Ambassador Care  
Superior Dental Care Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Iowa

Blue Cross & Blue Shield of Nebraska  
(HMO Nebraska)  
CIGNA HealthCare  
ConnectiCare Inc.  
Delta Care USA  
Exclusive Healthcare Inc.  
General American Private Healthcare  
Systems POS Network  
Heritage National Health Plan Inc.  
Intracorp  
Medical Associates Health Plans Inc.  
UnitedHealth Group (POS)

### Kansas

Blue Cross & Blue Shield of Kansas  
(Premier Health Inc.)  
Blue Cross & Blue Shield of Kansas City  
(Blue-Advantage)  
Blue Cross & Blue Shield of Kansas City  
(Blue-Care)  
CCN  
CIGNA HealthCare  
Delta Care USA  
Exclusive Healthcare Inc.  
Great West POS/  
New England Financial POS  
HealthNet Inc.  
HumanaHMO  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Preferred Health Systems/  
Preferred Plus of Kansas  
Preferred Mental Health Management Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Kentucky

Aetna U.S. Healthcare Inc.  
CCN  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare

Systems POS Network  
Great West POS/  
New England Financial POS  
HumanaHMO  
Intracorp  
Prudential HealthCare HMO  
Sagamore Health Network Inc./  
Ambassador Care  
Superior Dental Care Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Louisiana

Aetna U.S. Healthcare Inc.  
CCN  
CIGNA HealthCare  
Great West POS/  
New England Financial POS  
Intracorp  
Ochsner Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Maine

Blue Cross & Blue Shield of Maine  
Central Maine Partners Health Plan  
CIGNA HealthCare  
Delta Care USA  
Harvard Pilgrim Health Care  
Intracorp  
Maine Partners Health Plan  
Matthew Thornton Health Plan  
Tufts Health Plan  
UnitedHealth Group (POS)

### Maryland

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield of Maryland  
CIGNA HealthCare  
Delta Care USA  
FreeState Health Plan  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Massachusetts

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield of  
Massachusetts (HMO Blue/Blue Choice)  
CIGNA HealthCare  
ConnectiCare Inc.  
Delta Care USA  
Fallon Community Health Plan  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Harvard Pilgrim Health Care  
Health New England  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Matthew Thornton Health Plan  
One Health Plan  
Tufts Health Plan  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Michigan

Alliance Health & Life Insurance  
Blue Cross & Blue Shield of Michigan  
(Blue Care Network)  
CIGNA HealthCare  
Co/op Optical  
DMC Care  
Delta Care USA  
DENCAP Dental Plans Inc.  
General American Private Healthcare  
Systems POS Network  
Grand Valley Health Plan  
Great West POS/  
New England Financial POS  
HealthPlus of Michigan Inc.  
Intracorp  
M-CARE  
Priority Health  
Sagamore Health Network Inc./  
Ambassador Care  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Minnesota

Delta Care USA

General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Mayo Health Plan  
UnitedHealth Group (POS)

### Mississippi

CIGNA HealthCare  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Missouri

Blue Cross & Blue Shield of Kansas City  
(Blue-Advantage)  
Blue Cross & Blue Shield of Kansas City  
(Blue-Care)  
BlueCHOICE  
CCN  
CIGNA HealthCare  
Delta Care USA  
Exclusive Healthcare Inc.  
General American Private Healthcare  
Systems POS Network  
HealthNet Inc.  
HumanaHMO  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Montana

Great West POS/  
New England Financial POS

### Nebraska

Blue Cross & Blue Shield of Nebraska  
(HMO Nebraska)  
Exclusive Healthcare Inc.  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Mutual of Omaha Health  
Plans of Lincoln Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### Nevada

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Health Plan of Nevada Inc.  
HumanaHMO  
Intracorp  
PacifiCare Health Systems  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

### New Hampshire

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield  
of New Hampshire  
CIGNA HealthCare  
Delta Care USA  
Great West POS/  
New England Financial POS  
Harvard Pilgrim Health Care  
Intracorp  
Matthew Thornton Health Plan  
Tufts Health Plan  
UnitedHealth Group (POS)

### New Jersey

Aetna U.S. Healthcare Inc.  
AMERIGROUP Corp.  
AmeriHealth HMO Inc.  
CIGNA HealthCare  
Delta Care USA  
Direct Connection HMO/  
Blue Choice HMO  
First Option Health Plan of New Jersey Inc.  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HIP  
Horizon Blue Cross & Blue Shield  
of New Jersey (Horizon HMO/  
Horizon POS)

Continued on next page

# HMO/POS Index by State

Continued from previous page

Intracorp  
Oxford Health Plans Inc.  
Physicians Health Services  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Qualmed Plans for Health of Pennsylvania  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## New Mexico

CCN  
CIGNA HealthCare  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
QualMed Plans for Health of New Mexico  
UnitedHealth Group (POS)

## New York

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield  
of Central New York (HMO-CNY)  
Blue Cross & Blue Shield  
of Western New York (Community Blue)  
Capital District Physicians' Health Plan Inc.  
CIGNA HealthCare  
Delta Care USA  
Direct Connection HMO/  
Blue Choice HMO  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Harvard Pilgrim Health Care  
Health Care Plan  
HIP  
Independent Health(1)  
Independent Health(2)  
Intracorp  
Kaiser Foundation Health Plan Inc.  
MVP Health Plan  
Oxford Health Plans Inc.  
Physicians Health Services  
Prepaid Health Plan (PHP)  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
Vytra Health Plans

## North Carolina

Aetna U.S. Healthcare Inc.  
Blue Cross & Blue Shield of North Carolina  
(MedPoint)  
Blue Cross & Blue Shield of North Carolina  
(Personal Care Plan)  
CCN  
CIGNA HealthCare  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Kaiser Foundation Health Plan Inc.  
PARTNERS National Health Plans  
of North Carolina Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
VICARE  
Well Path Community Health Plans

## North Dakota

Intracorp

## Ohio

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Co/op Optical  
Delta Care USA  
Emerald HMO  
Emerald Premier (POS)  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HealthAmerica Pennsylvania Inc.  
HealthAmerica Pennsylvania Inc./  
HealthAssurance  
The Health Plan  
HumanaHMO  
Intracorp  
Kaiser Foundation Health Plan Inc.  
Nationwide Health Plans  
One Health Plan  
PacifiCare Health Systems  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Qualmed Plans for Health of Pennsylvania

Sagamore Health Network Inc./  
Ambassador Care  
Superior Dental Care Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
Vantage Health Plan Inc.

## Oklahoma

CCN  
CIGNA HealthCare  
Community Care  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
PacifiCare Health Systems  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (POS)

## Oregon

CIGNA HealthCare  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Intracorp  
Kaiser Foundation Health Plan Inc.  
PacifiCare Health Systems  
Providence Health Plan  
QualMed Oregon Health Plan Inc.  
Regence HMO Oregon  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## Pennsylvania

Aetna U.S. Healthcare Inc.  
AmeriHealth HMO Inc.  
CIGNA HealthCare  
Delta Care USA  
First Priority Health  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
HIP  
HealthAmerica Pennsylvania Inc.  
HealthAmerica Pennsylvania Inc./  
HealthAssurance  
Highmark Blue Cross & Blue Shield  
(Select Blue POS)  
Horizon Blue Cross & Blue Shield  
of New Jersey (Horizon HMO/  
Horizon POS)  
Intracorp  
Keystone Health Plan Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Qualmed Plans for Health of Pennsylvania  
UnitedHealth Group (POS)

## Puerto Rico

HumanaHMO

## Rhode Island

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Harvard Pilgrim Health Care  
Intracorp  
Tufts Health Plan  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## South Carolina

Aetna U.S. Healthcare Inc.  
CCN  
CIGNA HealthCare  
Companion Health Care Corp.  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Heritage National Health Plan Inc.  
Intracorp  
PARTNERS National Health Plans  
of North Carolina Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
Well Path Community Health Plans

## South Dakota

DAKOTACARE  
Intracorp  
Mutual of Omaha of South Dakota &  
Community Health Plus HMO Inc.

## Tennessee

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Health 123  
Heritage National Health Plan Inc.  
Intracorp  
OmniCare Health Plan Inc.  
One Health Plan  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## Texas

Aetna U.S. Healthcare Inc.  
AMERIGROUP Corp.  
AmeriHealth HMO Inc.  
CCN  
CIGNA HealthCare  
Delta Care USA  
Exclusive Healthcare Inc.  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Hillcrest Firstcare  
HumanaHMO  
Intracorp  
One Health Plan  
PacifiCare Health Systems  
Prudential HealthCare HMO  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## Utah

CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network

Great West POS/  
New England Financial POS  
InterGroup of Utah Inc.  
Intracorp  
Prudential HealthCare POS  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)

## Vermont

CIGNA HealthCare  
Delta Care USA  
Harvard Program Health Care  
Intracorp  
Kaiser Foundation Health Plan Inc.  
MVP Health Plan  
Matthew Thornton Health Plan

## Virginia

Aetna U.S. Healthcare Inc.  
Carilion Health Plans  
CIGNA HealthCare  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Heritage National Health Plan Inc.  
Intracorp  
Kaiser Foundation Health Plan Inc.  
PARTNERS National Health Plans  
of North Carolina Inc.  
Prudential HealthCare HMO  
Prudential HealthCare POS  
Southern Health Services Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
VICARE

## Washington

Aetna U.S. Healthcare Inc.  
CIGNA HealthCare  
Delta Care USA

General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Group Health Cooperative of Puget Sound  
(Group Health/Options/Alliant Plus)  
Intracorp  
Kaiser Foundation Health Plan Inc.  
PacifiCare Health Systems  
Providence Health Plan  
QualMed Plans for Health-Washington  
Regence Blue Shield (RegenceCare)  
Regence Blue Shield (Selections)  
Regence HMO Oregon  
UnitedHealth Group (POS)

## West Virginia

CIGNA HealthCare  
HealthAmerica Pennsylvania Inc.  
HealthAmerica Pennsylvania Inc./  
HealthAssurance  
The Health Plan  
PrimeONE  
Qualmed Plans for Health of Pennsylvania  
UnitedHealth Group (POS)

## Wisconsin

CCN  
CompCare Health Services  
Insurance Corp.  
Delta Care USA  
General American Private Healthcare  
Systems POS Network  
Great West POS/  
New England Financial POS  
Group Health Cooperative  
of South Central Wisconsin  
Heritage National Health Plan Inc.  
HumanaHMO  
Intracorp  
Medical Associates Health Plans Inc.  
UnitedHealth Group (HMO)  
UnitedHealth Group (POS)  
Valley Health Plan

Additional copies of this issue  
are available  
for \$40 each, plus postage.

DECEMBER 25, 1998  
**Business  
Insurance**

Reporting Weekly on Corporate Risk, Employee Health and Managed Health Care News/200

1998/1999



Directory of  
Managed  
Care  
Providers

Contact: Business Insurance Single Copy Sales, 965 E. Jefferson Ave.,  
Detroit, Mich. 48207; 313-446-1623 or 888-446-1422.

**The AHL Select Provider Network**

1776 American Heritage Life Drive, Jacksonville, Fla. 32224; 904-992-2948; fax: 904-992-2695

<b>Staff/facilities</b>	
Primary practitioners	56,472
Specialists	84,710
Hospitals	2,187
<b>Under direct contract</b>	
Primary practitioners	8,038
Specialists	11,052
Hospitals	140
<b>Enrollment</b>	
Total	217,000
Group health plans	217,000
<b>Customer savings:</b>	
Percent of savings	20%

Operational date: 1988.

**For profit.**  
Parent: American Heritage Life Insurance Co.

**Services:**  
Direct: general medical, chiropractic, mental.

Leased: general medical, chiropractic, mental. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**  
Direct: Florida, Georgia, North Carolina, South Carolina.

Leased: Alabama, Arkansas, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia.

Officers: C. Richard Morehead, president; Robert J. Young, vp-marketing; James H. Baum, senior vp; Dr. Richard D. Glock, medical director; K. Pearl Harrison, vp.

Contact: Lisa S. Turley.

**ADMAR'S Med Network**

1551 N. Tustin Ave., Suite 300, Santa Ana, Calif. 92705; 714-953-9600; fax: 714-953-6309 www.amarinc.com

<b>Staff/facilities</b>	
Primary practitioners	36,149
Board-certified	80%
Specialists	98,054
Hospitals	1,326
<b>Under direct contract</b>	
Primary practitioners	24,412
Specialists	68,306
Hospitals	817
<b>Customer savings:</b>	
Percent of savings	32%
Amount of savings	\$50,833,044

Operational date: 1978.

**For profit.**  
Parent: The Principal Financial Group.

**Services:**  
Direct: general medical, chiropractic, mental.

Leased: general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.  
UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, maternity care. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
Direct: Arizona, California, Colorado, Connecticut, Illinois, Kansas, Massachusetts, Missouri, New Hampshire, New Mexico, Rhode Island, Tennessee, Texas, Vermont.

Leased: Alabama, Arkansas, Delaware, Florida, Louisiana, Mississippi, Nevada, New Jersey, New Mexico, Pennsylvania,

Texas.  
Officers: Kraig Boysen, president/CEO; Virginia Pascual, chief administrative officer; Edward Evans, vp/CFO; Stephen Ashley, vp-national sales/development; Dr. Vincent Duda, medical director.  
*\*Rhode Island and Virginia have hospital networks only.*

**Aetna U.S. Healthcare**

151 Farmington Ave., Hartford, Conn. 06156; 800-872-3862 www.aetnaushc.com

<b>Staff/facilities</b>	
Primary practitioners	85,151
Specialists	168,075
Hospitals	2,763
Pharmacies	46,973
<b>Enrollment*</b>	
Total	4,018,964
Group health plans	4,018,964

**For profit.**

**Services:**  
Direct: general medical, prescription.

Leased: general medical, mental. Can be customized to meet employers' needs.  
UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers.

**Service area:**  
Direct: Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Accreditation status: Health Utilization Management Standards.

\*BI estimates of enrollment including NYLCare Health Plans Inc.

**All Florida PPO Inc.**

351 S. Cypress Road, Suite 303, Pompano Beach, Fla. 33060; 954-946-5183; fax: 954-946-0978

<b>Staff/facilities</b>	
Primary practitioners	3,434
Board-certified	85%
Specialists	7,011
Hospitals	116
Pharmacies	2,567
<b>Under direct contract</b>	
Primary practitioners	3,434
Specialists	7,011
Hospitals	116

**Enrollment**  
Total: 163,500  
Group health plans: 163,500

**Customer savings:**  
Percent of savings: 38%

Operational date: 1992.

**For profit.**  
**Services:**  
Direct: general medical, vision, chiropractic, mental, prescription, workers compensation, rehabilitation, hospice, skilled nursing, sub-acute, chemical/substance abuse, all outpatient ancillary services. Unbundled services available. Can be customized to meet employers' needs. UR services provided by outside contractor(s).

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, flat fee. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
Direct: Florida, Tennessee.  
Contact: Reg Watkins, president/CEO.

**Alliance**

1831 Chestnut St., St. Louis, Mo. 63103; 314-923-4444; fax: 314-923-4809 www.abcbcs.com

<b>Staff/facilities</b>	
Primary practitioners	2,622
Specialists	5,173
Hospitals	92
Pharmacies	1,100
<b>Under direct contract</b>	
Primary practitioners	2,622
Specialists	5,173
Hospitals	92
<b>Enrollment</b>	
Total	350,872
Group health plans	244,273
Individual	61,356
Other	45,243

Operational date: 1985.

**For profit.**  
**Services:**

Direct: general medical, vision, chiropractic.

Leased: prescription. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**  
Direct: Illinois, Missouri.  
Leased: Illinois, Missouri.

Accreditation status: Health Utilization Management Standards, Health Network Standards.

Officers: John O'Rourke, chairman/president/CEO; Sandra Van Trease, executive vp/COO; Michael Fulk, senior vp/chief marketing executive; David Williams, senior vp-medical affairs.

Contact: Randy Ressel, vp-sales.

**American Healthcare Alliance**

9229 Ward Parkway, Suite 300, Kansas City, Mo. 64114; 816-523-7799; fax: 816-523-1098 www.aha-ppo.net

<b>Staff/facilities</b>	
Primary practitioners	159,327
Specialists	221,643
Hospitals	3,647
<b>Enrollment</b>	
Total	16,500,000
Group health plans	16,000,000
Workers comp	500,000
<b>Customer savings:</b>	
Percent of savings	25%

Operational date: 1986.

**For profit.**  
Leased: general medical, dental, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO, outside contractor(s).

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, global, case. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Accreditation status: Health Utilization Management Standards, Health Network Standards, Workers Compensation Utilization Management Standards, Workers Compensation Network Standards.

Officers: Ed Cosler, president; Mark Winner, management information systems; Phil Mehelic, executive vp; Kathleen

Murphy, claims manager; Lee Hone, director-strategic development.  
*American Healthcare Alliance is an alliance of independent PPOs across the United States.*

**American LIFECARE Inc.**

650 Poydras St., Suite 1150, New Orleans, La. 70130; 504-561-0600; fax: 504-679-0150 www.americancare.com

<b>Staff/facilities</b>	
Primary practitioners	4,446
Board-certified	80%
Specialists	6,954
Hospitals	241
<b>Under direct contract</b>	
Primary practitioners	4,446
Specialists	6,954
Hospitals	241

**Enrollment**  
Total: 557,000  
Group health plans: 557,000

**Customer savings:**  
Percent of savings: 36%

Operational date: 1983.

**For profit.**  
**Services:**

Direct: general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
Direct: Alabama, Arkansas, Louisiana, Mississippi, Tennessee.

Leased: Texas.  
Officers: Dr. William Williams, medical director; Kristin Hutchins, COO; Ed Michael Keggie, CEO.

**American Specialty Networks**

8989 Rio San Diego Drive, Suite 250, San Diego, Calif. 92108; 619-686-5990; fax: 619-209-6233 www.americanspecialtyhp.com

Specialty: Chiropractic/acupuncture

<b>Staff/facilities</b>	
Primary practitioners	2,463
<b>Under direct contract</b>	
Primary practitioners	2,463
<b>Enrollment</b>	
Total	1,200,000
Group health plans	1,200,000
<b>Customer savings:</b>	
Percent of savings	51%
Amount of savings	\$23,000,000

Operational date: 1987.

**For profit.**  
**Services:**

Direct: chiropractic, workers compensation, acupuncture.

Leased: chiropractic, workers compensation, acupuncture. Unbundled services available. Can be customized to meet employers' needs.

UR: precertification, retrospective review, case management. UR services provided by the PPO.

Compensation: The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

**Service area:**  
Direct: Arizona, California, Hawaii, Nevada, New Mexico.

Accreditation status: Health Utilization Management Standards, Health Network Standards, Workers Compensation Utilization Management Standards, Workers Compensation Network Standards.

Officers: George DeVries, president/CEO; R. Douglas Metz, senior vp-health services; Kurt Hegetschweiler, vp-chiropractic services; Jerry Parker, vp-operations support; Annie-Claude Sanchis, vp-customer service.

Contact: Peggy Kilpatrick, sales manager.

**How to use the PPO directory**

The complete PPO listings begin with information on staff and facilities as of June 30, 1998. Under the **staff/facilities** heading, are totals—including direct and leased providers—for the number of primary practitioners affiliated with the network, the percentage of board-certified practitioners in the network, the number of specialists, pharmacy locations and hospitals. Totals for providers under direct contract with the PPO are listed next.

Information on enrollment as of June 30, 1998 was requested. Total enrollment includes all group health plan employees and dependents, workers compensation and individual members. An employee is counted once if enrolled under both contract types. Following the total, enrollment is broken out by **group health, individual, workers compensation and other.**

Information on customer savings through June 30, 1998, is listed next, expressed as **percent of savings**, which is the percentage of savings off billed medical charges, and **amount of savings**, which is an aggregate dollar amount saved compared with billed medical charges.

Operations information follows, including the **operational date** when the company was founded, its **for profit or not for profit** tax status, and the name of the **parent company/owner.**

The services or types of coverage provided by the PPO are listed next, broken out by **direct vs. leased** arrangements, including general medical, dental, mental health, vision, prescription drug, workers compensation, chiropractic and any others reported.

The services listings also note whether services are available unbundled, if the PPO plan design may be customized to meet employer specifications and if individual enrollment is allowed.

**Utilization review** methods used by the PPO and how they are provided are detailed next. Standard utilization review procedures include: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination and case management.

The **compensation** heading contains information on how the PPO negotiates hospital charges, how it is compensated and how it charges for its services.

**Service area** by state follows. The listing details in which states the PPO has contracted directly for services and those in which it leases network arrangements from other established PPOs.

The PPO's AAHC/URAC accreditation status is also noted, including, where applicable, health utilization management standards, health network standards, workers compensations utilization management standards and workers compensation network standards.

Officers and a contact for those seeking more information complete each listings.

Continued from previous page

## Ameritas Managed Dental Care

5900 O St., Lincoln, Neb. 68510;  
402-467-1122; fax: 402-467-7883  
www.ameritas.com

Specialty: Dental

<b>Staff/facilities</b>	
Primary practitioners	6,189
Specialists	2,893
<b>Under direct contract</b>	
Primary practitioners	6,189
Specialists	2,893
<b>Enrollment</b>	
Total	1,629,798
Other	1,629,798

For profit

Services:

**Direct:** dental.  
**Leased:** dental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** retrospective review. UR services provided by the PPO.

Service area:

**Direct:** Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Illinois, Indiana, Kansas, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Jersey, New York, Ohio, Oklahoma, Tennessee, Texas, Vermont, Virginia, Wisconsin.

**Leased:** District of Columbia, Maryland, Michigan, Nevada, Virginia.

**Officers:** Lawrence Arth, chairman/CEO; Kenneth Louis, president/COO; David Moore, executive vp-group; Kenneth Van-Cleave, vp-group managed care/partnering.  
**Contact:** Karen Gustin, assistant vp-managed care/marketing.

## AnciCare PPO

3700 Lakeside Drive, Suite 401,  
Miramar, Fla. 33027;  
954-441-7600; fax: 954-441-6350  
www.ancicare.com

Specialty: Workers compensation/medical imaging

<b>Staff/facilities</b>	
Specialists	1,200
<b>Under direct contract</b>	
Specialists	1,200
<b>Enrollment</b>	
Total	10,000,000
Workers comp	10,000,000

Operational date: 1994.

For profit

Services:

**Direct:** workers compensation.  
**Leased:** medical imaging. Unbundled services available. Can be customized to meet employers' needs.

**UR:** precertification, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by flat rate. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

Service area:

**Direct:** Alabama, Arizona, California, Florida, Georgia, Illinois, Louisiana, Maryland, Michigan, Nevada, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas.

**Officers:** Michael A. Cabrera, president/CEO; Donna L. Cabrera, vp-quality assurance; Barbara A. Dolan, vp-operations; George M. Tayar, controller.

## Anthem Health Network

1200 South Ave.,  
Staten Island, N.Y. 10314;  
718-370-6064; fax: 718-370-6090  
www.anthem-inc.com

<b>Staff/facilities</b>	
Primary practitioners	8,700
Board-certified	95%
Specialists	28,500
Hospitals	140
Pharmacies	6,500
<b>Under direct contract</b>	
Primary practitioners	5,200
Specialists	18,000
Hospitals	77
<b>Enrollment</b>	
Total	65,000
Group health plans	65,000
<b>Customer savings:</b>	
Percent of savings	40%
Amount of savings	\$13,397,965
<b>Operational date:</b> 1996.	

For profit

Services:

**Direct:** general medical, vision, chiropractic, mental.

**Leased:** prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is not available for lease. It serves Anthem Health only.

Service area:

**Direct:** Connecticut, New York.

**Leased:** New Jersey.

**Officers:** Carmine A. Morano, president; Linda Farren, vp-administration; Doug

Pridgen, vp-sales; Dr. Stephen Ford, medical director.

**Contact:** Doug Pridgen, 718-370-6094.

## Arizona Medical Network

1600 W. Broadway Road Suite 385,  
Tempe, Ariz. 85282;  
602-921-8944; fax: 602-894-5230

Staff/facilities

Primary practitioners	1,848
Board-certified	71%
Specialists	3,521
Hospitals	55

Under direct contract

Primary practitioners	1,848
Specialists	3,521
Hospitals	55

Enrollment

Total	153,400
Group health plans	152,000
Workers comp	1,400

Customer savings:

Percent of savings	48%
--------------------	-----

Operational date: 1983.

Services:

**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

**Direct:** Arizona.

**Officers:** Jim Dyer, CEO; Richard Easton, CFO; Ken Diamond, COO; Edie Faust, senior

vp; Dr. Wesley Rimberger, medical director.

## Armada

5620 Glenridge Drive,  
Atlanta, Ga. 30342;  
404-256-0830; fax: 404-845-3155  
www.crawfordandcompany.com

Specialty: Workers compensation

Staff/facilities

Primary practitioners	73,148
Board-certified	80%
Specialists	116,494
Hospitals	2,858

Enrollment

Total	2,500,000
Workers comp	2,500,000

For profit

Parent: Crawford & Co.

**Leased:** workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precer-

Continued on next page

OTHER  
COMPANIES JUST  
OFFER PIECES  
OF THE PUZZLE...



ONLY CONCENTRA MANAGES  
THE ENTIRE EPISODE OF CARE



*Continued from previous page*

ification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers. The PPO charges percent of savings.

**Service area:**

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Accreditation status:** Workers Compensation Utilization Management Standards. **Officers:** Forrest L. Minix, chairman/CEO; Archie L. Meyers Jr., president/COO; Victoria Holland, senior vp-health care management; Dr. Gregory Smith, medical director; Jean Bisio, senior vp.

**Contact:** Wanda L. Gross.

*\*Estimates*

**Associates for Health Care Inc (AHC)**

18650 W. Corporate Drive, Suite 310, Brookfield, Wis. 53045-6344; 414-879-0100; fax: 414-879-0876 www.ahcppo.com

<b>Staff/facilities</b>	
Primary practitioners	5,352
Board-certified	99%
Specialists	1,257
Hospitals	100
<b>Under direct contract</b>	
Primary practitioners	5,352
Specialists	1,257
Hospitals	86
<b>Enrollment</b>	
Total	550,000
Group health plans*	425,000
Workers comp	125,000
<b>Customer savings:</b>	
Percent of savings	20%
Amount of savings	\$177,569,552

**Operational date:** 1984.

**For profit.**

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation, automotive.

**Leased:** prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management, large case/catastrophic review, ambulatory care review. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rate. The PPO is compensated by employers/payers, health care providers. The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

**Service area:**

**Direct:** Minnesota, Wisconsin.

**Officers:** Dr. Jacob L. Golding, medical advisor; Dirk W. Carson, vp-marketing; Gary Wroblewski, vp-PPO development; Tricia Price, vp-utilization management; David Dobias, senior vp-administration.

**Contact:** Barbara Nestingen, public relations director.

*\*Group health plans include individual enrollment*

**BPS Healthcare**

888 S. Figueroa St., Suite 1400, Los Angeles, Calif. 90017; 213-489-2694; fax: 213-627-3043

<b>Staff/facilities</b>	
Primary practitioners	11,455
Board-certified	85%
Specialists	38,287
Hospitals	265

<b>Under direct contract</b>	
Primary practitioners	11,455
Specialists	27,287
Hospitals	265
<b>Enrollment</b>	
Total	196,000
Group health plans	196,000
<b>Customer savings:</b>	
Percent of savings	41%
Amount of savings	\$9,000,000

**Operational date:** 1982.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic.

**Leased:** mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO, outside contractors.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rates. The PPO is compensated by insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** California.

**Leased:** California.

**Officers:** Barbara Rodin, president/CEO; Asim Ashary, senior vp/CFO; Edward N. Stevens, vp-sales/marketing; Dr. Jeffery Wolf, vp-medical affairs; Kristine Svarces, vp-human resources.

**BayCare Health Network**

17757 U.S. Highway 19 N., Suite 100, Clearwater, Fla. 33764; 727-535-3335; fax: 727-532-6188 www.baycarehealth.com

<b>Staff/facilities</b>	
Primary practitioners	609
Board-certified	78%
Specialists	1,666
Hospitals	17
<b>Under direct contract</b>	
Primary practitioners	609
Specialists	1,666
Hospitals	17
<b>Enrollment</b>	
Total	644,108
Group health plans	196,175
Workers comp	447,933

**Operational date:** 1991.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic, mental, workers compensation, oral maxillofacial surgery, allied health professionals.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO, outside contractors.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Florida.

**Officers:** John Vretas, president/CEO; Tracey McDaniel, finance officer; Steve Halverson, vp-sales/customer relations; George Sedor, director-network operations; Sheree Harman, director-workers compensation.

**Blue Cross & Blue Shield of Arizona (Blue Preferred)**

P.O. Box 13466, Phoenix, Ariz. 85021-4883; 602-864-4100; fax: 602-864-5800 www.bcbsaz.com

<b>Staff/facilities</b>	
Primary practitioners	1,894
Board-certified	76%
Specialists	4,317
Hospitals	62
Pharmacies	618
<b>Under direct contract</b>	
Primary practitioners	1,664
Specialists	3,732
Hospitals	57
<b>Enrollment</b>	
Total	422,534

<b>Group health plans</b>	
Individual	272,585
Workers comp	36,717
Workers comp	113,232

**Operational date:** 1984.

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation.

**Leased:** general medical, dental, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** precertification, retrospective review, second surgical opinion.

**Compensation:** The PPO negotiates hospital charges by DRGs, RBRVS-based prevailing fees for outpatient services. The PPO is compensated by employers/payers. The PPO charges premiums.

**Service area:**

**Direct:** Arizona.

**Leased:** Arizona.

**Officers:** Robert Bulla, CEO/president; Rich Boals, COO/executive vp; Tony Astorga, senior vp/CFO/treasurer; Dr. Gary Smethers, vp/senior medical director/medical management; Dick Hannon, senior vp-marketing/provider affairs.

**Blue Cross & Blue Shield of Georgia (BlueChoice PPO)**

3350 Peachtree Road N.E., Atlanta, Ga. 30326; 404-842-8000; fax: 404-842-8498 www.bcbsga.com

<b>Staff/facilities</b>	
Primary practitioners	2,830
Specialists	6,991
Hospitals	126
Pharmacies	1,800

<b>Under direct contract</b>	
Primary practitioners	2,830
Specialists	6,991
Hospitals	126
<b>Enrollment</b>	
Total	370,204
Group health plans	370,204
<b>Customer savings:</b>	
Percent of savings	35%

**Operational date:** 1937.

**For profit.**

**Services:**

**Direct:** general medical, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges fully insured premiums or administrative fees.

**Service area:**

**Direct:** Georgia.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Dick Shirk, CEO; Rick Rivers, COO; Randy Edwards, CFO; Dr. Mark Kishel, medical director; Jud Elliot, marketing director.

**Blue Cross & Blue Shield of Idaho (Preferred Blue)**

3000 E. Pine Ave., Meridian, Idaho 83642; 208-345-4550; fax: 208-331-7311

<b>Staff/facilities</b>	
Primary practitioners	910
Board-certified	78%
Specialists	574
Hospitals	42
Pharmacies	238
<b>Under direct contract</b>	
Primary practitioners	910
Specialists	574
Hospitals	28
<b>Enrollment</b>	
Total	24,875
Group health plans	24,875

<b>Customer savings:</b>	
Percent of savings	10%

**Operational date:** 1993.

**Services:**

**Direct:** general medical, dental, chiropractic, mental, prescription, life. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges premium rates for type of contract.

**Service area:**

**Direct:** Idaho.

**Officers:** David Barnette, president/CEO; Richard Armstrong, senior vp-sales/marketing; Dr. Donald Price, vp/medical director; Mike Hodge, director-national/major accounts.

**Contact:** Denise Trepagnier.

*\*Members are able to utilize PPO networks in all 50 states through the BlueCard Claim Processing system in conjunction with BC/BS*

**Blue Cross & Blue Shield of Illinois (Participating Provider Option)**

300 E. Randolph, Chicago, Ill. 60601; 312-653-6000 www.bcbsil.com

<b>Staff/facilities</b>	
Primary practitioners	12,120
Board-certified	85%
Specialists	13,763
Hospitals	205
Pharmacies	2,400

<b>Under direct contract</b>	
Primary practitioners	12,120
Specialists	13,763
Hospitals	205
<b>Enrollment</b>	
Total	1,819,937
Group health plans	1,819,937
<b>Customer savings:</b>	
Percent of savings	39%
Amount of savings	\$410,000,000

**Operational date:** 1985.

**Services:**

**Direct:** general medical, chiropractic, mental, prescription. Unbundled services available.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Illinois, Indiana.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Raymond McCaskey, president/CEO; Michael Seibold, senior vp-marketing/health care management; Jo Anne Rouns, senior vp-subscriber services/information technology group; Theodore Desch, senior vp-law/corporate affairs; Sherm Wolf, senior vp-finance/sales.

**Contact:** Steve Hamlin, 312-653-7181.

**Blue Cross & Blue Shield of Kansas City (Preferred-Care)**

2301 Main, Kansas City, Mo. 64108; 816-395-2222; fax: 816-360-1197 www.bcbskc.com

<b>Staff/facilities</b>	
Primary practitioners	1,681
Board-certified	83%
Specialists	3,789
Hospitals	55
Pharmacies	94
<b>Under direct contract</b>	
Primary practitioners	1,681
Specialists	3,789
Hospitals	55
<b>Enrollment</b>	
Total	349,441
Group health plans	349,441

<b>Customer savings:</b>	
Percent of savings	35%

**Operational date:** 1989.

**Services:**

**Direct:** general medical, dental, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Kansas, Missouri.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Jake Mascotte, president/CEO; Tom Bowser, executive vp/COO; John Kennedy, senior vp-managed care; Roger Foreman, senior vp-marketing; Dr. Joseph Goldberg, vp/medical director.

*\*Self-funded only*

**Blue Cross & Blue Shield of Kansas City (Preferred-Care Blue)**

2301 Main, Kansas City, Mo. 64108; 816-395-2222; fax: 816-360-1197 www.bcbskc.com

<b>Staff/facilities</b>	
Primary practitioners	1,539
Board-certified	83%
Specialists	3,378
Hospitals	45
Pharmacies	94

<b>Under direct contract</b>	
Primary practitioners	1,539
Specialists	3,378
Hospitals	45
<b>Enrollment</b>	
Total	212,746
Group health plans	171,080
Individual	41,666

**Customer savings:** Percent of savings 40%

**Operational date:** 1989.

**Services:**

**Direct:** general medical, dental, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Kansas, Missouri.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Jake Mascotte, president/CEO; Tom Bowser, executive vp/COO; John Kennedy, senior vp-managed care; Roger Foreman, senior vp-marketing; Dr. Joseph Goldberg, vp/medical director.

*\*Self-funded only*

**Blue Cross & Blue Shield of Massachusetts (Blue Care Elect)**

100 Summer St., Boston, Mass. 02110; 617-832-5000 www.bcbsma.com

<b>Staff/facilities</b>	
Primary practitioners	4,155
Board-certified	88%
Specialists	8,152
Hospitals	79
Pharmacies	2,000

<b>Under direct contract</b>	
Primary practitioners	4,155
Specialists	8,152
Hospitals	79

# Business Insurance

Route To:

John  
~~Bob~~  
The  
~~Joe~~  
Joe Last

## IRS eyes premium tax

Technical advice outlines advice for on collaborative calculations  
The IRS has issued technical advice regarding the collaborative calculations for the premium tax credit. The IRS has issued technical advice regarding the collaborative calculations for the premium tax credit. The IRS has issued technical advice regarding the collaborative calculations for the premium tax credit.

## Medical miracle, liability minefield

Exposures, questions grow with reproductive medicine  
Reproductive medicine has opened up a new world of liability for physicians. The use of assisted reproductive techniques (ART) has increased significantly, and with it, the potential for litigation. Physicians must be aware of the unique risks associated with ART and take steps to protect themselves.

## Reinsurers dodge quarter's cut losses

In 1993, reinsurers reported a significant decrease in losses compared to the previous quarter. This was due to a combination of factors, including a decrease in the number of claims and a decrease in the severity of the claims. Reinsurers are optimistic about the future of the industry.



# Does this look familiar?

Maybe it's time you had your very own subscription to *Business Insurance*. Then each week you'll be sure to have the timely news you need. Use this card to subscribe.

**Yes!** Please begin my one-year subscription to *Business Insurance* (52 weekly issues) and bill me just \$87.

New Subscription  Renewal

Name \_\_\_\_\_  
(please print)

Title \_\_\_\_\_

Company Name \_\_\_\_\_  
 Business or  
 Home Address

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_

Fax (\_\_\_\_) \_\_\_\_\_

Nature of Business \_\_\_\_\_

Please check the appropriate boxes. It helps us serve your information needs.

- 1. My firm or organization has:**  
Loss prevention, risk financing and/or employee benefit programs.  
 Yes.  No.
  - 2. Number of persons employed:**  
 to 150 (8)  1,000-4,999 (2)  
 151-499 (6)  5,000 or more (0)  
 500-999 (3)  Unknown (9)
  - 3. Organization (Check one only):**  
 Manufacturing/Service (11)  
 Association (81)  
 Union (82)  
 Government (83)  
 Educational Institution (84)  
 Insurance Agent (31)  
 Insurance Broker (32)  
 Consultant (34)  
 Insurance Company (40)  
 Actuary (61)  
 Attorney (62)  
 Adjuster/Appraiser (63)  
 Accountant (64)  
 Captive Manager (65)  
 TPA (93)  
 Healthcare Institution (92)  
 Other (90)
- I prefer not to receive information or advertising from companies not affiliated with *Business Insurance*.

Call Toll Free:  
**(888) 446-1422.**  
Or Fax card to:  
**(313) 446-6777.**

Continued from page 24

**Enrollment**  
Total.....171,811  
**Customer savings:**  
Percent of savings.....41%  
**Operational date:** 1989.  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*:**  
**Direct:** Massachusetts.

**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Dr. Kathleen Jennison Goonan, vp-health affairs; W. Patrick Hughes, senior vp-sales/marketing/product management; Dale Lodge, vp-health services contracting; Mark Caron, vp-corporate information.

*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program*

## Blue Cross & Blue Shield of Michigan (Blue Preferred/Community Blue)

600 E. Lafayette, Detroit, Mich. 48226; 313-225-9000 www.bcbsm.com

**Staff/facilities**  
Primary practitioners.....6,971  
Board-certified.....68%  
Specialists.....7,711  
Hospitals.....148  
Pharmacies.....2,109  
**Under direct contract**  
Primary practitioners.....6,971  
Specialists.....7,711  
Hospitals.....148  
**Enrollment**  
Total.....985,295  
Group health plans.....975,015  
Individual.....10,280

**Operational date:** 1985.  
**Services:**  
**Direct:** general medical, chiropractic, mental. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*:**  
**Direct:** Michigan.

**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Richard E. Whitmer, president/CEO; Marianne Udow, senior vp-health care products/provider services; Kevin L. Seitz, vp-PPO/ancillary services; Catherine Schmitt, director-PPO programs; Dr. Calvin J. Maestro, medical director-PPO programs.

*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program*

## Blue Cross & Blue Shield of Nebraska (Blue Preferred)

P.O. Box 3248, Omaha, Neb. 68180-0001; 402-390-1848; fax: 402-392-4100 www.bcbsne.com

**Staff/facilities**  
Primary practitioners.....1,600  
Board-certified.....71%  
Specialists.....648  
Hospitals.....90  
Pharmacies.....466  
**Under direct contract**  
Primary practitioners.....1,600  
Specialists.....648  
Hospitals.....90

**Enrollment**  
Total.....350,500  
Group health plans.....315,500  
Individual.....35,000  
**Operational date:** 1989.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*:**  
**Direct:** Nebraska.

**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Richard Gaffey, CEO; Steve Lorenzen, senior vp-managed care; Jerry Dworak, chief marketing officer, Dr. Moe Mellion, chief medical officer.

**Contact:** Jerry Dworak, 402-390-1811.  
*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program*

## Blue Cross & Blue Shield of North Carolina (Preferred Care)

5901 Chapel Hill Road, Durham, N.C. 27707-0718; 919-489-7431; fax: 919-765-7728 www.bcbsnc.com

**Staff/facilities**  
Primary practitioners.....4,591  
Specialists.....10,608  
Hospitals.....106  
Pharmacies.....1,600  
**Under direct contract**  
Primary practitioners.....4,591  
Specialists.....10,608  
Hospitals.....106  
**Enrollment**  
Total.....379,788  
Group health plans.....379,788  
**Customer savings:**  
Percent of savings.....26%  
Amount of savings.....\$13,509,934

**Operational date:** 1987.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, hospital bill audits, case management, transplant management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges fee per contract type.  
**Service area:**  
**Direct:** North Carolina.

**Officers:** Kenneth Otis, president/CEO; Bob Greczyn, executive vp/COO; Norman Phelps, senior vp-strategic services; Bob Vavrina, senior vp-human resources; Bradley Wilson, senior vp/general counsel/secretary; Dr. Bob Harris, vp-healthcare management/chief marketing officer.  
**Contact:** Blue Cross & Blue Shield of North Carolina's information center, 800-735-2583.

## Blue Cross & Blue Shield of North Carolina (Preferred Care Select)

5901 Chapel Hill Road, Durham, N.C. 27707-0718; 919-489-7431; fax: 919-765-0718 www.bcbsnc.com

**Staff/facilities**  
Primary practitioners.....3,580  
Board-certified.....83%  
Specialists.....6,330  
Hospitals.....106  
Pharmacies.....1,600  
**Under direct contract**  
Primary practitioners.....3,580  
Specialists.....6,330  
Hospitals.....106

**Enrollment\***  
Total.....825,249  
Group health plans.....327,312  
Individual.....497,937  
**Customer savings\*\*:**  
Percent of savings.....31%  
Amount of savings.....\$37,857,260  
**Operational date:** 1994.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** precertification, concurrent hospital treatment review, length of stay determination, discharge planning, hospital bill audits, case management, transplant management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges fee per contract type.  
**Service area:**  
**Direct:** North Carolina.

**Officers:** Kenneth Otis, president/CEO; Bob Greczyn, executive vp/COO; Norman Phelps, senior vp-strategic services; Bob Vavrina, senior vp-human resources; Bradley Wilson, senior vp/general counsel/secretary; Dr. Bob Harris, vp-healthcare management/chief marketing officer.  
**Contact:** Blue Cross & Blue Shield of North Carolina's information center, 800-735-2583.  
*\*The number of enrollees include Preferred Care Select and Preferred Care Select Copay enrollees \*\*Estimates*

## Blue Cross & Blue Shield of Rhode Island (HEALTHMATE 2000)

444 Westminster St., Providence, R.I. 02903; 401-459-1000 www.bcbsri.com

**Staff/facilities**  
Primary practitioners.....2,527  
Board-certified.....87%  
Specialists.....2,195  
Hospitals.....14  
Pharmacies.....567  
**Under direct contract**  
Primary practitioners.....2,527  
Specialists.....2,195  
Hospitals.....14  
**Enrollment**  
Total.....258,767  
Group health plans.....209,245  
Individual.....13,844  
Workers comp.....23,614  
Other.....12,064

**Operational date:** 1986.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, disease management/UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*:**  
**Direct:** Connecticut, Massachusetts, Rhode Island.

**Accreditation status:** Health Utilization Management Standards.  
**Officers:** MaryAnne Harmsen, executive vp-marketing/sales; Charles J. Mahoney, vp-product marketing; Matthew Brannigan, assistant vp-marketing/sales; Dr. Peter Hollman, medical director.  
*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program*

## Blue Cross & Blue Shield of Tennessee (Blue Preferred)

801 Pine St., Chattanooga, Tenn. 37402; 423-755-5600 www.bcbst.com

**Staff/facilities**  
Hospitals.....115  
Pharmacies.....1,693  
**Under direct contract**  
Primary practitioners.....3,165

Specialists.....7,060  
Hospitals.....115  
**Enrollment**  
Total.....384,439  
Group health plans.....378,574  
Individual.....5,865

**Operational date:** 1945.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate.  
**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Guam.

**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Thomas Kinser, CEO; Joan Harp, senior vp-sales/marketing; David Deal, senior vp-benefits administration; Bill Everly, senior vp/CFO; Dr. Steve Coulter, senior vp/chief medical officer.

## Blue Cross & Blue Shield United of Wisconsin

401 W. Michigan, Milwaukee, Wis. 53201; 414-226-6600; fax: 414-226-5500 www.bcbsuw.org

**Staff/facilities**  
Primary practitioners.....1,773  
Specialists.....3,333  
Hospitals.....71  
**Under direct contract**  
Primary practitioners.....1,773  
Specialists.....3,333  
Hospitals.....71  
**Enrollment**  
Total.....85,561  
Group health plans.....83,658  
Individual.....1,903

**Customer savings:**  
Percent of savings.....15%  
**Operational date:** 1941.  
**Services:**  
**Direct:** general medical, chiropractic, mental, prescription.

**Leased:** prescription. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*:**  
**Direct:** Wisconsin.

**Officers:** Thomas Hefty, president; Tim Cullen, vp; Penny Siewert, vp-regional services; Essie Whitelaw, vp-national business development; Dr. James Haedert, medical director.  
**Contact:** Caroline Berghammer, 414-226-5569.  
*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program*

## Blue Cross & Blue Shield of Western New York\* (Secure Blue Preferred)

1901 Maine St., P.O. Box 80, Buffalo, N.Y. 14240; 716-887-6900; fax: 716-887-8993

**Staff/facilities**  
Primary practitioners.....905  
Board-certified.....71%  
Specialists.....3,128  
Hospitals.....32  
Pharmacies.....350  
**Under direct contract**  
Primary practitioners.....905  
Specialists.....3,128  
Hospitals.....32  
**Enrollment**  
Total.....8,254  
Group health plans.....8,254

**Operational date:** 1998.  
**Parent:** New York Care Plus Insurance Co.  
**Services:**  
**Direct:** general medical, chiropractic, mental, prescription.

**Leased:** dental, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO charges flat fee per eligible employee.  
**Service area:**  
**Direct:** New York.

**Officers:** Thomas P. Hartnett, president/CEO; Dr. Franklyn J. Campagna, medical director; Robert J. Boden, senior vp.  
**Contact:** 716-887-6038.  
*\*Formerly Community Blue Advantage*

## Blue Cross of California/ Prudent Buyer Plan

21555 Oxnard St., Woodland Hills, Calif. 91367; 818-703-2345; fax: 818-703-2848 www.bluecrossca.com

**Staff/facilities**  
Primary practitioners.....14,617  
Board-certified.....71%  
Specialists.....26,184  
Hospitals.....388  
Pharmacies.....4,696  
**Under direct contract**  
Primary practitioners.....14,617  
Specialists.....26,184  
Hospitals.....388

**Enrollment**  
Total.....2,782,791  
Group health plans.....1,879,754  
Individual.....885,702  
Other.....17,335  
**Customer savings:**  
Percent of savings.....45%

**Operational date:** 1983.  
**For profit.**  
**Parent:** WellPoint Health Networks Inc.  
**Services\*:**  
**Direct:** general medical, dental, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, fee schedule, per case. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area\*\*:**  
**Direct:** California.

**Officers:** Andrew Alloco, senior vp-network development/management; David Helwig, senior vp-individual/small group services; Rebecca Kapustay, senior vp-large group services; Dr. Michael Kaufman, senior vp/chief medical officer; Mary Lou Martin, general manager-senior services.

*\*Direct services offered through Prudent Buyer Network or available through other WellPoint networks \*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program s.*

Continued on next page

what if I want to keep . . . on costs?



what if we outgrow our plan?



what if paperwork makes me sick?

# what if?

what if I need an HMO, PPO, and POS ASAP?



what if we need help with stress management?

what if I want a large network close to home?



what if I want a plan I trust?

what if I want more choices of doctors?

what if my employees want to have their cholesterol checked?

## what if I need quick claims processing?

### what if you didn't have to worry about health care?®

What if there were a health care organization with innovations that anticipated the health care needs of your business? With an extensive choice of cost-effective, customized managed care options, and the flexibility to change as your needs do? Visit our Web site, [www.bluecares.com](http://www.bluecares.com). **BlueCross® BlueShield®**



# B Preferred Provider Organizations C

Continued from previous page

## Blue Cross of Northeastern Pennsylvania (Access Care II)

70 N. Main St.,  
Wilkes-Barre, Pa. 18711;  
800-829-8599; fax: 570-829-0188  
www.bcnepa.com

<b>Staff/facilities</b>	
Primary practitioners	561
Board-certified	66%
Specialists	1,403
Hospitals	25
Pharmacies	316
<b>Under direct contract</b>	
Primary practitioners	561
Specialists	1,403
Hospitals	25
<b>Enrollment</b>	
Total	19,306
Group health plans	19,306

Operational date: 1986.

**Services:**

**Direct:** general medical, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management.

**Compensation:** The PPO negotiates hospital charges by DRGs.

**Service area:**

**Direct:** Pennsylvania.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Thomas Ward, president/CEO; Denise Cesare, executive vp/COO; Michael Gallagher, senior vp/treasurer; William Phelps, vp-marketing/sales; Dr. Edward Rolde, vp-medical affairs.

**Contact:** Member services, 888-338-2211.

## Beech Street Corp.

173 Technology, Irvine, Calif. 92618;  
949-788-1353; fax: 949-788-1319

<b>Staff/facilities</b>	
Primary practitioners	72,912
Board-certified	85%
Specialists	227,375
Hospitals	2,325
<b>Under direct contract</b>	
Primary practitioners	55,780
Specialists	179,982
Hospitals	1,790
<b>Customer savings:</b>	
Percent of savings	26%
Amount of savings	\$239,822,764

Operational date: 1951.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic, mental, workers compensation, auto.

**Leased:** general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, demand management. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, daily rate cap. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, percent of charges.

**Service area:**

**Direct:** Alaska, Arizona, California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, West Virginia, Wisconsin, Wyoming.

**Leased:** Alabama, Arkansas, Colorado, Kentucky, Louisiana, Michigan, Mississippi, Oregon, Tennessee, Utah, Virginia,

Washington.

**Officers:** Dr. William M. Thompson, medical director; Sheila Rankin, vp-operations; William E. Hale, vp-president/COO; Vicki Merrill, executive vp-operations support services; Carol Lockwood, vp-national contracting.

## Behavioral Health Inc.

2431 S. Acadian Thruway,  
Baton Rouge, La. 70808;  
972-643-1831; fax: 972-643-1899

<b>Staff/facilities</b>	
Specialists	3,000
Hospitals	95
<b>Under direct contract</b>	
Specialists	3,000
Hospitals	95
<b>Enrollment</b>	
Total	500,000
Group health plans	500,000
<b>Customer savings:</b>	
Percent of savings	30%
Amount of savings	\$6,000,000

Operational date: 1985.

**Parent:** General Health System.

**Services:**

**Direct:** mental, EAP. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, flat monthly fee.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Stan Cranberry, vp; Joe Kahler, clinical director; Michael Brennan, medical director; Robert Parsons, operations manager; John M. Shelton, marketing director.

**Contact:** John M. Shelton.

## Bradman/Unipsych Cos.

7777 Davie Road Extension,  
Suite 100, Hollywood, Fla. 33024;  
954-704-8686; fax: 954-704-8788

**Specialty:** Behavioral health care

<b>Staff/facilities</b>	
Primary practitioners	1,500
<b>Under direct contract</b>	
Primary practitioners	1,000
Hospitals	70
<b>Enrollment</b>	
Total	900,000
Group health plans	700,000
Workers comp	200,000
<b>Customer savings:</b>	
Percent of savings	30%

Operational date: 1986.

**For profit.**

**Services:**

**Direct:** mental.

**Leased:** mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management, second psychiatric opinion. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Florida, Georgia, North Carolina,

Virginia.

**Officers:** Leo Bradman, chairman/CEO; Dr. Ernest Cohen, psychiatric director; Denise Scott, vp-administration.

**Contact:** Leo Bradman.

## Brazos Valley Health Network

3115 Pine Ave., Suite 10,  
Waco, Texas 76708;  
254-202-5320; fax: 254-202-5310

<b>Staff/facilities</b>	
Primary practitioners	62
Specialists	207
Hospitals	11
Pharmacies	28
<b>Under direct contract</b>	
Primary practitioners	62
Specialists	207
Hospitals	11
<b>Enrollment</b>	
Total	58,186
Group health plans	58,186
<b>Customer savings:</b>	
Percent of savings	15%

Operational date: 1992.

**Services:**

**Direct:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** concurrent hospital treatment review, retrospective review. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, health care providers, insurers, institutional sponsors. The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

**Service area:**

**Direct:** Texas.

**Officers:** Donald K. Reeves, executive director; Dr. James E. Gray, medical director; Dr. Gerard A. Marroquin, associate medical director; Judy Johnson, nurse manager.

**Contact:** Donald K. Reeves.

## CCN

5251 Viewridge Court,  
San Diego, Calif. 92123;  
800-247-2898; fax: 619-278-1262  
www.ccnusa.com

<b>Staff/facilities</b>	
Primary practitioners	78,567
Board-certified	70%
Specialists	140,723
Hospitals	2,699
<b>Under direct contract</b>	
Primary practitioners	59,353
Specialists	98,880
Hospitals	2,012
<b>Enrollment</b>	
Total	31,890,100
Group health plans	6,090,095
Workers comp	25,800,000
<b>Customer savings:</b>	
Percent of savings	41%
Amount of savings	\$215,568,321

Operational date: 1984.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic, mental, workers compensation, physical therapy, ancillary services, utilization management, disability management.

**Leased:** general medical, chiropractic, mental, physical therapy, ancillary services, utilization management, disability management. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management, physical medicine review, professional claims review, disability management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Alabama, Arizona, Arkansas, California, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland,

Michigan, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Wisconsin.

**Leased:** Colorado, Connecticut, Indiana, Massachusetts, Nevada, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia, Washington, West Virginia.

**Accreditation status:** Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

**Officers:** Richard M. Mastaler, CEO; Michael O. Bell, president/COO; Joe Manheim, senior vp-operations & integration; Mark A. Heinemeyer, senior vp/chief sales & marketing officer; Dr. Laurence A. Miller, senior vp/chief medical officer.

**Contact:** Suzanne Robbins, vp-national sales, 619-654-4546.

\*Estimate \*\*Figures report facility claims only. Professional claims are unavailable

## Cambridge Network Inc.

900 Merchants Concourse,  
Westbury, N.Y. 11590;  
516-832-7000; fax: 516-832-7933  
www.cambridgenetwork.com

<b>Staff/facilities</b>	
Primary practitioners	8,506
Board-certified	84%
Specialists	32,681
Hospitals	78
<b>Under direct contract</b>	
Primary practitioners	7,427
Specialists	9,766
Hospitals	78
<b>Enrollment</b>	
Total	22,390
Group health plans	20,000
Workers comp	2,390
<b>Customer savings:</b>	
Percent of savings	28%
Amount of savings	\$240,000

Operational date: 1995.

**For profit.**

**Services:**

**Direct:** general medical, vision, chiropractic, mental, workers compensation.

**Leased:** general medical, vision, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** New York.

**Leased:** Delaware, New Jersey, Pennsylvania.

**Officers:** Dr. S. Bruce Cagen, medical director/president; Morris Ehrenreich, vp; Frank Bove, network manager; Mitchell Wainer, director-marketing, Michael Litterelo, account executive.

## CAPP CARE Inc.

4000 MacArthur Blvd., Suite 10000,  
Newport Beach, Calif. 92660;  
800-937-2277; fax: 949-251-2200  
www.cappcare.com

<b>Staff/facilities</b>	
Primary practitioners*	208,971
Board-certified	69%
Hospitals	2,543
<b>Under direct contract</b>	
Primary practitioners*	82,888
Specialists	121,457
Hospitals	2,404
<b>Enrollment</b>	
Total	3,400,000

Operational date: 1982.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic, mental.

**Leased:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination,

case management. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, fee schedule, case rates, monthly rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Arizona, California, Colorado, Connecticut\*\*, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Rhode Island, South Carolina, South Dakota, Texas, Virginia, Wyoming.

**Leased:** Alabama, Arkansas, Iowa, Louisiana, Massachusetts, Mississippi, Nebraska, New Jersey, New York, Oklahoma, Pennsylvania, Tennessee, Utah, Washington, West Virginia, Wisconsin.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Al Szabo, vp/executive director-North; John Heinsman, vp/executive director-South; Greg DeVillie, vp/executive director-West; Joseph P. Radigan, CEO; Gregory L. Hamblin, CFO.

**Contact:** Al Szabo, 800-772-2844.

\*Includes specialists. \*\*Workers compensation only.

## Care Resources Inc.

9550 Warner Ave., Suite 228,  
Fountain Valley, Calif. 92708;  
714-963-6994; fax: 714-964-2793

**Specialty:** Mental/behavioral healthcare

<b>Staff/facilities</b>	
Board-certified	34%
<b>Under direct contract</b>	
Primary practitioners	458
Hospitals	25

Operational date: 1987.

**For profit.**

**Services:**

**Direct:** mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, union trust (Taft-Hartley). The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** California.

**Officers:** Dr. Stephen Harrison, president/medical director; Martha Sue Lung, CEO; David A. Pecoraro, clinical director.

## CareSys

15 River Road, Suite 100,  
Wilton, Conn. 06897;  
800-992-5531; fax: 203-761-7311  
www.continuumhc.com

**Specialty:** Workers compensation/occupational health

<b>Staff/facilities</b>	
Primary practitioners*	4,500
Board-certified	90%
Hospitals	32
<b>Under direct contract</b>	
Primary practitioners	4,500
Hospitals	32
<b>Enrollment</b>	
Total	140,000
Workers comp	90,000
Other	50,000
<b>Customer savings:</b>	
Percent of savings	28%

Operational date: 1988.

**For profit.**

**Services:**

**Direct:** workers compensation, occupational health.

**Leased:** prescription, workers compensation, IMEs, occupational health. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination,

Continued from previous page  
 case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Connecticut\*\*.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Peter Hotz, president; Stan Musial, CFO; Brenda Gates Calia, COO; Janet Trager, director-provider systems; Doug Nohe, vp-national services.

**Contact:** Jennifer Keefe, marketing coordinator, 203-761-7324.

\*Includes specialists \*\*Connecticut direct workers compensation only

Hospitals	15
Pharmacies	130
<b>Under direct contract</b>	
Primary practitioners	33*
Specialists	640
Hospitals	1E
<b>Enrollment</b>	
Total	142,000
Group health plans*	127,000
Workers comp**	15,000
<b>Customer savings:</b>	
Percent of savings	15%
Amount of savings	\$2,000,000

**Operational date:** January 1993.

**For profit.**

**Services:**

**Direct:** general medical, mental, workers compensation. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, recertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination case management, on-site medical director, associate medical director. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators, third-party networks. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Virginia.

**Officers:** Carolyn Chrisman, COO; Dr. Rome H. Walker, medical director; Susan Carty, director-claims/member services; Diane Rinehard, director-provider relations; Randi Kaplan, director-finance.

**Contact:** Bryan Hyler.

\*Includes self-funded employers and individual enrollment \*\*Separate network

The directory of HMOs and POS plans begins on page 2.

**Central Susquehanna Healthcare Providers**

1 Hospital Drive,  
 Lewisburg, Pa. 17837;  
 717-522-2748; fax: 717-522-2063

<b>Staff/facilities</b>	
Primary practitioners	123
Board-certified	50%
Specialists	257
Hospitals	5
Pharmacies	1
<b>Enrollment</b>	
Total	3,600
Group health plans	3,600

**Operational date:** 1987.

**Services:**

**Direct:** general medical.

**UR:** preadmission hospital review, recertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital audits, outpatient service predetermination, case management.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**

**Leased:** Pennsylvania.

**Officers:** Dr. James W. Morgan Jr., president; Michael Daniloff, chair; Michael O'Keefe, treasurer; Marcia J. Cooney, secretary; Charles E. Zaleski Jr., chair-utilization review committee.

**Contact:** Lisa Featherman.

**Chiropractic Health Plan of California (CHPC)**

P.O. Box 190, Clayton, Calif. 94517;  
 925-672-0106; fax: 925-672-6657  
 www.chpc.com

**Specialty: Chiropractic/alternative medicine/physical therapy**

<b>Staff/facilities</b>	
Primary practitioners	2,000
<b>Under direct contract</b>	
Primary practitioners	1,200
<b>Enrollment</b>	
Total	20,000,000
Group health plans	12,000,000
Workers comp	8,000,000
<b>Customer savings:</b>	
Percent of savings	32%

**Operational date:** 1986.

**For profit.**

**Services:**

**Direct:** chiropractic, workers compensation.

**Leased:** alternative medicine, physical therapy. Unbundled services available. Can be customized to meet employers' needs.

**UR:** retrospective review, concurrent, prospective review. UR services provided by the PPO.

**Compensation:** The PPO charges flat fee per eligible employee, percent of savings, percent of services rendered by participating doctors/hospitals, per provider, per month.

**Service area:**

**Direct:** California, Nevada, Texas.

**Leased:** California, Nevada, Texas.

**Officers:** Ronald S. Cataldo, medical director/president; Jeanette M. Cataldo, CEO; Ron Cataldo Jr., vp.

**Contact:** Ron Cataldo Jr.

**ChiroSource Inc.**

6200 Center St., Suite 260,  
 P.O. Box 130, Clayton, Calif. 94517;  
 800-680-9997; fax: 925-672-6657

**Specialty: Chiropractic**

<b>Staff/facilities</b>	
Primary practitioners	2,562
<b>Under direct contract</b>	
Primary practitioners	2,562
<b>Enrollment</b>	
Total	184,500,000
Group health plans*	84,000,000

Workers comp	100,000,000
Other	500,000
<b>Customer savings:</b>	
Percent of savings	27%

**Operational date:** 1996.

**For profit.**

**Services:**

**Direct:** chiropractic.

**Leased:** alternative health care, physical therapy, vitamin supplements. Unbundled services available. Can be customized to meet employers' needs.

**UR:** recertification, retrospective review. UR services provided by the PPO.

**Compensation:** The PPO charges flat fee per eligible employee, flat fee per participating provider.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Ronald S. Cataldo, president/CEO; Jeanette M. Cataldo, CFO; Ronald Cataldo Jr., Todd Cataldo, vps; Patti Pray, director-provider relations.

**Contact:** 925-672-5333.

\*Includes individual enrollment

**CIGNA HealthCare**

900 Cottage Grove Road,  
 Hartford, Conn. 06152;  
 860-726-6000  
 www.cigna.com/healthcare

Continued on next page

Imagine if

AMBITION LACKED FORESIGHT

The 600 statues on Easter Island stand as a stark reminder of what happens when grand schemes go awry. These sculptures, or moai as they are called, are all that are left of a once thriving civilization. In their zeal to construct larger and larger monuments, the inhabitants all but ignored the impact of their efforts. By clearing the island of trees to hoist their monuments, they unwittingly sealed their fate.

This is not a lesson lost on D.W. Van Dyke and Company. Our whole approach to reinsurance is one that is future focused. We aggressively monitor changing conditions so that we can create new programs to buffer or even take advantage of new environments. And we constantly adjust existing plans so that they thrive no matter what appears on the horizon.

Because we're experienced and knowledgeable reinsurance brokers, our resources are vast. We maintain ties with the world's most respected managed care companies, managing general underwriters, auditors and actuaries. These relationships make it possible for our clients to create "monuments" of their own without being limited to set confines or risking their organization.

Ambition is an essential asset in any endeavor so long as it is tempered with sound contingencies. Call D.W. Van Dyke at (203) 341-8770 to find out how we can help you make the most of yours.



D.W. VAN DYKE  
 AND COMPANY  
 OF CONNECTICUT

the resources to explore new possibilities

# C Preferred Provider Organizations C

Continued from previous page

<b>Staff/facilities</b>	
Primary practitioners	110,679
Board-certified	77%
Specialists	345,758
Hospitals	3,386
Pharmacies	36,500
<b>Under direct contract</b>	
Primary practitioners	96,492
Specialists	311,434
Hospitals	2,985
<b>Enrollment</b>	
Total	3,100,000
Other	3,100,000

**For profit**  
**Services:**

**Direct:** general medical, vision, chiropractic, mental, prescription.

**Leased:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin.

**Leased:** Alabama, Florida, Hawaii, Kentucky, Minnesota, Nebraska, Nevada, Oregon, Texas, Washington, Wisconsin.

**Officers:** H. Edward Hanway, president-CIGNA HealthCare; William L. Atwell, senior vp-national sales/delivery network; Marc L. Preminger, senior vp/CFO/finance; William W. Glickert, senior vp/chief marketing officer.

## CompManagement Health Systems Inc.

P.O. Box 1040, 6377 Emerald Parkway, Dublin, Ohio 43017; 614-799-1260; fax: 614-718-9870  
www.chamco.com

<b>Staff/facilities</b>	
Primary practitioners	2,367
Specialists	9,746
Hospitals	200
Pharmacies	993
<b>Under direct contract</b>	
Primary practitioners	2,367
Specialists	9,746
Hospitals	200
<b>Enrollment</b>	
Total	19,812
Workers comp	19,800
Other	12
<b>Customer savings:</b>	
Percent of savings	20%

**Operational date:** 1994.

**For profit**  
**Parent:** CompManagement Inc.  
**Services:**

**Direct:** workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by the PPO.

**Service area:**  
**Direct:** Indiana, Kentucky, Michigan, Ohio, Pennsylvania, West Virginia.  
**Officers:** Robert J. Bossart, CEO/president; Randy Jones, senior vp; Bruce Carver, director-operations; Denise Buyaky, director-MCO services; Dr. Mark T. Finneran, medical director.

## CompMed/Preferred Community Choice PPO Inc.

218 W. Sixth St., Tulsa, Okla. 74119; 918-594-5212; fax: 918-594-5210  
www.ccmhp.com

<b>Staff/facilities</b>	
Primary practitioners	1,452
Board-certified	64%
Specialists	2,983
Hospitals	78
<b>Under direct contract</b>	
Primary practitioners	1,452
Specialists	2,983
Hospitals	78
<b>Enrollment</b>	
Total	405,115
Group health plans	405,115
<b>Customer savings:</b>	
Percent of savings	28%
Amount of savings	\$58,445,860

**Operational date:** 1994.

**For profit.**

**Parent:** Community Care.

**Services:**  
**Direct:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Arkansas, Kansas, Missouri, Oklahoma.

**Officers:** David Pynn, president; Keith Harvey, vp/COO; Dr. Jack Sommers,

medical director; John Brandt, marketing manager; Deborah Santine, operations manager.

## Consumer Health Network

371 Hoes Lane, Piscataway, N.J. 08854; 732-562-0888; fax: 732-562-9616  
www.4chn.com

<b>Staff/facilities</b>	
Primary practitioners	13,691
Specialists	21,537
<b>Under direct contract</b>	
Primary practitioners	13,691
Specialists	21,537
Hospitals	151
<b>Enrollment</b>	
Total	950,000
Group health plans	450,000
Workers comp	250,000
Other	250,000
<b>Customer savings:</b>	

Percent of savings ..... 35%

**Operational date:** 1988.

**For profit.**  
**Services:**  
**Direct:** general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO

Continued on next page



The evolution of a promise.

Guardian Resources, Inc. was founded on a very simple promise: To provide managed care that works for everyone.

To keep that commitment, we've evolved into one of the largest custom-tailored PPO networks in the country.

Offering more services. More guaranteed savings. More and better choices of patient care at lower cost. Our new

name is Evolutions Healthcare Systems, Inc. *Appropriate, isn't it?*



evolutions™

# C Preferred Provider Organizations

E

Continued from previous page

charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Connecticut, New Jersey, New York.

**Accreditation status:** Health Network Standards.

**Officers:** Leonard V. Weinman, president; Mary Ann Nagy, CFO/COO; Marlene Whelan, vp-network operations; Dr. M. L. Sipski, medical director.

## CORPHEALTH Inc.

1300 Summit Ave., Suite 600,  
Fort Worth, Texas 76126;  
817-332-2519; fax: 817-335-9100

Specialty: Behavioral health

<b>Staff/facilities</b>	
Specialists	9,000
Hospitals	362
<b>Under direct contract</b>	
Specialists	9,000
Hospitals	362
<b>Enrollment</b>	
Total	609,000
Group health plans	609,000
<b>Operational date:</b> 1987.	

## For profit.

## Services:

**Direct:** mental. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Patrick D. Gotcher, president/CEO; Michael G. Baker, CFO; David L. Redfield, COO; Paul J. Floyd, senior vp; Dr. Alan Adkins, chief medical officer/senior vp-operations.

**Contact:** Paul J. Floyd.

## CorVel Corp.

2010 Main St., Suite 1020,  
Irvine, Calif. 92614;  
949-851-1473; fax: 949-851-1469  
www.corvel.com

<b>Staff/facilities</b>	
Primary practitioners	90,964
Board-certified	95%
Specialists	235,000
Hospitals	4,402
Pharmacies	36,000
<b>Under direct contract</b>	
Primary practitioners	15,603
Specialists	42,300
Hospitals	750
<b>Enrollment</b>	
Total	6,530,000
Group health plans*	30,000
Workers comp*	6,500,000
<b>Customer savings:</b>	
Percent of savings	34%
Amount of savings*	\$319,000,000
<b>Operational date:</b> 1992.	

## For profit.

## Services:

**Direct:** general medical, chiropractic, mental, workers compensation, automotive, accident/health, all medical/surgical specialists, includes inpatient and outpatient providers.

**Leased:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation, automotive, accident/health, all medical/surgical specialists, includes inpatient and outpatient providers. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precer-

tification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates, capitated rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Accreditation status:** Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

**Officers:** Gordon Clemons, CEO/president; Richard Schweppe, CFO; Daniel H. Davis, vp-marketing; Lou Silverman, vp-operations; Don McFarlane, vp-information technology.

**Contact:** Daniel H. Davis, 215-953-5060.

\* Estimates

## Cumberland Healthcare Inc.

2549 Richmond Road,  
Lexington, Ky. 40509;  
888-893-2264; fax: 606-269-8771

<b>Staff/facilities</b>	
Primary practitioners	160
Board-certified	70%
Specialists	710
Hospitals	14
Pharmacies	931
<b>Under direct contract</b>	
Primary practitioners	160
Specialists	710
Hospitals	14
<b>Enrollment</b>	
Total	6,415
Group health plans	6,415
<b>Customer savings:</b>	
Percent of savings	33%

**Operational date:** 1996.

## For profit.

## Services:

**Direct:** general medical.

**Leased:** prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, health care providers. The PPO charges flat fee per eligible employee, percent of savings rendered by participating doctors/hospitals.

## Service area:

**Direct:** Kentucky.

**Officers:** Dr. Ross Halbleib, medical director; Harold Bischoff, executive director; Mark Daniel, marketing representative.

## DMC CARE

24901 Northwestern Highway,  
Suite 700, Detroit, Mich. 48075;  
248-359-5302; fax: 248-359-5301

<b>Staff/facilities</b>	
Board-certified	86%
<b>Under direct contract</b>	
Primary practitioners	699
Specialists	1,924
Hospitals	19
<b>Enrollment</b>	
Total	66,000
Group health plans	38,000
Other	28,000
<b>Customer savings:</b>	
Percent of savings	45%

**Operational date:** 1991.

**Parent:** Detroit Medical Center/Wayne State University School of Medicine/Private Practice Physicians of Detroit Medical Center.

## Services:

**Direct:** general medical.

**Leased:** dental, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by DRGs. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Michigan.

**Officers:** Kay M. Steusloff, president; Dr. Amos Taylor, medical director; Guy Lafrad, chairman; Jelka S. Petrovic, marketing director; Nikolas Vitale, financial administrator.

**Contact:** Jelka Petrovic, 248-359-5302.

## Davis Vision

159 Express St.,  
Plainview, N.Y. 11803  
800-328-4728; fax: 516-932-7551  
www.davisvision.com

Specialty: Vision

<b>Under direct contract</b>	
Primary practitioners	13,000
<b>Enrollment</b>	
Total	12,000,000
Group health plans	12,000,000
<b>Customer savings:</b>	
Percent of savings	38%
<b>Operational date:</b> 1964.	

## For profit.

**Parent:** Highmark Inc.

## Services:

**Direct:** vision. Unbundled services available. Can be customized to meet employers' needs.

**UR:** precertification, retrospective review, outpatient service predetermination. UR services provided by the PPO.

**Compensation:** The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Richard Davis, president/CEO; Dr. Carl Moroff, COO; Joseph Carlomusto, chief marketing officer; Michael Thibodeau, chief information officer; Lawrence Gabel, CFO.

**Contact:** Robert Elsas.

## DeltaPreferred Option USA

1515 W. 22nd St., Suite 1200,  
Oak Brook, Ill. 60025;  
630-574-6001; fax: 630-574-6999  
www.deltadental.com

Specialty: Dental

<b>Staff/facilities</b>	
Primary practitioners	28,577
Specialists	9,012
<b>Under direct contract</b>	
Primary practitioners	28,577

Specialists	9,012
<b>Enrollment</b>	
Total	1,108,000
Group health plans	1,108,000
<b>Operational date:</b> July 1995.	
<b>Parent:</b> Delta Dental Plans Assn.	

## Services:

**Direct:** dental. Can be customized to meet employers' needs.

**UR:** retrospective review, outpatient service predetermination, dental bill audits. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers.

**Officers:** Bruce Skeggs, vp/general manager, Jeanette Battista, Janis Oshensky, directors-plan/provider relations.

**Contact:** Jeanette Battista.

## Dental Health Alliance (DHA)

462 Seventh Ave., Suite 1000,  
New York, N.Y. 10018;  
212-279-4550; fax: 212-279-4063  
www.dha.com

Specialty: Dental

<b>Staff/facilities</b>	
Primary practitioners	11,710
Specialists	4,567
<b>Under direct contract</b>	
Primary practitioners	11,710
Specialists	4,567
<b>Enrollment</b>	
Total	687,277
Group health plans	687,277
<b>Customer savings:</b>	
Percent of savings	27%
<b>Operational date:</b> 1995.	

## For profit.

**Parent:** Fortis Inc.

## Services:

**Direct:** dental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** retrospective review. UR services provided by the PPO.

**Compensation:** The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Guam, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin.

**Officers:** Linda Goldberg, president/CEO; Tom Dwyer, CFO; Adam Bottesman, national director-sales/marketing; Dr. Sandy Klein, director; Dana Ennis, director-national accounts.

## Devon Health Services Inc.

1100 First Ave.,  
King of Prussia, Pa. 19406;  
610-265-8000; fax: 610-768-4509  
www.devonhealth.com

<b>Staff/facilities</b>	
Primary practitioners	20,441
Board-certified	80%
Specialists	58,997
Hospitals	605
<b>Under direct contract</b>	
Primary practitioners	11,649
Specialists	39,132
Hospitals	300
<b>Enrollment</b>	
Total	2,000,000
<b>Operational date:</b> 1992.	

## For profit.

## Services:

**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation.

**Leased:** general medical, dental, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates.

The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Delaware, New Jersey, New York, Pennsylvania.

**Leased:** Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Dr. John A. Bennett, CEO; Galen Hawk, general counsel; Barbara Cusumano, vp-marketing; Dr. Andrew Weiss, vp-operations; Charles Falcone, vp-network development.

**Contact:** 800-431-2273.

## DirectCare America Inc.

4301 Darrow Road,  
Stow, Ohio 44224;  
330-686-7030; fax: 330-686-7031  
www.chandler-group.com

<b>Staff/facilities</b>	
Primary practitioners	12,295
Board-certified	85%
Specialists	35,451
Hospitals	632
Pharmacies	40,000
<b>Under direct contract</b>	
Primary practitioners	12,295
Specialists	35,451
Hospitals	632
<b>Enrollment</b>	
Total	1,400,000
<b>Operational date:</b> 1995.	

## For profit.

**Parent:** The Chandler Group of Cos.

## Services:

**Direct:** general medical, chiropractic, prescription, workers compensation.

**Leased:** general medical, chiropractic, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, personal health management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Arkansas, Indiana, Kentucky, Michigan, New York, Ohio, Pennsylvania, Tennessee, West Virginia.

**Leased:** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** James Keith Piper, president; Arthur W. Chandler, chairman; Eileen Romansky, vp-provider relations; Cindy Craig, senior vp-operations.

\* Direct Medical Management (sister company)

## The Emerald Health Network Inc.

1100 Superior Ave.,  
Diamond Building, 16th Floor,  
Cleveland, Ohio 44114;  
216-479-2030; fax: 216-479-2014

Continued on next page

# E Preferred Provider Organizations E

Continued from previous page

<b>Staff/facilities</b>	
Primary practitioners	4,380
Board-certified	74%
Specialists	10,620
Hospitals	130
<b>Under direct contract</b>	
Primary practitioners	4,380
Specialists	10,620
Hospitals	130
<b>Enrollment</b>	
Total	376,900
Group health plans	376,900
<b>Customer savings:</b>	
Percent of savings	25%
Amount of savings	\$38,546,005

**Operational date:** 1983.

**For profit:**

**Services:**

**Direct:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management, medical necessity review, case review, outpatient mental health/substance abuse, maternity management program, demand management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, health care providers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Indiana, Kentucky, Ohio, Pennsylvania, West Virginia.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Burt Bundgus, chairman; Dr. Bradley Blackburn, medical director; W. Kep Stretton, vp-sales/marketing; Les Reade, senior vp-PPO operations; Joe Pernici, director-PPO claims operations.

**Contact:** Emerald service center, 216-479-2040.

## ENCOMPASS Health Management Systems

6000 Westown Parkway, Suite 350E,  
West Des Moines, Iowa 50266-7771;  
515-223-2900; fax: 515-222-2404  
www.encompass.com

<b>Staff/facilities</b>	
Primary practitioners	4,084
Specialists	9,816
Hospitals	262
<b>Under direct contract</b>	
Primary practitioners	3,372
Specialists	7,106
Hospitals	231
<b>Enrollment</b>	
Total	321,000
Group health plans	52,000
Workers comp	269,000
<b>Customer savings:</b>	
Percent of savings	22%

**Operational date:** 1985.

**For profit:**

**Services:**

**Direct:** general medical, chiropractic,

mental.

**Leased:** general medical, dental, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, disease management, maternity management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Arkansas, Florida, Georgia, Illinois, Iowa, Kentucky, Mississippi, Missouri, North Carolina, Tennessee.

**Leased:** Illinois, Iowa.

**Accreditation status:** Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

**Officers:** Kathy Fiebler, vp; Elodie Opstad, director-marketing/business development; Dr. Jeffrey Stahl, medical director; Sheri Ivey, director-clinical review services; Michael Larson, national sales director.

**Contact:** Elodie Opstad, 515-223-2164; Michael Larson, 612-540-0063.

## Evolutions Healthcare Systems Inc.

2739 U.S. Highway 19 N.,  
Suite 350, Holiday, Fla. 34691;  
727-938-2222; fax: 727-938-2880  
www.evolutionshealthcare.com

<b>Staff/facilities</b>	
Primary practitioners	74,584
Board-certified	71%

Specialists	187,339
Hospitals	4,068
<b>Under direct contract</b>	
Primary practitioners	23,937
Specialists	80,448
Hospitals	1,260

**Enrollment**

Total	429,821
Group health plans	394,196
Individual	35,625

**Customer savings:**

Percent of savings	29%
Amount of savings	\$27,223,395

**Operational date:** 1992.

**For profit:**

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, transplant/centers of excellence/subacute care networks.

**Leased:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment re-

Continued on next page

## Empire Deluxe PPO

622 Third Ave.,  
New York, N.Y. 10017;  
212-476-1000  
www.empirehealthcare.com

<b>Staff/facilities</b>	
Primary practitioners	12,714
Board-certified	50%
Specialists	36,122
Hospitals	147
Pharmacies	4,492
<b>Under direct contract</b>	
Primary practitioners	12,714
Specialists	36,122
Hospitals	147
<b>Enrollment</b>	
Total	635,308

**Operational date:** 1934.

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation.

**Leased:** general medical. Unbundled services available. Can be customized to meet employers' needs.

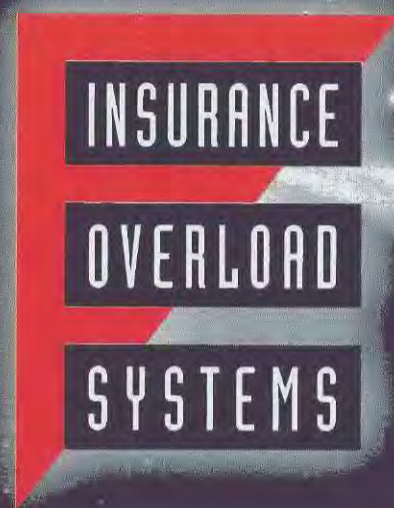
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Connecticut, Massachusetts, New Jersey, New York, Pennsylvania.

**Officers:** Dr. Michael A. Stocker, president/CEO; Gloria McCarthy, senior vp-operations/managed care; Joseph Berardo, senior vp-sales/national accounts; Dr. William Osheroff, vp/chief medical officer; Deborah Bohren, vp-communications/marketing.



# Quality That Lights Up The Skies...



**You know quality personnel** are vital to every aspect of your business. So does Insurance Overload Systems. IOS has set the standards of excellence in temporary insurance staffing since 1983. We've just raised our standards even HIGHER.

**Insurance Overload Systems is ISO 9002 Certified for All Branch Locations Nationwide**



**What does this mean to you?**

**ISO 9002 certification** means worldwide accreditation of quality standards for screening and placing personnel. ISO 9002 certification documents how IOS will meet or exceed your expectations for quality standards from staffing services. It ensures staffing solutions are directly linked to your specific needs. **Quality You Can See.**

**Insurance Overload Systems**

**1-800-822-2422**

**www.iostemps.com**



# E Preferred Provider Organizations

G

Continued from previous page

view, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, automated early, high-risk case screening, high-risk pregnancy screening. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges percent of savings.

**Service area:**  
**Direct:** Alabama, Arizona, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Wisconsin.

**Leased:** Alaska, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Idaho, Iowa, Kansas, Maryland, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New York, Oregon, Rhode Island, South Dakota, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming.

**Officers:** Steven S. McEnerney, CEO; Allen K. Crenford, COO; Jere Bulau, CFO; Dr. Robert S. Venable, medical director; Arnie Vedrin, director-marketing.  
**Contact:** Arnie Vedrin.

## Eye Care Plan of America

7776 S. Pointe Parkway West,  
 Suite 150, Phoenix, Ariz. 85044;  
 602-414-1200; fax: 602-414-1283  
 www.ecpa.com

Specialty: Vision

Staff/facilities	
Board-certified	100%
Specialists	7,500
Under direct contract	
Specialists	7,500
Enrollment	
Total	10,300,000
Group health plans	10,300,000
Customer savings:	
Percent of savings	47%
Operational date:	1981.

**For profit.**  
**Services:**  
**Direct:** vision. Unbundled services available. Can be customized to meet employers' needs.

**UR:** UR services provided by the PPO.  
**Compensation:** The PPO charges flat fee per eligible employee, fully insured premium.

**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.  
**Officers:** John A. Raycraft, president/CEO; James D. Hyman, vp-sales/marketing; Margaret Eardley, vp-finance/CFO; Laura Arnold, vp-provider relations; Deborah Brady, vp-administration.

## FARA PPO Network

4641 Fairfield St.,  
 Metairie, La. 70471;  
 504-888-8672; fax: 504-888-3420  
 www.fara.com

Staff/facilities	
Primary practitioners	50,000
Board-certified	95%
Specialists	120,000
Hospitals	2,400
Pharmacies	300
Under direct contract	
Primary practitioners	600
Specialists	1,400
Hospitals	60
Enrollment	
Total	200,000
Group health plans	1,500
Workers comp	198,500
Customer savings:	
Percent of savings	28%

Amount of savings .....\$2,500,000  
**Operational date:** 1993.

**For profit.**  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental, workers compensation.  
**Leased:** general medical, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Louisiana.  
**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.  
**Contact:** Reed A. Bell, president.

## First Choice Health Network Inc.

601 Union St., Suite 1100,  
 Seattle, Wash. 98101;  
 206-268-2406; fax: 206-667-8062  
 www.fchn.com

Staff/facilities	
Primary practitioners	3,132
Specialists	6,263
Hospitals	107
Under direct contract	
Primary practitioners	3,132
Specialists	6,263
Hospitals	96
Enrollment	
Total	650,000
Group health plans	650,000
Customer savings:	
Percent of savings	20%
Operational date:	1985.

**For profit.**  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental. Unbundled services available.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Alaska, Idaho, Montana, Washington.  
**Leased:** Oregon.  
**Officers:** Gary Gannaway, president/CEO; Dave Peel, senior vp/CFO; Ross Heyl, senior vp/chief marketing officer; Dr. Joe Leinonen, chief medical officer; Julie Keefe, senior vp-medical management/member services..

## First Choice of the Midwest Inc.

1741 S. Cleveland Ave.,  
 Suite 110, Sioux Falls, S.D. 57103;  
 605-332-5955; fax: 605-332-5953  
 www.1choicem.com

Staff/facilities	
Primary practitioners	735
Board-certified	98%
Specialists	2,670
Hospitals	47
Under direct contract	
Primary practitioners	735

Specialists	2,670
Hospitals	47
Enrollment	
Total	37,040
Group health plans	22,240
Individual	2,500
Workers comp	12,300
Customer savings:	
Percent of savings	14%
Operational date:	1997.

**For profit.**  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental, workers compensation.

**Leased:** general medical, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Iowa, Minnesota, Nebraska, North Dakota, South Dakota, Wyoming.  
**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.  
**Accreditation status:** Health Utilization Management Standards, Health Network Standards, Workers Compensation Utilization Management Standards.

## The First Health Network\*

3200 Highland Ave.,  
 Downers Grove, Ill. 60515;  
 630-241-7900; fax: 630-241-7856  
 www.firsthealth.com

Staff/facilities	
Primary practitioners	88,141
Board-certified	73%
Specialists	115,269
Hospitals	3,115
Pharmacies	50,000
Under direct contract	
Primary practitioners	88,141
Specialists	115,269
Hospitals	3,115
Enrollment	
Total	14,800,000

**Operational date:** 1982.  
**For profit.**  
**Parent:** First Health Group Corp.

**Services:**  
**Direct:** general medical, chiropractic, mental, prescription, workers compensation, home health care, durable medical equipment. Unbundled services available.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, PPO redirection. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges percent of savings, performance based PEPM.

**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island,

South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Puerto Rico.

**Accreditation status:** Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

**Officers:** James C. Smith, president/CEO; Mary Anne Carpenter, executive vice-president; Edward L. Wristen, executive vp/COO; A. Lee Dickerson-executive vp-provider networks/bill review administration; Dr. Scott P. Smith, vp-clinical management services/national medical director.

**Contact:** William Hensley, vp-communications.  
 \*Formerly HealthCare COMPARE Corp.

## FOCUS Healthcare Management Inc.

720 Cool Springs Blvd.,  
 Franklin, Tenn. 37067;  
 615-377-9936; fax: 615-661-6417  
 www.focus-ppo.com

Specialty: Workers compensation

Staff/facilities	
Primary practitioners	42,379
Board-certified	99%
Specialists	133,055
Hospitals	1,892
Under direct contract	
Primary practitioners	42,379
Specialists	133,055
Hospitals	1,892

**Operational date:** 1986.  
**For profit.**

**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation, long-term care. Unbundled services available. Can be customized to meet employers' needs.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges percent of services rendered by participating doctors/hospitals.

**Service area:**  
**Direct:** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

**Accreditation status:** Workers Compensation Network Standards.  
**Officers:** Thomas F. Cox, president; Thomas Shivers, vp-sales/marketing; Dona-Marie Geoffrion, vp-product development/quality improvement; Barbara Daiker, vp-network improvement; Dr. Peter Fagan, medical director.  
**Contact:** Gina G. Farrar.

## GHI (Group Health Inc.)

441 Ninth Ave.,  
 New York, N.Y. 10001;  
 212-615-0808; fax: 212-563-8529  
 www.ghi.com

Staff/facilities	
Primary practitioners	12,100
Board-certified	75%
Specialists	17,900
Hospitals	228
Pharmacies	3,900
Under direct contract	
Primary practitioners	12,100
Specialists	17,900
Hospitals	228
Enrollment	
Total	1,645,000
Group health plans	1,631,000
Individual	14,000
Customer savings:	
Percent of savings	50%
Amount of savings	\$400,000,000

**Operational date:** 1937.  
**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription, hospitalization, substance abuse, durable medical equipment, home health. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, dis-

charge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers, individuals. The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

**Service area:**  
**Direct:** New York.  
**Leased:** California, Connecticut, Florida, New Jersey, Pennsylvania.

**Officers:** Frank J. Branchini, president/CEO; Donna Lynne, executive vp/COO; Steven Kessler, senior vp-sales; Dr. Aran Ron, medical director; James Swenson, senior vp-actuary.

## General American Private Healthcare Systems PPO Network\*

13045 Tesson Ferry Road,  
 St. Louis, Mo. 64128;  
 314-525-6624; fax: 314-525-6622  
 www.group.genam.com

**Operational date:** 1985.  
**For profit.**  
**Parent:** General American Life.

**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Guam, Puerto Rico.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Warren Winer, executive vp-group life/health; Dr. Chelmer Barrow Jr., medical director; Tamara Breiner, vp-marketing/product development; Brenda Gain, director-medical management; Donna Wagner, second vp-managed care.  
**Contact:** Tom McKeever, product manager.

\*General American Life is one of 14 owners of the Private Healthcare Systems PPO network. See Private Healthcare Systems listing for more information.

## GENEX Services Inc.

440 E. Swedesford Road,  
 Suite 3050, Wayne, Pa. 19087;  
 610-964-5100; fax: 610-964-1919  
 www.genexservices.com

Specialty: Workers compensation

Staff/facilities	
Primary practitioners	246,682
Hospitals	3,157

**Operational date:** 1978.  
**For profit.**

**Leased:** workers compensation. UR services provided by the PPO.

**Service area:**  
**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Accreditation status:** Workers Compensation Utilization Management Standards.

**Officers:** Peter C. Madeja, president/CEO; Delphia Frisch, senior vp-operations; Paul M. Bode, senior vp-sales/marketing; Richard A. Baron, vp/CEO.

**Contact:** Paul N. Wituschek, director-

Continued on next page

Continued from previous page  
marketing, 610-964-5180.

**Golden West Dental & Vision Plan Inc.**

888 W. Ventura Blvd.,  
Camarillo, Calif. 93010;  
805-987-8941; fax: 805-987-2205  
www.goldenwestdental.com

Specialty: Dental

Staff/facilities	
Primary practitioners	857
Specialists	648
Under direct contract	
Primary practitioners	857
Specialists	648
Enrollment	
Total	200,473
Individual	20,000
Other	180,473

Operational date: 1973.

For profit

Services:

Direct: dental. Unbundled services available. Can be customized to meet employers' needs.

UR: precertification. UR services provided by the PPO.

Compensation: The PPO charges percent of services rendered by participating doctors/hospitals.

Service area:

Direct: California.

Officers: Karl Lehmann, president; Larry Chermak, vp; Dr. William Spellman, vp-dental; Cathy Farrington, CFO.

Contact: Chris McConathy, sales manager, 800-995-4124.

**Great West PPO/New England Financial PPO**

8505 E. Orchard Road,  
Englewood, Colo. 80111;  
303-689-3000; fax: 303-689-3198  
www.gwla.com or www.nefn.com

Staff/facilities	
Primary practitioners	32,828
Pharmacies	53,653
Under direct contract	
Primary practitioners	294,851
Enrollment	
Total	1,168,980
Group health plans	1,168,980

Operational date: 1984.

For profit

Services:

Direct: general medical, mental, prescription, physical therapy.

Leased: general medical, mental, prescription.

UR: Can be customized to meet employers' needs.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, combination per diem/discount. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Leased: Alaska, California, Connecticut, Florida, Indiana, Iowa, Kentucky, Maine, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Virginia, Washington, West Virginia, Wisconsin.

Officers: William McCallum, president/CEO; Jim Motz, executive vp-employee benefits; Marty Rosenbaum, senior vp-employee benefits operations; Steve Miller, senior vp-group sales, Dr. Steve Gorshow, medical director/employee benefits.

Contact: Michelle Keel, 303-689-5135.

\*Includes specialists.

**GUILFORD InteComp Network**

248 West Quadrangle,  
2 Hamill Road,  
Baltimore, Md. 21210;  
410-532-2336; fax: 410-532-7797

Specialty: Workers compensation/  
disability management

Staff/facilities	
Primary practitioners	284
Board-certified	65%
Specialists	467
Hospitals	161
Under direct contract	
Primary practitioners	284
Specialists	467
Hospitals	52
Enrollment	
Total	32,000
Workers comp*	32,000
Customer savings:	
Percent of savings	31%

Operational date: 1992.

For profit

Parent: The GUILFORD Group Ltd.

Services:

Direct: workers compensation, disability management. Unbundled services available. Can be customized to meet employers' needs.

UR: retrospective review, second surgical opinion, case management, coordinated injury management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: Alabama, California, District of Columbia, Florida, Georgia, Illinois, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, New Jersey, Pennsylvania, Tennessee, Texas, Utah, Virginia, Wisconsin.

Officers: Marcia P. DeWitt, president/CEO; Betty Noble, COO; Thomas W. Northrop, director-national network development.

\*Workers comp. enrollment includes disability management

**HFN Inc.**

1315 W. 22nd St., Suite 300,  
Oak Brook, Ill. 60523;  
630-954-1232; fax: 630-954-1308  
www.hfninc.com

Staff/facilities

Primary practitioners	5,336
Board-certified	91%
Specialists	9,474
Hospitals	141
Under direct contract	
Primary practitioners	5,336
Specialists	9,474
Hospitals	141
Enrollment	
Total	637,092
Group health plans	545,224

Workers comp ..... 91,868

Customer savings:  
Percent of savings ..... 32%

Operational date: 1985.

For profit

Services:

Direct: general medical, vision, chiropractic, mental, workers compensation.

Leased: dental, prescription. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

Compensation: The PPO negotiates

Continued on next page

**MEDICAL MIRACLES**

**DOCTOR KILLS PAIN WITH WILLOW TREE.**

In 400 B.C., Hippocrates, the "father of medicine," prescribed the bark and leaves of a willow tree to treat pain. His patients could chew on the bark (yuck) or use the yellow leaves to brew a nice cup of tea, which was no doubt the preferred method. Eventually, scientists discovered that the "magic stuff" found in willow trees was actually *salicin*. And in the 1800s, European chemists figured out a way to synthesize it into *acetylsalicylic acid*, more commonly known as aspirin.



**MAN RELIEVES HEADACHES BY GETTING ALL HEALTH PLANS FROM ONE COMPANY.**

Just thinking about having to go to different companies for your employees' health, dental, prescription drug and behavioral plans is overwhelming. Not to mention your long-term disability, life insurance, COBRA products and flexible spending accounts, too. A fact not lost on UNICARE, an innovative healthcare company dedicated to putting people back in control of their healthcare. While providing you with all the products and services your business needs. Imagine, one rep. One bill. And one company that can take care of all your employees with a uniform health program that crosses state lines. UNICARE also has a wide variety of programs to help your company manage healthcare costs (another headache). Make your life a little less painful and give UNICARE a toll-free call at 1-877-UNICARE.



# H Preferred Provider Organizations H

Continued from previous page

hospital charges by DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Illinois, Indiana, Iowa.  
**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.  
**Officers:** David E. Kolb, president/CEO; Ed Donovan, vp-operations/COO; Elizabeth N. Kerr, vp-business development; Sharon Williams, vp-finance/human resources; Dr. Charles L. Derus, medical director.

## Harvard Pilgrim Health Care

10 Brookline Place West,  
 Brookline, Mass. 02146;  
 781-251-1000; fax: 781-251-1420  
 www.harvardpilgrim.org

<b>Staff/facilities</b>	
Primary practitioners	5,007
Board-certified	86%
Specialists	14,277
Hospitals	121
Pharmacies	1,300
<b>Under direct contract</b>	
Primary practitioners	5,007
Specialists	14,277
Hospitals	121
<b>Enrollment</b>	
Total	1,303,716
Group health plans	1,144,207
Individual	31,531
Other	127,978
<b>Operational date:</b> 1969.	

**Services:**

**Direct:** general medical, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, per case, discounted charges, full charges. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area:**  
**Direct:** Massachusetts, Rhode Island.  
**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Allan I. Greenberg, president/CEO; Dr. Joseph L. Dorsey, senior vp/corporate medical director; Thomas J. Brophy, senior vp/CFO; John J. Burke, vp-medical directors office; Geoffrey J. Coffman, senior vp-regional operations.  
**Contact:** Harvard Pilgrims Member Services, 888-333-4742.

## Health Care Savings Inc.

4530 Park Road, Suite 110,  
 Charlotte, N.C. 28209;  
 704-527-6261; fax: 704-527-0677  
 www.healthcaresavings.com

<b>Staff/facilities</b>	
Primary practitioners	3,631
Board-certified	79%
Specialists	6,985
Hospitals	112
<b>Under direct contract</b>	
Primary practitioners	3,631
Specialists	6,985
Hospitals	112
<b>Enrollment</b>	
Total	372,676
Group health plans	372,676
<b>Customer savings:</b>	
Percent of savings	20%
Amount of savings	\$29,392,044
<b>Operational date:</b> 1985.	

**For profit.**  
**Parent:** Carolina Doctors Care.

**Services:**

**Direct:** general medical, dental, vision, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, high-risk prenatal program.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, sliding scale. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area:**  
**Direct:** North Carolina, South Carolina, Virginia.  
**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Dr. Lawrence Cutchin, CEO/president/medical director; Robert Parr, vp-business development/sales/marketing; Gary Lewis, COO; David Pate, CFO; Dr. Kevin Soden, vp/associate director.

## Health Dynamics Inc.

7366 N. Lincoln Ave., Suite 304,  
 Lincolnwood, Ill. 60646;  
 847-675-0902; fax: 847-675-7325

<b>Staff/facilities</b>	
Primary practitioners	3,577
Board-certified	92%
Specialists	8,292
Hospitals	128
<b>Under direct contract</b>	
Primary practitioners	3,577
Specialists	8,292
Hospitals	128
<b>Enrollment</b>	
Total	27,500
Group health plans	27,500
<b>Operational date:</b> 1996.	

**For profit.**

**Services:**  
**Direct:** general medical, mental, workers compensation, occupational health. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, CPT code review. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates, global fees. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** Arkansas, Illinois, Indiana, Iowa, Kansas, Missouri, New York, North Carolina, South Carolina, Texas, Virginia.  
**Officers:** Joseph N. Mohr, president.

## Health InfoNet

1101 N. 27th St., Suite 202,  
 Billings, Mont. 59101;  
 406-256-6556; fax: 406-256-9466  
 www.healthinfonetmt.com

<b>Staff/facilities</b>	
Primary practitioners	150
Board-certified	95%
Specialists	450
Hospitals	12
<b>Under direct contract</b>	
Primary practitioners	150
Specialists	450
Hospitals	12
<b>Enrollment</b>	
Total	50,000
Group health plans	45,000
Individual	5,000
<b>Customer savings:</b>	
Percent of savings	16%
Amount of savings	\$834,000
<b>Operational date:</b> 1996.	

**For profit.**  
**Parent:** Paradigm Group.  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental.  
**Leased:** general medical, dental, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.  
**Compensation:** The PPO negotiates

hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Montana, Wyoming.  
**Leased:** Colorado, Oregon, South Dakota, Washington.  
**Officers:** Rob Hunter, president; Dr. Paul Gorsuch, medical director; Mike Young, COO; Melody Heide, claims manager; Jim McInerney, chief information officer.

## Health Management Network

1600 W. Broadway Road, Suite 385,  
 Tempe, Ariz. 85282;  
 602-921-8944; fax: 602-894-5230

<b>Staff/facilities</b>	
Primary practitioners	9,700
Board-certified	62%
Specialists	18,500
Hospitals	421
<b>Under direct contract</b>	
Primary practitioners	9,700
Specialists	18,500
Hospitals	421
<b>Enrollment</b>	
Total	317,700
Group health plans	315,000
Workers comp.	2,700
<b>Customer savings:</b>	
Percent of savings	43%
<b>Operational date:</b> 1989.	

**For profit.**

**Parent:** HMA Inc.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** Arizona, Colorado, Florida, Georgia, Missouri, Nevada, New Mexico, Utah.  
**Officers:** James Dyer, CEO; Edie Faust, senior vp; Richard Easton, CFO; Ken Diamond, COO; Dr. Wesley Romberger, medical director.

## Health Net

21600 Oxnard St.,  
 Woodland Hills, Calif. 91367;  
 800-522-0088; fax: 818-676-6992  
 www.healthnet.com

<b>Staff/facilities</b>	
Primary practitioners	13,251
Board-certified	80%
Specialists	30,877
Hospitals	419
Pharmacies	4,109
<b>Under direct contract</b>	
Primary practitioners	13,251
Specialists	30,877
Hospitals	419
<b>Enrollment</b>	
Total	30,173
Group health plans	15,922
Individual	14,251
<b>Operational date:</b> July 1996.	

**For profit.**  
**Parent:** Foundation Health Systems.  
**Services:**  
**Direct:** general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by fee for service, capitation. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area:**

**Direct:** California.

**Officers:** Cora Tellez, president/CEO; Jeffrey J. Bairstow, CFO/executive vp-finance/administration; Michael L. Close, senior vp-commercial sales/marketing.  
**Contact:** Ron Yukelson, vp-public relations, 818-676-7666.

## HealthAmerica Pennsylvania Inc. dba HealthAssurance

2575 Interstate Drive,  
 Harrisburg, Pa. 17110-9339;  
 717-540-4260; fax: 717-540-6316  
 www.healthamerica.cvtv.com

<b>Staff/facilities</b>	
Primary practitioners	2,785
Board-certified	85%
Specialists	6,631
Hospitals	109
Pharmacies	1,946
<b>Under direct contract</b>	
Primary practitioners	2,785
Specialists	6,631
Hospitals	109
<b>Enrollment</b>	
Total	175,051
Group health plans	161,535
Individual	1,847
Other	11,669
<b>Operational date:</b> 1990.	

**For profit.**

**Parent:** Coventry Health Care Inc.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.  
**Service area:**  
**Direct:** Ohio, Pennsylvania, West Virginia.  
**Officers:** Francis S. Soistman Jr., president/CEO; Jan Hodges, CFO; Tim Guarneschelli, vp/general counsel; Dr. John C. Wallendjack, vp-medical affairs; Michael Brady, senior vp-sales/marketing.  
**Contact:** Shelli D. Hake, manager-marketing administration, 717-540-6347.

## HealthNet PPO

2300 Main St., Suite 700,  
 Kansas City, Mo. 64108;  
 816-221-8400; fax: 816-221-1870  
 www.healthnet-kc.com

<b>Staff/facilities</b>	
Primary practitioners	1,583
Board-certified	72%
Specialists	3,555
Hospitals	63
<b>Under direct contract</b>	
Primary practitioners	1,583
Specialists	3,555
Hospitals	63
<b>Enrollment</b>	
Total	282,575
Group health plans	282,575
<b>Customer savings:</b>	
Percent of savings	39%
<b>Operational date:</b> 1984.	

**For profit.**

**Parent:** Mid-America Health Network Inc.  
**Services:**  
**Direct:** general medical. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, case rates, discounted fee-for service. The PPO is compensated by employers/payers, health care providers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** Kansas, Missouri.  
**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Andy Dahl, CEO/president; Tom Halvorson, executive vp-marketing/

development; Jeff Kunkle, senior vp-operations/CFO; Dr. Ronald Parton, senior vp/chief medical officer; Tim Dalbom, vp-PPO administration.

**Contact:** Peg Rogers, manager-payer relations, 816-460-4147.

## HealthStar Inc.

8745 W. Higgins Road, Suite 300,  
 Chicago, Ill. 60631;  
 773-693-7827; fax: 773-693-7907  
 www.healthstarinc.com

<b>Staff/facilities</b>	
Primary practitioners	33,438
Board-certified	98%
Specialists	78,455
Hospitals	1,642
Pharmacies	20,000
<b>Under direct contract</b>	
Primary practitioners	31,115
Specialists	72,036
Hospitals	1,642
<b>Enrollment</b>	
Total	2,500,000
Group health plans	1,500,000
Individual	1,000,000
<b>Customer savings:</b>	
Amount of savings	\$205,303,687
<b>Operational date:</b> 1984.	

**For profit.**

**Parent:** HealthStar Corp.  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental, prescription, workers compensation.  
**Leased:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by outside contractor(s).  
**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nevada, New Jersey, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington, West Virginia, Wisconsin.  
**Leased:** Arkansas, Louisiana, Mississippi, Tennessee, Virginia.

**Officers:** Stephen Carder, president/CEO; Steven Lange, vp-sales/marketing; Darren Horndasch, vp/COO; Dr. Rick Schuch, medical director; Denise Nedza, vp/CFO.  
**Contact:** Erin Kalitowski, marketing supervisor, 800-253-4360.  
*\*For primary care physicians, 65% for specialists*

## Heritage Summit HealthCare of Florida Inc.

P.O. Box 3623,  
 Lakeland, Fla. 33802-3623;  
 941-665-6629; fax: 941-665-5177

<b>Staff/facilities</b>	
Primary practitioners	1,700
Board-certified	75%
Specialists	2,900
Hospitals	115
<b>Under direct contract</b>	
Primary practitioners	1,700
Specialists	2,900
Hospitals	115
<b>Enrollment</b>	
Total	215,000
Group health plans	15,000
Workers comp.	200,000
<b>Customer savings:</b>	
Percent of savings	10%
<b>Operational date:</b> 1996.	

**For profit.**

**Services:**  
**Direct:** general medical, workers compensation\*, commercial coverage. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** UR services provided by outside contractor(s).  
**Compensation:** The PPO negotiates

# H Preferred Provider Organizations I

Continued from previous page

hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Florida.

\*Discount off workers compensation rates

## Highmark Blue Cross & Blue Shield (Preferred Blue)

1 Fifth Ave. Place,  
Pittsburgh, Pa. 15222;  
412-544-7000; fax: 412-544-6911  
www.highmark.com

Staff/facilities	
Primary practitioners	2,324
Board-certified	82%
Specialists	4,081
Hospitals	85
Pharmacies	1,200
Under direct contract	
Primary practitioners	2,324
Specialists	4,081
Hospitals	85
Enrollment	
Total	38,573
Group health plans	38,573

**Operational date:** 1996.

**Services:**

**Direct:** general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, concurrent hospital treatment review, discharge planning, retrospective review, hospital bill audits, case management, UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by outpatient fee schedule. The PPO is compensated by employers/payers. The PPO charges percent of savings.

**Service area:**

**Direct:** Pennsylvania.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** John S. Brouse, president; James M. Klingensmith, chairman; Dr. Kenneth R. Melani, executive vp; Sandra R. Tomlinson, senior vp.

**Contact:** Cynthia Dellecker, vp-product management/development, 412-544-4382.

## Horizon Healthcare

33 Washington St., Suite 33-11F,  
Newark, N.J. 07102-3194;  
973-622-7103; fax: 973-622-7353  
www.horizon-bcbnsj.com

**Specialty:** Workers compensation

Staff/facilities	
Primary practitioners	1,000
Board-certified	100%
Specialists	1,500
Hospitals	74
Under direct contract	
Primary practitioners	1,000
Specialists	1,500
Hospitals	74
Enrollment	
Total	150,000
Workers comp	150,000
Customer savings:	
Percent of savings	38%

**Operational date:** 1994.

**Parent:** Blue Cross & Blue Shield of New Jersey.

**Services:**

**Direct:** prescription, workers compensation.

**Leased:** prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** New Jersey.

**Leased:** New Jersey.

**Officers:** Ilene Wachs, president; John Oliveira, director-marketing/operations.

## Human Behavior Associates LLC

191 Military East, Suite A,  
Benicia, Calif. 94510;  
707-747-0117; fax: 707-747-6646

**Specialty:** Behavioral health

Staff/facilities	
Primary practitioners	1,600
Specialists	5,000
Hospitals	35
Under direct contract	
Primary practitioners	1,600
Specialists	5,000
Hospitals	35
Enrollment	
Total	12,500
Group health plans	12,500
Customer savings:	
Percent of savings	40%
Operational date:	
	1988.

**For profit.**

**Services:**

**Direct:** mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management, second assistance services

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, fee for service.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming.

**Officers:** James B. Wallace, president; Yolanda Calderon, operations manager; P. James Weymouth, director-marketing.  
**Contact:** P. James Weymouth or James B. Wallace.

\*Employee assistance services

## HumanaPPO

500 W. Main St.,  
Louisville, Ky. 40202;  
502-580-1000  
www.humana.com

Staff/facilities*	
Primary practitioners**	55,000
Hospitals	750
Under direct contract	
Primary practitioners*	55,000
Hospitals	750
Enrollment	
Total	1,658,500
Group health plans*	1,658,500
Operational date:	
	1984.

**For profit.**

**Parent:** Humana Inc.

**Services:**

**Direct:** general medical, dental, prescription, workers compensation\*\*\*. Unbundled services available. Can be customized to meet employers' needs.

**Service area:**

**Direct:** Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Missouri, Ohio, Puerto Rico, South Carolina, Tennessee, Texas, Wisconsin.

**Officers:** Gregory H. Wolf, president/CEO; James E. Murray, senior vp/CFO; Dr. Jerry D. Reeves, senior vp/chief medical officer.

\*As of Dec. 31, 1997 \*\*Includes specialists \*\*\*Varies by market

## INS

135 Lake St. South, Suite 255,  
Kirkland, Wash. 98033;  
425-803-3311; fax: 425-803-3997  
www.insppo.com

Staff/facilities	
Primary practitioners	1,000
Specialists*	3,100
Hospitals	30
Under direct contract	
Primary practitioners	1,000
Specialists*	3,100
Hospitals	30
Enrollment	
Total	180,000
Group health plans	180,000
Operational date:	
	1989.

**For profit.**

**Parent:** KPS.

**Service:**

**Direct:** Can be customized to meet employers' needs.

**UR\*\***

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by insurers, claims administrators. The PPO charges percent of savings.

**Service area:**

**Direct:** Washington.

**Officers:** Pauline T. Nefcy, president; Wes Strietzel, director-operations.

\*Ancillaries \*\*Utilization management done by health plans

## The Initial Group

P.O. Box 3818,  
Knoxville, Tenn. 37927-3818;  
423-558-0542; fax: 423-558-8767  
www.initialgroup.com

Staff/facilities	
Primary practitioners	1,053
Board-certified	96%
Specialists	2,027
Hospitals	50
Under direct contract	
Primary practitioners	458
Specialists	744
Hospitals	50
Enrollment	
Total	85,000
Group health plans	80,000
Workers comp	5,000
Customer savings:	
Percent of savings	20%
Operational date:	
	1991.

**For profit.**

**Parent:** St. Mary's Health System/Baptist Health System.

**Services:**

**Direct:** general medical, chiropractic, workers compensation.

**Leased:** dental, vision, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Georgia, Kentucky, Tennessee, Virginia.

**Leased:** Mississippi.

**Officers:** Lisa Wear, president; Cheryl Wilburn, vp-operations; Mark Field, director-sales/marketing; Tammy Rainey, director-medical management; Linda Cox-Leija, director-provider relations.

## Interface EAP Inc.

7670 Woodway Drive, Suite 350,  
Houston, Texas 77063;  
713-781-3364; fax: 713-781-4954  
www.ieap.com

**Specialty:** Mental health/substance abuse

Staff/facilities	
Specialists	5,783
Hospitals	480
Under direct contract	
Specialists	5,783
Hospitals	480
Enrollment	
Total	185,000
Group health plans	110,000
Other	75,000
Customer savings:	
Percent of savings	41%
Amount of savings	\$1,441,731
Operational date:	
	1988.

**For profit.**

**Services:**

**Direct:** mental, substance abuse. Un-

bundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Fred Newman, president; Lizz Scott, vp; Dr. Matthew Brams, medical director.

## Intergroup of Arizona Inc. (PPO)

930 N. Finance Center Drive,  
Tucson, Ariz. 85710;  
800-389-2818; fax: 520-751-5777  
www.intergroupofarizona.com

Staff/facilities	
Primary practitioners	1,200
Board-certified	79%
Specialists	2,883
Hospitals	50
Pharmacies	250
Under direct contract	
Primary practitioners	1,200
Specialists	2,883
Hospitals	50
Enrollment	
Total	7,843
Group health plans	7,843

**Parent:** Foundation Health Systems Inc.

**Services:**

**Direct:** general medical, vision, mental, prescription.

**UR:** precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges premium.

**Service area:**

**Direct:** Arizona.

**Officers:** Edward Munno Jr., president/CEO; Matt Francis, vp-sales/marketing; Dr. Ross Henderson, vp-medical affairs; Tammy Stoltz, director-provider relations; Sandra Habowski, vp-provider development.

**Contact:** Matt Francis, 602-381-7810.

## Interplan Corp.

2575 Grand Canal Blvd.,  
Stockton, Calif. 95207;  
209-473-0811; fax: 209-473-0863  
www.interplancorp.com

Staff/facilities	
Primary practitioners	11,534
Board-certified	85%
Specialists	23,152
Hospitals	364
Under direct contract	
Primary practitioners	11,534
Specialists	23,152
Hospitals	364
Enrollment	
Total	1,260,000
Group health plans	635,000
Workers comp	600,000
Other	25,000
Customer savings:	
Percent of savings	40%
Amount of savings	\$300,000,000

**Operational date:** 1984.

**For profit.**

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation.

**Leased:** out-of-area coverage in non-di-

rect states. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** California, Nevada.

**Leased:** Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Puerto Rico.

**Officers:** Dan Sheehy, president; Phoebe Brown, vp; Kimberly Frank, vp; Dr. A. Leon, medical; Kathy Polenske, client services.

**Contact:** Kathy Polenske.

## Intracorp

1601 Chestnut St., TLP-11,  
Philadelphia, Pa. 19192-2116;  
215-761-7100; fax: 215-761-7458  
www.intracorp.com

**Operational date:** 1970.

**For profit.**

**Services:**

**Direct:** general medical, workers compensation, worker's compensation with gatekeeper.

**Leased:** general medical, mental, workers compensation, auto. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, disease management, demand management. UR services provided by the PPO.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin.

**Accreditation status:** Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

**Officers:** Scott Richardson, vp-networks; Dennis Mouras, president; Kenneth Ross, senior vp-marketing; William Loucks, senior vp-finance; Eileen Auen, senior vp-operations; Dr. Allen Woolf, se-

Continued on next page

Continued from previous page  
nior vp-medical.

Contact: Betty J. Nelson, director-marketing services, 215-761-7146.

## Kemper Preferred Provider Network

1601 S.W. 80th Terrace,  
Plantation, Fla. 33324;  
954-452-4000; fax: 954-452-4049

Specialty: Workers compensation

Staff/facilities  
Pharmacies ..... 26,000  
Under direct contract  
Primary practitioners ..... 71,000  
Specialists ..... 187,000

Operational date: 1991.

For profit.

Services:

Direct: workers compensation.

Leased: workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management.

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges percent of savings.

Service area:

Direct: Nebraska.

Leased: Alabama, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Dakota, Tennessee, Vermont, Virginia, Wisconsin.

Accreditation status: Workers Compensation Utilization Management Standards, Workers Compensation Network Standards.  
Officers: David K. Patterson, president/CEO; Peg Haennicke, senior vp; Dr. F. Warren Tingley, senior vp/chief medical officer; Mary Ann Palmer, senior vp-systems/operations; Norman K. Maes, vp.  
Contact: Norman K. Maes, 954-452-4000 ext. 1042.

## Managed Care Consultants Inc.

4160 S. Pecos Road,  
Las Vegas, Nev. 89121;  
702-792-2994; fax: 702-451-7307  
www.mccnevada.com

Staff/facilities  
Primary practitioners ..... 56,000  
Board-certified ..... 64%  
Specialists ..... 67,000  
Hospitals ..... 25  
Pharmacies ..... 232

Under direct contract  
Primary practitioners ..... 802  
Specialists ..... 2,224  
Hospitals ..... 25

Enrollment  
Total ..... 150,000  
Group health plans ..... 126,750  
Workers comp ..... 23,250

Operational date: 1988.

For profit.

Services:

Direct: general medical, dental, vision, chiropractic, mental, prescription, workers compensation.

Leased: general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: Nevada.

Leased: Arizona, California, New Mexico, Texas, Utah.

Officers: Joe Lawrence, president; Jerry Kring, executive vp; John Grady, vp-sales/marketing; Dr. Kenneth Mower, medical director; Les Pettit, director-operations.

## Managed Care USA

4401 Barclay Downs Drive,  
Charlotte, N.C. 28209;  
704-945-2600; fax: 704-945-2963

Staff/facilities  
Board-certified ..... 80%  
Pharmacies ..... 1,000

Under direct contract  
Primary practitioners ..... 1,200  
Hospitals ..... 48

Enrollment  
Total ..... 177,000  
Group health plans ..... 52,000  
Workers comp ..... 125,000

Customer savings:  
Percent of savings ..... 26%

Operational date: 1994.

For profit.

Services:

Direct: general medical, chiropractic, workers compensation.

Leased: general medical, chiropractic, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: Arkansas, Georgia, North Carolina, South Carolina, Tennessee, Virginia.

Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: Steven Mariano, David Dunn, Kevin Saba, Todd Graden.

## Medical Care Referral Group (MCRG)

4100 Rio Bravo Suite 211,  
El Paso, Texas 79902;  
915-532-2408; fax: 915-532-1772

Staff/facilities  
Primary practitioners ..... 190  
Board-certified ..... 79%  
Specialists ..... 560  
Hospitals ..... 5  
Pharmacies ..... 60

Under direct contract  
Primary practitioners ..... 190  
Specialists ..... 560  
Hospitals ..... 5

Customer savings:  
Percent of savings ..... 30%

Operational date: 1985.

For profit.

Parent: Assured Benefits Administration.

Services:

Direct: general medical, dental, vision, chiropractic, mental, prescription, workers compensation.

Leased: general medical, dental, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

Compensation: The PPO negotiates hospital charges by per diem rate, percent

discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Texas.

Leased: Arkansas, California, Florida, Georgia, New Mexico, Tennessee, Texas.

Officers: Joseph Halow, president; Lorri Halow, executive vp; Eddie Garcia, vp-administration; Dr. George Halow, medical director.

Contact: Joseph Halow.

## The Medical Resource Network LLC.

900 Circle 75 Parkway, Suite 1400,  
Atlanta, Ga. 30339;  
770-980-2340; fax: 770-850-7466  
www.mrn-llc.com

Staff/facilities  
Primary practitioners ..... 2,105  
Board-certified ..... 65%  
Specialists ..... 4,809  
Hospitals ..... 96

Under direct contract  
Primary practitioners ..... 2,105  
Specialists ..... 4,809  
Hospitals ..... 96

Enrollment  
Total ..... 200,000  
Group health plans ..... 200,000

Customer savings:  
Percent of savings ..... 25%

Operational date: 1995.

For profit.

Services:

Direct: general medical, mental. Unbundled services available.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Georgia, Tennessee.

Officers: Matt Mathews, vp-marketing, Dr. James Vance, senior vp/medical director; D'Juana Moreno, vp-network development.

Contact: Matt Mathews, 770-850-7436.

## MedicalControl

8625 King George Drive, Suite 300,  
Dallas, Texas 75235;  
214-630-6368; fax: 214-689-6949  
www.mcdcl.com

Staff/facilities  
Primary practitioners ..... 54,406  
Board-certified ..... 90%  
Specialists ..... 149,177  
Hospitals ..... 2,217

Under direct contract  
Primary practitioners ..... 5,390  
Specialists ..... 15,962

Enrollment  
Total ..... 803,000  
Other ..... 803,000

Customer savings:  
Percent of savings ..... 30%

Operational date: December 1983.

For profit.

Services:

Direct: general medical, mental.

Leased: general medical. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: New Mexico, Texas.

Leased: Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Louisiana, Michigan, Minnesota, Mississippi, Nevada, New Jersey,

North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Virginia, Washington, Wisconsin.

Accreditation status: Health Network Standards.

Officers: Robert O. Brooks, president/CEO; Dwight D. Mankin, senior vp-sales; John Weymer, senior vp-network services; Dr. William Amos; Allen Sandlin, vp-administration.

Contact: Dwight D. Mankin.

## MediChoice Network Inc.

1240 Sussex Turnpike,  
Randolph, N.J. 07869;  
973-895-2244; fax: 973-895-2979  
www.medichoice.com

Staff/facilities  
Primary practitioners ..... 8,180  
Board-certified ..... 98%  
Specialists ..... 24,242  
Hospitals ..... 143

Under direct contract  
Primary practitioners ..... 8,180  
Specialists ..... 24,242  
Hospitals ..... 143

Enrollment  
Total ..... 740,000  
Group health plans ..... 740,000

Customer savings:  
Percent of savings ..... 40%

Operational date: 1992.

For profit.

Services:

Direct: general medical, vision, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers, insurers, claims administrators, other PPOs. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: New Jersey, New York.

Officers: Marc Allen, CEO; Carol Davis, vp-network management; Richard Heyman, executive vp; Marty Geliebter, vp-network development; Dave Brenneman, vp-sales/marketing.

## MedPlus Inc.

Minillas Industrial  
Park 224, Road 177,  
Bayamon, Puerto Rico 00959-1900;  
787-798-3101; fax: 787-798-3336

Staff/facilities  
Primary practitioners ..... 2,477  
Specialists ..... 4,220  
Hospitals ..... 61  
Pharmacies ..... 669

Under direct contract  
Primary practitioners ..... 2,477  
Specialists ..... 4,220  
Hospitals ..... 61

Enrollment  
Total ..... 20,000  
Group health plans ..... 20,000

Operational date: January 1985.

For profit.

Parent: Union Equity Corp.

Services:

Direct: general medical, dental, vision, chiropractic, mental.

Leased: prescription, employee assistance program. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, drug utilization; fraud detection; occupational sickness; psychiatric preadmission and precertification. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, with prompt payment discounts. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Puerto Rico.

Officers: Guillermo Hernandez-Boissen, president; Benjamin J. Van Blake, executive director; Julio R. Badillo, medical director; Juan Cruz Resto, marketing director.

Contact: Robert L. Cook, 708-803-1300.

## Menninger Care Systems

6404 International Parkway,  
Suite 2000, Plano, Texas 75093-8225;  
800-866-7242; fax: 972-931-1938

Specialty: Mental health

Staff/facilities  
Primary practitioners ..... 8,000  
Board-certified ..... 75%  
Hospitals ..... 550

Under direct contract  
Primary practitioners ..... 5,000  
Hospitals ..... 400

Enrollment  
Total ..... 950,000  
Group health plans ..... 950,000

Operational date: 1984.

For profit.

Services:

Direct: mental.

Leased: mental. Unbundled services available.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: Sheila Baler; Joyce A. Ramay; Martin D. Daily; Dr. H.G. Whittington.

## Mental Health Consultants

1878 Sugar Bottom Road,  
Furlong, Pa. 18925;  
215-345-7838; fax: 215-345-8488

Specialty: Behavioral health

Staff/facilities  
Primary practitioners ..... 312  
Board-certified ..... 52%  
Specialists ..... 395  
Hospitals ..... 61

Under direct contract  
Primary practitioners ..... 312  
Specialists ..... 395  
Hospitals ..... 40

Enrollment  
Total ..... 850,000  
Group health plans ..... 850,000

Customer savings:  
Percent of savings ..... 35%

Operational date: 1980.

For profit.

Services:

Direct: mental. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management, EAP

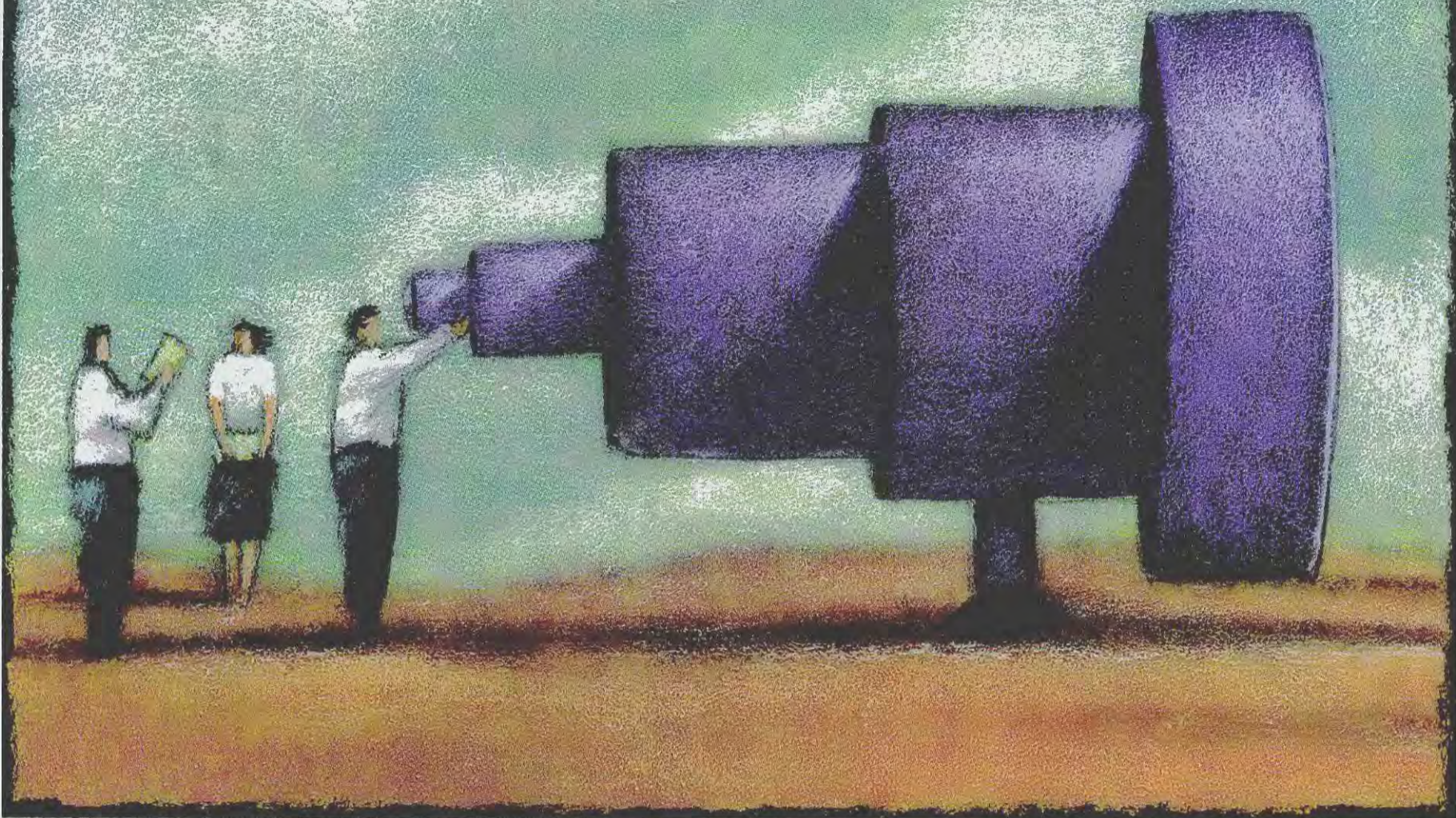
Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, percent of services rendered by participating doctors/hospitals.

Service area:

Direct: New Jersey, Pennsylvania.

Officers: Edward J. Haaz, president.

# Want to know what's ahead?



**P**lanning is the key to any successful venture. Whether you're a corporate executive—risk manager, employee benefits or health care manager—or among the many service providers to our industry—agent, broker, consultant, TPA, insurer or reinsurer—knowing what lies ahead will influence the plans you make today.

So take a look at our line-up of issues. Our targeted editorial spotlight reports, in-publication directories and special demographic editions all compliment the authoritative, in-depth news reporting and editorial leadership our readers and advertisers have come to rely on every week for thirty years.

As a corporate executive, you can't afford to let your subscription to *BI* to run out. As a service provider, you can't afford to miss an important marketing opportunity . . . to get your message into the hands of corporate decision-makers.

Call us today.

**Business  
Insurance**<sup>®</sup>  
www.businessinsurance.com

Issue Date	Editorial Feature	Demographic Section	Ad Closing
Jan 4	Information Resource: Employee Benefits	ABT Banks In Insurance	Dec 17
Jan 11	Property/Casualty Market Report <sup>RS</sup> <i>Distribution: Property/Casualty Insurance Joint Industry Forum</i>		Dec 28
Jan 18	Information Resource: Risk Management	IT Banks In Insurance	Jan 6
Jan 25			Jan 13
Feb 1	Benefits: Health Care Cost Control <sup>RS</sup> <i>Directory: Utilization Review/Case Managers</i>	ABT Agency Associations	Jan 20
Feb 8			Jan 27
Feb 15	Self-Insurance: Property/Casualty & Employee Benefits <sup>RS, SS</sup> <i>Directory: Third-Party Administrators</i> <i>Distribution: World Insurance Forum</i>	IT Insurer Associations GLOBAL FOCUS	Feb 3
Feb 22			Feb 10
Mar 1	Benefits: Administration & Online Resources <sup>RS</sup> <i>Directory: Benefit Information Systems</i> <i>Distribution: NAIC <sup>SS</sup></i>	ABT Global Strategies	Feb 17
Mar 8			Feb 24
Mar 15	Risk Management Services <sup>RS</sup> <i>Directory: Risk Management Consultants</i> <i>Distribution: International Alternative Insurance Symposium</i>	IT Global Strategies	Mar 3
Mar 22			Mar 10
Mar 29	<i>Distribution: AIRMIC; NMHCC</i>	GLOBAL FOCUS	Mar 17

RS: Reader Service, SS: Starch Study

**New York:** 220 E. 42nd Street, NY 10017-5806 • Tel: 212-210-0133 • Fax: 212-210-0704  
**Chicago:** 740 N. Rush Street, IL 60611-2590 • Tel: 312-649-5276 • Fax: 312-649-7937  
**Los Angeles:** 6500 Wilshire Blvd., CA 90048-4947 • Tel: 323-651-3710 • Fax: 323-655-8157  
**Circulation:** 965 E. Jefferson Ave., Detroit, MI 48207 • Tel: 888-446-1422 • Fax: 313-446-6777

Continued from page 36

**Midlands Choice**

8420 W. Dodge Road, Suite 210,  
Omaha, Neb. 68114;  
402-390-8233; fax: 402-390-8239

<b>Staff/facilities</b>	
Primary practitioners.....	1,908
Board-certified.....	85%
Specialists.....	3,956
Hospitals.....	179
<b>Under direct contract</b>	
Primary practitioners.....	1,908
Specialists.....	3,956
Hospitals.....	177
<b>Enrollment</b>	
Total.....	355,226
Group health plans.....	319,703
Individual.....	35,523
<b>Customer savings:</b>	
Percent of savings.....	21%

Operational date: 1993.

For profit.

Parent: Midlands Health Partners.

Services:

**Direct:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

Service area:

Direct: Iowa, Nebraska, South Dakota.

Accreditation status: Health Utilization Management Standards.

Officers: Ralph Morocco, president; Rob Bates, vp/COO; Gary Gray, vp-marketing; Dr. Mike Romano, medical director.

Contact: Scott Morris, director-marketing, 402-390-8365.

**Midwest Select LLC.**

10235 Regency Circle, Suite 200,  
Omaha, Neb. 68114;  
402-255-1631; fax: 402-255-1630  
www.midwestselect.com

<b>Staff/facilities</b>	
Primary practitioners.....	7,500
Board-certified.....	75%
Specialists.....	15,600
Hospitals.....	372
<b>Under direct contract</b>	
Primary practitioners.....	1,500
Specialists.....	3,100
Hospitals.....	184
<b>Enrollment</b>	
Total.....	50,000
Group health plans.....	50,000
<b>Customer savings:</b>	
Percent of savings.....	10%

Operational date: 1996.

For profit.

Parent: Alegent Healthcare.

Services:

**Direct:** general medical, vision, chiropractic, mental.

**Leased:** general medical, vision, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

Service area:

Direct: Iowa, Kansas, Missouri, Nebraska, South Dakota.

Leased: Colorado, Illinois, Kansas.

Officers: Dr. John Woodruff, medical director; Robert Azar, president; Ann Wozny, manager; Ann Oasan, Keith Seashore, managers.

**MultiPlan Inc.**

115 Fifth Ave., Seventh Floor,  
New York, N.Y. 10003;  
212-780-2461; fax: 212-780-0361  
www.multiplan.com

<b>Staff/facilities</b>	
Primary practitioners.....	61,222
Board-certified.....	75%
Specialists.....	118,843
Hospitals.....	2,710
<b>Under direct contract</b>	
Primary practitioners.....	55,099
Specialists.....	106,958
Hospitals.....	2,439
<b>Enrollment</b>	
Total.....	23,000,000
<b>Customer savings:</b>	
Percent of savings.....	41%

Operational date: 1970.

For profit.

Services:

**Direct:** general medical, vision, chiropractic, mental, workers compensation, audiology, birthing, chemical dependence treatment, home care, physical therapy, reference laboratories. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, high risk pregnancy service. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct\*: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio,

Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Accreditation status: Health Network Standards.

Officers: Donald Rubin, chairman/co-CEO; Harvey Sigelbaum, president/co-CEO; Sidney Meyer, executive vp/general counsel; Richard Gerstein, executive vp/CFO; Michael Ferrante, senior vp-operations/development; Sorin Davis, senior vp-sales/account manager; Dr. Lawrence Lehman, senior vp/chief medical officer; Bruce Eagleson, executive vp/COO.

Contact: Sorin Davis, 212-780-2060.

\*Direct contracts are in all 50 states and integrated facility/practitioner networks in 36 states. Leased information is confidential.

**Mutually Preferred Dental PPO**

Mutual of Omaha Plaza S-3,  
Omaha, Neb. 68175;  
402-351-4766; fax: 402-351-5391  
www.mutualofomaha.com

Specialty: Dental

<b>Staff/facilities</b>	
Primary practitioners.....	15,466
Specialists.....	5,731
<b>Under direct contract</b>	
Primary practitioners.....	15,016
Specialists.....	5,653
<b>Enrollment</b>	
Total.....	131,613
Other.....	131,613
<b>Customer savings:</b>	
Percent of savings.....	21%
Amount of savings.....	\$660,000

Operational date: 1985.

For profit.

Parent: Mutual of Omaha Cos.

Services:

Direct: dental.

Leased: dental. Unbundled services available.

UR: retrospective review, dental predetermination.

Compensation: The PPO charges flat fee per eligible employee.

Service area:

Direct: Alabama, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Virginia, Washington and Wisconsin.

Leased: Michigan.

Officers: Gil Peers, senior vp-product line officer; Tom Meyers, vp/product manager-dental; Dave Wesley, vp/national dental director.

**Mutually Preferred PPO**

Mutual of Omaha Plaza S-3,  
Omaha, Neb. 68175;  
402-351-4255; fax: 402-351-2999  
www.mutualofomaha.com

<b>Staff/facilities</b>	
Primary practitioners.....	108,707
Board-certified.....	85%
Specialists.....	288,776
Hospitals.....	3,140
Pharmacies.....	52,905
<b>Under direct contract</b>	
Primary practitioners.....	7,616
Specialists.....	21,206
Hospitals.....	241
<b>Enrollment</b>	
Total.....	602,578
Group health plans.....	344,330
Individual.....	20,595
Other.....	237,653
<b>Customer savings:</b>	
Percent of savings.....	28%
Amount of savings.....	\$79,000,000

Operational date: 1985.

For profit.

Parent: Mutual of Omaha Cos.

Services:

Direct: general medical, dental, vision, chiropractic, mental.

Leased: general medical, dental\*, vision\*, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment re-

view, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Colorado, Iowa, Kansas, Missouri, Montana, Nebraska, Nevada, Ohio, South Dakota, Texas.

Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

Accreditation status: Health Utilization Management Standards.

Officers: Steve Booma, executive vp-health care management operations; Robert Murphy, senior vp-managed care product management; Ivan Gilreath, vp-national PPO programs; Dr. Marcus Wilson, senior vp-health care medical management; Tim McGill, senior vp-group marketing.

\*Medical only

**National Ear Care Plan**

6825 E. Tennessee Ave., Suite 415,  
Denver, Colo. 80224-1632;  
303-399-1212; fax: 303-399-7719  
www.necp.com

Specialty: Hearing

<b>Staff/facilities</b>	
Primary practitioners.....	1,233
<b>Under direct contract</b>	
Primary practitioners.....	1,233
<b>Enrollment</b>	
Total.....	1,220,000
Group health plans.....	320,000
Other.....	900,000
<b>Customer savings:</b>	
Percent of savings.....	26%
Amount of savings.....	\$720,345

Operational date: February 1989.

For profit.

Parent: Auxiliary Health Benefits Corp.

Services:

Direct: hearing. Unbundled services available. Can be customized to meet employers' needs.

UR: precertification, retrospective review, UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, health care providers, insurers. The PPO charges flat fee per eligible employee, per member per month for administrative services, provider credentialing fees.

Service area:

Direct: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: Pauline Casey, president; Sheldon Levy, chief operations officer; Dr. Paul Dragul, vp; Clifford Greenbaum, secretary.

Contact: Pauline Casey.

**National Health Plan Corp.**

7 Penn Plaza, New York, N.Y. 10001;  
212-279-3232; fax: 212-629-0749

<b>Staff/facilities</b>	
Primary practitioners.....	3,000

Continued on next page

Directory terms and methodology are explained on page 1.

# Carvill

---

## Reinsurance Intermediary

INDEPENDENCE  
INTEGRITY  
SERVICE

CONSISTENT PHILOSOPHY & PERFORMANCE  
SINCE 1977

Atlanta    Bermuda    Chicago    London    Stamford

Continued from previous page

Board-certified.....	10%
Specialists.....	8,500
Hospitals.....	170
Pharmacies.....	50,000
<b>Under direct contract</b>	
Primary practitioners.....	3,000
Specialists.....	8,500
Hospitals.....	170
<b>Enrollment</b>	
Total.....	70,000
<b>Customer savings:</b>	
Percent of savings.....	25%
<b>Operational date:</b> September 1975.	

**For profit.**  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO, outside contractor(s).  
**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** New Jersey, New York.  
**Officers:** Alvin Konigsberg, chairman; David Konigsberg, president; David Zaback, executive vp; Dr. Marvin Belsky, medical director; Sharon Weinberg, claims manager.  
**Contact:** David Zaback.

**National Preferred Provider Network Inc.**

419 E. Main St.,  
 Middletown, N.Y. 10940;  
 914-343-1600; fax: 914-343-6113  
 www.nppn.com

<b>Staff/facilities</b>	
Primary practitioners.....	127,757
Board-certified.....	95%
Specialists.....	311,922
Hospitals.....	3,255
Pharmacies.....	45,000
<b>Under direct contract</b>	
Primary practitioners.....	87,253
Specialists.....	203,826
Hospitals.....	2,268
<b>Enrollment</b>	
Total.....	5,078,576
Group health plans.....	5,078,576
<b>Customer savings:</b>	
Percent of savings.....	24%
Amount of savings.....	\$167,051,811
<b>Operational date:</b> 1993.	

Continued on next page

**National Healthcare Alliance**

770 S. Post Oak Lane, Suite 445,  
 Houston, Texas 77056;  
 713-439-0123; fax: 713-888-1986


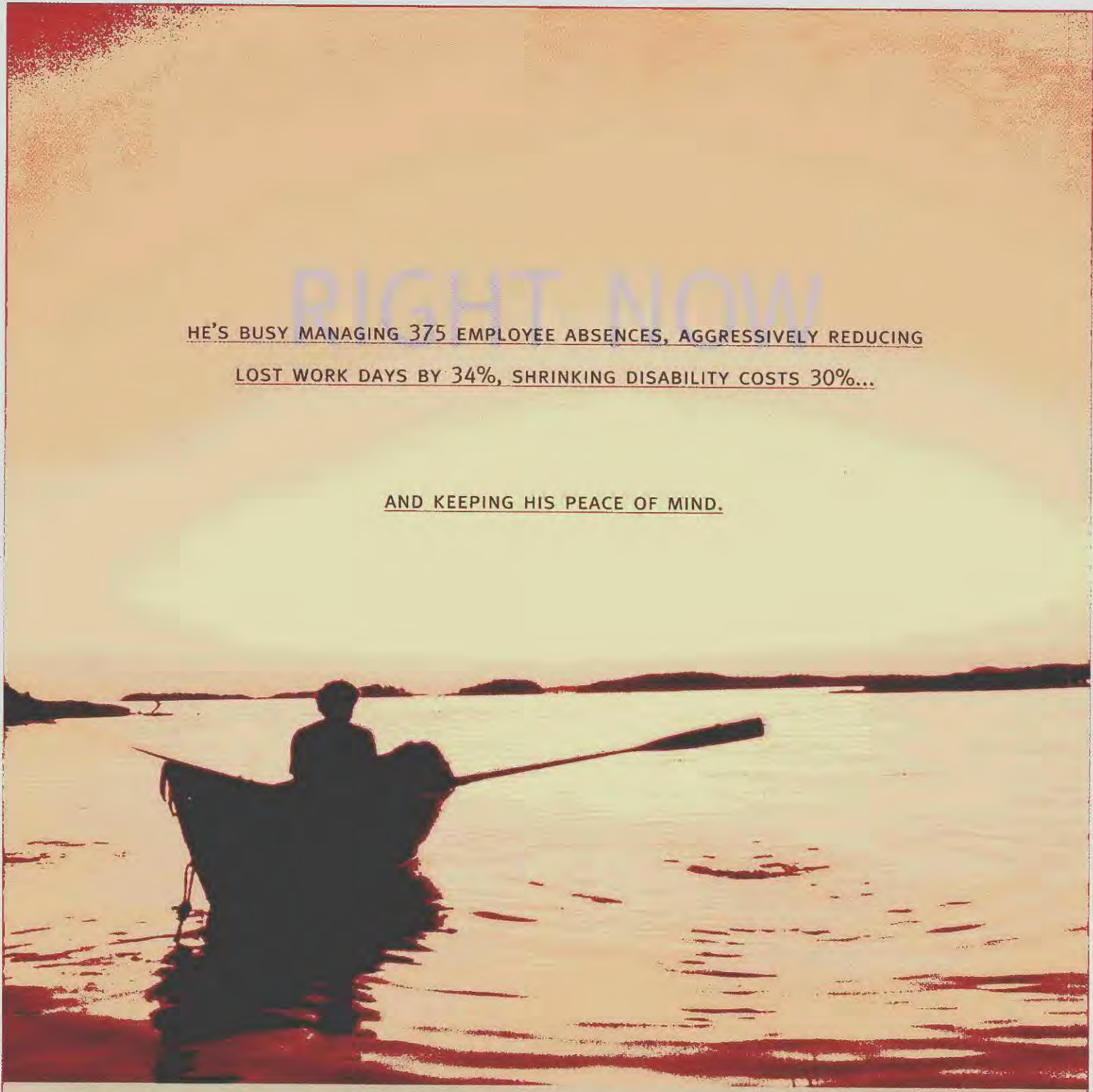
<b>Staff/facilities</b>	
Primary practitioners.....	7,729
Specialists.....	16,374
Hospitals.....	231
<b>Under direct contract</b>	
Primary practitioners.....	7,729
Specialists.....	15,148
Hospitals.....	231
<b>Enrollment</b>	
Total.....	317,671
Group health plans.....	311,421
Individual.....	6,250
<b>Customer savings:</b>	
Percent of savings.....	25%
Amount of savings.....	\$9,728,460
<b>Operational date:</b> 1984.	

**For profit.**  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental, workers compensation.  
**Leased:** vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.  
**Service area:**  
**Direct:** Texas.  
**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.  
**Officers:** Robert Woolfolk, chairman; Melvin Thorne, president; Dr. John Baird, medical director.  
**Contact:** Melvin Thorne, 800-759-3118 ext. 1902.

# ARTICLE ARCHIVE

**Order Your Access Now!** *Business Insurance's Article Archive* provides easy access to a database containing the industry's most comprehensive information on news and trends in risk management, employee benefits, commercial insurance and managed health care. The archive is a useful source of information for market research, data gathering, speech writing, competitive analysis and legal inquiries.

The *Article Archive*, located on *Business Insurance's* home page at [www.businessinsurance.com](http://www.businessinsurance.com) is available for a one-year archive access fee of \$80 for subscribers to *BI* magazine and \$120 for non-subscribers. Go to *BI's* site at [www.businessinsurance.com](http://www.businessinsurance.com) to order this service online, or call 312-649-5398 for more information.

RIGHT NOW  
 HE'S BUSY MANAGING 375 EMPLOYEE ABSENCES, AGGRESSIVELY REDUCING  
 LOST WORK DAYS BY 34%, SHRINKING DISABILITY COSTS 30%...

AND KEEPING HIS PEACE OF MIND.

GatesMcDonald is the leading integrator of risk management and employee benefit services. Our solutions-oriented approach will not only increase your productivity and reduce your company's overall costs, it will simplify your life.

1-800-336-4733



[www.gatesmcdonald.com](http://www.gatesmcdonald.com)

Member of the Nationwide Insurance Enterprise®

Continued from previous page

**For profit****Parent:** Health Plan Services Inc.**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation, hearing, home health care.

**Leased:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation, hearing, home health care. Unbundled services available. Can be customized to meet employers' needs.

**UR:** precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management, demand management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Ronald J. Davi, president; John Marshall, vp/chief actuary; Joe Fontanetta, vp-sales/marketing; Michael Davi, vp/treasurer; James Kearns, vp-operations; Scott Arlotta, chief information officer.

**Contact:** Ronald J. Davi.

**Nationwide Health Plans**

5525 Parkcenter Circle,  
Dublin, Ohio 43017;  
614-854-3906; fax: 614-854-3376  
www.nationwide-health.com

Staff/facilities	
Primary practitioners	2,418
Board-certified	81%
Specialists	4,056
Hospitals	83
Pharmacies	2,323
Under direct contract	
Primary practitioners	2,418
Specialists	4,056
Hospitals	83
Enrollment	
Total	32,268
Group health plans	32,268

**Operational date:** 1987.

**For profit****Parent:** Nationwide Insurance Enterprise.**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available\*. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The

PPO charges flat fee per eligible employee.

**Service area:****Direct:** Ohio.

**Officers:** Joe San Filippo, COO; Dr. Mary E. Mortensen, vp/medical director; Mark Saxton, markets development officer; Michael Medwid, marketing director.

**Contact:** John Susie, sales manager, 614-854-3699.

\*Except dental and vision

**Nevada Preferred Professionals**

4170 S. Decatur Blvd., Suite A-8,  
Las Vegas, Nev. 89103;  
702-384-3366; fax: 702-387-9781  
www.nvpp.com

Staff/facilities	
Primary practitioners	411
Board-certified	90%
Specialists	982
Hospitals	15
Pharmacies	58
Under direct contract	
Primary practitioners	411
Specialists	982
Hospitals	15
Enrollment	
Total	50,000
Group health plans	50,000
Customer savings:	
Percent of savings	58%

**Operational date:** 1983.

**For profit****Services:**

**Direct:** general medical, chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges per covered life.

**Service area:**

**Direct:** Arizona, California, Mississippi, Nevada.

**Officers:** Lynn Dryer, executive director; Dr. Larry Allen, medical director; Russ Neibaur, medical director.

**JJ. Newman & Co. Inc.**

825 E. Gate Blvd.,  
Garden City, N.Y. 11530;  
516-222-1100; fax: 516-222-2819  
www.jjnewman.com

Staff/facilities	
Primary practitioners	62,881
Board-certified	90%
Specialists	127,041
Hospitals	2,703
Under direct contract	
Primary practitioners	3,936
Specialists	8,930
Enrollment	
Total	88,227
Group health plans	21,840
Other	66,387

**Operational date:** 1990.

**For profit****Services:**

**Direct:** general medical, dental, chiropractic, mental.

**Leased:** vision, prescription. Unbundled services available.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO charges flat fee per eligible employee, percent of savings.

**Service area:****Direct:** New York.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New

York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Jack Newman, chairman; Tom Newman, CEO; Gloria Adams, president; Dave Stewart, vp; Bill Raganella, vp.

**Contact:** Tom Newman.

**Northwest Washington Medical Bureau**

3000 Northwest Ave.,  
Bellingham, Wash. 98225;  
360-734-8000; fax: 360-734-6676

Staff/facilities	
Primary practitioners	240
Board-certified	90%
Specialists	720
Pharmacies	72
Under direct contract	
Primary practitioners	217
Specialists	682
Hospitals	4
Enrollment	
Total	107,128
Group health plans	38,269
Individual	5,341
Other	63,518

**Customer savings:**  
Percent of savings 15%

**Operational date:** 1985.

**Services:**

**Direct:** general medical, dental, vision, chiropractic, mental, prescription.

**Leased:** general medical, dental, mental. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, discharge planning, second surgical opinion, hospital bill audits, outpatient service predetermination, case management.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:****Direct:** Washington.**Leased:** Washington.

**Officers:** Karen Larson, president/CEO; Bela Biro, vp/CFO; Dick Prentice, senior vp/COO; Jeff Graham, medical director; Mike Fournier, director-marketing administration.

**Northwestern Behavioral Health**

448 E. Ontario St., Eighth Floor,  
Chicago, Ill. 60611;  
312-926-1745; fax: 312-926-3025

**Specialty:** Behavioral health

Staff/facilities	
Board-certified	100%
Hospitals	35
Under direct contract	
Specialists	780
Hospitals	28
Enrollment	
Total	80,000
Group health plans	80,000
Customer savings:	
Percent of savings	40%

**Operational date:** 1986.

**Parent:** Northwestern Memorial Corp.**Services:**

**Direct:** mental, chemical dependency, employee assistance programs.

**Leased:** mental, chemical dependency, employee assistance programs. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, health care providers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:****Direct:** Illinois, Indiana, Iowa, Michigan, Wisconsin.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia,

Florida, Georgia, Hawaii, Idaho, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming.

**Officers:** Michael E. Haley, vp-Northwestern Memorial Management Corp.; Dr. Nehama Dresner, medical director; Gwenn A. Rausch, executive director; Joseph Camper, clinical manager; Joan Pipal, business development.

**Contact:** Joan Pipal.

**Ohio Comp Network Inc.**

4301 Darrow Road,  
Stow, Ohio 44224;  
330-686-7070; fax: 330-686-7071  
www.chandler-group.com

**Specialty:** Workers compensation

Staff/facilities	
Primary practitioners	2,876
Board-certified	55%
Specialists	12,616
Hospitals	180
Pharmacies*	40,000
Under direct contract	
Primary practitioners	2,876
Specialists	12,616
Hospitals	180
Enrollment	
Total	562,000
Workers comp	562,000

**Operational date:** 1996.

**For profit****Parent:** The Chandler Group of Cos.**Services:**

**Direct:** prescription, workers compensation. Can be customized to meet employers' needs.

**UR:** UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators, managed care organizations, qualified health plans. The PPO charges percent of savings.

**Service area:****Direct:** Ohio.

**Officers:** James Keith Piper, president; Arthur W. Chandler, chairman; Leslie Goode, director-network operations; Cindy Craig, senior vp-operations.

\*Pharmacies through AmeriScript

**Ohio Health Choice**

1621 Euclid Ave., Suite 1400,  
Cleveland, Ohio 44115-2107;  
216-436-4000; fax: 216-363-1769  
www.ohhc.com

Staff/facilities	
Primary practitioners	5,948
Board-certified	65%
Specialists	11,298
Hospitals	233
Under direct contract	
Primary practitioners	5,948
Specialists	11,298
Hospitals	163
Enrollment	
Total	509,517
Group health plans	471,878
Workers comp	37,639

**Operational date:** 1982.

**For profit****Parent:** Columbia/HCA Healthcare Corp./Sisters of Charity of St. Augustine Health System.**Services:**

**Direct:** general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:****Direct:** Ohio.

**Officers:** Joan Mason, executive vp/

COO; Elizabeth Jamieson, director-networks; Nancy Beard, director-operations; Christine Martin, director-finance; Adam Yanchak, director-information services.

**Contact:** Rachelann Sabato.

**PPO Oklahoma Inc.**

3503 N.W. 63rd St., Suite 304,  
Oklahoma City, Okla. 73116;  
405-843-9551; fax: 405-843-0956

Staff/facilities	
Primary practitioners	1,444
Board-certified	92%
Specialists	3,713
Hospitals	110
Pharmacies	254
Under direct contract	
Primary practitioners	1,374
Specialists	3,573
Hospitals	100

Enrollment	
Total	440,000
Group health plans	190,000
Workers comp	250,000
Customer savings:	
Percent of savings	25%

**Operational date:** 1992.

**For profit****Services:**

**Direct:** general medical, vision, chiropractic, mental, prescription, workers compensation.

**Leased:** general medical, vision, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, second surgical opinion, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, percent of services rendered by participating doctors/hospitals.

**Service area:****Direct:** Oklahoma.**Leased:** Arkansas, Texas.

**Officers:** Martin Sholder, president; Sandra Bulow-Hube, executive vp; Dr. Walter Bell, medical director; Melanie Gray, director-sales/marketing.

**Contact:** Melanie Gray, 405-743-9551 ext. 109.

**PRNA Services**

12000 Ford Road, Suite 240,  
Dallas, Texas 75234;  
972-247-0592; fax: 972-406-8903

**Specialty:** Workers compensation/  
chiropractic

Staff/facilities	
Primary practitioners	2,650
Specialists	10,800
Hospitals	290
Customer savings:	
Percent of savings	41%

**Operational date:** 1985.

**For profit**

**Leased:** chiropractic, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges percent of savings.

**Service area\*:****Leased:** Arizona, Louisiana, Oklahoma, Texas.

**Officers:** Colin Herlitz, president; Bruce Wood, CFO; Liz Minch, executive vp.

**Contact:** Liz Minch or David Haver.

\*Have access to national networks as needed.

Continued on next page

Continued from previous page

**PTPN**

20955 Warner Center Lane,  
Woodland Hills, Calif. 91367;  
818-883-7876; fax: 818-598-3260  
www.ptpn.com

Specialty: Physical therapy/  
occupational therapy/speech therapy

Staff/facilities	
Specialists	3,000
Under direct contract	
Specialists	3,000
Enrollment	
Total	57,000,000

Operational date: 1984.

For profit.

Services:

Direct: workers compensation, physical therapy, occupational therapy, speech therapy, hand therapy. Unbundled services available. Can be customized to meet employers' needs.

UR: case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by percent discount off customary rates, per visit rate, capitation agreements, negotiated fee schedules. The PPO is compensated by health care providers.

Service area:

Direct: Arizona, California, Connecticut, Florida, Georgia, Idaho, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, West Virginia.

Officers: Michael Weinper, president; Nancy Rothenberg, vp; Jeffrey DeGrandpre, director-marketing; Elise Latawicz, director-quality assurance.

Contact: Jeffrey DeGrandpre, 818-598-3246.

**Pacific Foundation  
for Medical Care**

3033 Cleveland Ave.,  
Santa Rosa, Calif. 95403;  
707-544-2010; fax: 707-544-0312  
www.pfmc.org

Staff/facilities	
Primary practitioners	10,500
Board-certified	83%
Specialists	20,100
Hospitals	382
Under direct contract	
Primary practitioners	3,100
Specialists	6,200
Hospitals	100
Enrollment	
Total	300,000
Group health plans	225,000
Workers comp	75,000
Customer savings:	
Percent of savings	46%

Operational date: 1957.

Services:

Direct: general medical, chiropractic, workers compensation.

Leased: general medical, chiropractic, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: California.

Leased: California.

Accreditation status: Health Network Standards, Workers Compensation Utilization Management Standards.

Officers: Thomas Wagner, CEO; Dr. William Pitt, medical director; Richard Loos, vp-development/marketing.

The directory of HMO and POS plans begins on page 2.

**Pacific Health Alliance**

1350 Old Bayshore Highway #560,  
Burlingame, Calif. 94010;  
650-375-5800; fax: 650-375-5820

Staff/facilities	
Primary practitioners	30,000
Board-certified	88%
Specialists	70,000
Hospitals	640
Under direct contract	
Primary practitioners	13,000
Specialists	27,000
Hospitals	320
Enrollment	
Total	338,000
Group health plans	318,000
Workers comp	20,000
Customer savings:	
Percent of savings	36%

Operational date: 1986.

For profit.

Services:

Direct: general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: California, Nevada, Texas.

Leased: Arizona, New Mexico, Oregon, Washington.

Officers: Lawrence Cappel, CEO; Robert Mackler, executive vp; Brian Thornbeery, director-marketing.

**PacificCare PPO Plan**

3120 Lake Center Drive,  
Santa Ana, Calif. 92704;  
714-952-1121; fax: 714-226-3667  
www.phs.com

Staff/facilities	
Primary practitioners	13,268
Board-certified	71%
Specialists	30,598
Hospitals	435
Pharmacies	5,844
Under direct contract	
Primary practitioners	13,160
Specialists	30,598
Hospitals	427
Enrollment	
Total	61,544
Group health plans	35,536
Other	26,008

For profit.

Parent: PacificCare Health Systems.

Services\*:

Direct: general medical, chiropractic, mental, prescription.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, FFS, capitation, maximum fee arrangements. The PPO is compensated by employers/payers. The PPO charges charges are all inclusive with our fully insured product.

Service area:

Direct: Arizona, California, Colorado, Nevada, Ohio.

Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: Alan Hoops, president/CEO; Jeff Folick, executive vp/COO; Wayne Lowell, executive vp/CFO; Arnold Hebert, vp-national accounts; Dr. Linda Lyons, se-

nior vp-health services/chief medical officer.

\*Dental, vision and wellness in Ohio, no prescription in Colorado, no chiropractic in Nevada

**Physicians Care  
Network Inc.**

1331 Elmwood Ave., Suite 100,  
Columbia, S.C. 29201;  
803-771-0077; fax: 803-771-9474  
www.scmanet.org

Staff/facilities	
Board-certified	85%
Hospitals	85
Pharmacies	856
Under direct contract	
Primary practitioners	2,070
Specialists	3,654
Hospitals	85
Enrollment	
Total	50,312
Group health plans	50,312
Customer savings:	
Amount of savings	\$4,200,000

Operational date: 1994.

For profit.

Parent: South Carolina Medical Assn.

Services:

Direct: general medical, vision, mental, prescription, maternity.

Leased: general medical, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, maternity review. UR services provided by outside contractor(s).

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, health care providers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

Service area:

Direct: Georgia, North Carolina, South Carolina.

Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: William F. Mahon, CEO; Dr. Daniel W. Brake, chairman; Parker Sparrow, vp-physicians care network; Dr. Walter J. Roberts Jr., medical director; Mark Riley, vp-administration; Vic Paschal, vp-financial services.

Contact: Parker Sparrow, 803-798-6207 or Kathy Wells-Perkins, sales/marketing representative, 803-771-0077.

**Preferred Care Inc.**

6 Neshaminy Interplex, Suite 205,  
Travose, Pa. 19053;  
215-639-6208; fax: 215-639-2672

Staff/facilities	
Primary practitioners	90,000
Board-certified	90%
Specialists	270,000
Hospitals	4,500
Under direct contract	
Primary practitioners	1,991
Specialists	8,348
Hospitals	53
Enrollment	
Total	651,685
Group health plans	326,685
Other	325,000
Customer savings:	
Percent of savings	30%

Operational date: 1985.

For profit.

Services:

Direct: general medical, dental, chiro-

practic, mental.

Leased: general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: Pennsylvania.

Leased: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Officers: Larry Driscoll, CEO; Thomas Walsh, CFO; Richard Wehr, president-insurance division; Richard Matthew, president-PPO division; Dr. Newton Spencer, medical director.

Contact: Richard Matthew.

\*Estimates

**Preferred Dental  
Network (PDN)**

300 Congress St.,  
Quincy, Mass. 02169;  
800-736-2464; fax: 617-471-6323

Staff/facilities	
Primary practitioners	1,200
Board-certified	30%
Under direct contract	
Primary practitioners	1,200
Enrollment	
Total	38,000
Group health plans	35,000
Individual	3,000
Customer savings:	
Percent of savings	27%

Operational date: 1993.

For profit.

Parent: Medical Claims Service Inc.

Services:

Direct: dental. Unbundled services available. Can be customized to meet employers' needs. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by percent discount off customary rates, fee for service schedule. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

Service area:

Direct: Massachusetts.

Leased: California.

\*Primary practitioners are general and special dentists

\*\*Dental

**Preferred Health  
Plan Inc.**

10180 Linn Station Road,  
Suite B-200, Louisville, Ky. 40223;  
502-339-7500; fax: 502-339-8716

Staff/facilities	
Primary practitioners	543
Board-certified	71%
Specialists	1,129
Hospitals	21
Under direct contract	
Primary practitioners	543
Specialists	1,129
Hospitals	21
Enrollment	
Total	110,000
Group health plans	110,000

Operational date: 1989.

For profit.

Services:

Direct: general medical, dental, vision, mental.

Leased: prescription.

Unbundled services available. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

Service area:

Direct: Indiana, Kentucky.

Leased: Indiana, Kentucky.

Officers: Paula S. Barr, president/CEO; Dennis A. Stovall, CFO; Mary C. Stivers, director-operations; Kathy Harley, assistant director-operations; Nancy E. Redmon, director-medical resource management; Dr. William Stodghill, medical director; Richard F. McAuliffe, director-marketing/provider relations.

**Preferred Health  
Systems Insurance Co.**

345 N. Riverview,  
Suite 100, Wichita, Kan. 67203;  
316-268-0345; fax: 316-263-3673  
www.phsystems.com

Staff/facilities	
Primary practitioners*	3,946
Hospitals	111
Under direct contract	
Primary practitioners	3,946
Hospitals	111
Enrollment	
Total	3,440
Group health plans	3,440

For profit.

Parent: Preferred Health Systems.

Services:

Direct: general medical, vision, chiropractic, mental, prescription.

Leased: dental. Can be customized to meet employers' needs.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges negotiated fee schedule.

Service area:

Direct: Kansas.

Officers: Marlon Dauner, president/CEO; Brad Minear, COO; Jill Sumfest, medical director; Brad Clothier, vp-sales; Alicia Dodd, senior vp-finance.

\*Includes specialists

**The Preferred  
Healthcare System Inc.**

620 Howard Ave.,  
Altoona, Pa. 16601;  
814-949-3009; fax: 814-949-3166  
www.phsppo.com

Staff/facilities	
Primary practitioners	217
Board-certified	85%
Specialists	395
Hospitals	10
Under direct contract	
Primary practitioners	217
Specialists	395
Hospitals	10
Enrollment	
Total	20,000
Group health plans	20,000
Customer savings:	
Percent of savings	30%

Operational date: 1985.

For profit.

Services:

Direct: general medical, chiropractic, mental.

UR: preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning. UR services provided by the PPO.

Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by insurers. The PPO charges flat fee

Continued on next page

# P Preferred Provider Organizations P

Continued from previous page

per eligible employee.

## Service area:

**Direct:** Pennsylvania.

**Officers:** Joseph R. Fromknecht, executive director; Dr. Robert F. Barnes, medical director.

**Contact:** Thomas J. Link, director-marketing.

## Preferred Mental Health Inc.

8220 Robinson St.,  
Overland Park, Kan. 66204;  
913-381-7700; fax: 913-381-3663

**Specialty:** Mental health/substance abuse

Staff/facilities	
Board-certified	94%
Under direct contract	
Primary practitioners	2,056
Hospitals	571
Enrollment	
Total	192,000
Group health plans	192,000
Customer savings:	
Percent of savings	57%

**Operational date:** April 1987.

## For profit

## Services:

**Direct:** mental, substance abuse, EAP, claims review. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Thomas Fitzgerald, president/CEO; Carolyn Rewder, vp-clinical support/utilization review.

## Preferred Mental Health Management Inc.

401 E. Douglas, Third Floor,  
Wichita, Kan. 67202;  
316-262-0444; fax: 316-262-0003  
www.pmhm.com

**Specialty:** Behavioral health

Staff/facilities	
Specialists	16,000
Hospitals	1,300
Under direct contract	
Specialists	16,000
Hospitals	1,300
Enrollment	
Total	375,000
Group health plans	375,000
Customer savings:	
Percent of savings	50%

**Operational date:** 1987.

## For profit

## Services:

**Direct:** mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management, supervisor referrals, crisis intervention, EAP. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible

employee.

## Service area:

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Leased:** Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania.

**Officers:** Les Ruthven, president/CEO; Courtney Ruthven, executive vp; Joan Laing, chief psychologist; Dr. Calvin Olmstead, medical director; Melissa Smith, director-operations.

**Contact:** Les Ruthven.

## Preferred One

200 S. Sixth St. #300,  
Minneapolis, Minn. 55402;  
612-623-8282; fax: 612-623-0984  
www.preferredone.com

Staff/facilities	
Primary practitioners	3,247
Specialists	3,745
Hospitals	162
Under direct contract	
Primary practitioners	3,247
Specialists	3,445
Hospitals	162
Enrollment	
Total	678,895
Group health plans	504,442
Individual	44,359
Workers comp	130,094
Customer savings:	
Percent of savings	24%
Amount of savings	\$11,050,040

**Operational date:** 1984.

## Services:

**Direct:** general medical, mental, workers compensation.

**Leased:** chiropractic.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Iowa, Michigan, Minnesota, Montana, North Dakota, South Dakota, Wisconsin.

**Leased:** Iowa, Michigan, Minnesota, Montana, North Dakota, South Dakota, Wisconsin.

**Accreditation status:** Health Utilization Management Standards, Health Network Standards.

**Officers:** Tina Frontera-Adson, vp-marketing/account management; Marcus Merz, CEO; David Olsen, COO; Dr. Ken Dedeker, medical director; Mike Umland, vp-finance.

## Preferred Plan

1687 Tullie Circle,  
Suite 110, Atlanta, Ga. 30329;  
800-662-5665; fax: 404-325-7906  
www.preferredplan.com

Staff/facilities	
Primary practitioners	11,098
Board-certified	95%
Specialists	33,140
Hospitals	666
Under direct contract	
Primary practitioners	11,098
Specialists	33,140
Hospitals	666
Enrollment	
Total	580,984
Group health plans	412,984
Individual	12,000
Workers comp	156,000
Customer savings:	
Percent of savings	24%

**Operational date:** 1992.

## For profit

**Parent:** DRSR Inc.

## Services:

**Direct:** general medical, vision, chiropractic, mental, prescription, workers

compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, baby watch. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Arizona, District of Columbia, Georgia, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Missouri, Nebraska, Nevada, New Mexico, Texas.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Karen Greenrose, president; Thomas McElvogue, vp-network management; Julian Roberts, vp-sales/marketing; Curt Zoeller, director-finance; Dr. Michael Morhman, medical director.

## Premier Health Systems

P.O. Box 1640,  
Columbia, S.C. 29202-1640;  
803-296-8999; fax: 803-296-8990  
www.premierhealth.com

Under direct contract	
Primary practitioners	1,312
Specialists	3,688
Hospitals	85
Enrollment	
Total	85,000
Group health plans	85,000

**Operational date:** 1994.

## For profit

**Parent:** Palmetto Baptist Medical Center/Providence Hospital.

## Services:

**Direct:** general medical, chiropractic, mental.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Georgia, North Carolina, South Carolina.

**Officers:** C. Frank Riley, president/CEO; Jeffrey W. Koenig, vp-sales/marketing.  
**Contact:** Jeffrey W. Koenig, 803-296-8980.

## Primary Health Services Inc.

4301 Darrow Road,  
Stow, Ohio 44224;  
330-686-7050; fax: 330-686-7031  
www.chandler-group.com

Staff/facilities	
Board-certified	85%
Hospitals	185
Pharmacies	40,000
Under direct contract	
Primary practitioners	6,106
Specialists	19,331
Hospitals	185
Enrollment	
Total	1,400,000

**Operational date:** 1983.

## For profit

**Parent:** The Chandler Group of Cos.

## Services:

**Direct:** general medical, chiropractic, prescription, workers compensation.

**Leased:** general medical, chiropractic, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, personal health management. UR services provided by the

PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Indiana, Kentucky, Michigan, Ohio, Pennsylvania, West Virginia.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming, Guam.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** James Keith Piper, president; Arthur W. Chandler, chairman; Eileen Romansky, vp-provider relations; Cindy Craig, senior vp-operations.

## Priority Health Managed Benefits Inc.

1231 E. Beltline N.E.,  
Grand Rapids, Mich. 49525;  
800-942-0954; fax: 616-942-5651  
www.priority-health.com

Staff/facilities	
Board-certified	74%
Pharmacies	885
Under direct contract	
Primary practitioners	626
Specialists	825
Hospitals	18
Enrollment	
Total	22,490
Group health plans	8,531
Other	13,959
Customer savings:	
Percent of savings	25%

**Operational date:** 1997.

## For profit

**Parent:** Spectrum Health/Holland Hospital.

## Services:

**Direct:** general medical, vision, mental, prescription.

**Leased:** general medical, vision, chiropractic, mental.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates, negotiated fee schedules. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

## Service area:

**Direct:** Michigan.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

**Officers:** Kimberlyn Horn, president/CEO; Guy Gauthier, vp/CFO; Dr. James Byrne, vp-medical; Steve Heacock, vp-development/general council; George Augustyn, associate vp-ASO.

**Contact:** Laurie Pawlowski.

## Private Healthcare Systems (PHCS)\*

1100 Winter St.,  
Waltham, Mass. 02451;  
781-895-7500; fax: 781-895-3477  
www.phcs.com

Staff/facilities	
Primary practitioners	104,720
Board-certified	77%

Specialists	223,728
Hospitals	2,414
Under direct contract	
Primary practitioners	104,720
Specialists	223,728
Hospitals	2,414
Enrollment	
Total	5,630,000
Group health plans	5,630,000

**Operational date:** 1985.

## For profit

## Services:

**Direct:** general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Richard Belloff, chairman/president/CEO; Joe Driscoll, COO; Barbara Dailey, CFO; Jason Dunn, vp/general counsel; James Herrington, chief marketing officer; Richard Kwei, chief information officer.

**Contact:** Dawn Simmons, senior business development specialist, 781-895-6705.

\*Private Healthcare System's PPO network is owned by 14 insurance companies.

## ProAmerica Managed Care

1250 E. Copeland,  
Arlington, Texas 76011;  
800-523-3669; fax: 817-436-5391  
www.proamerica.com

Staff/facilities	
Primary practitioners	103,360
Board-certified	85%
Specialists	207,454
Hospitals	2,413
Under direct contract	
Primary practitioners	39,582
Specialists	79,455
Hospitals	1,043
Enrollment	
Total	1,589,553

**Operational date:** 1985.

## For profit

**Parent:** United Healthcare Corp.

## Services:

**Direct:** general medical, chiropractic, mental.

**Leased:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, discharge planning, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings.

## Service area:

**Direct:** Alabama, Alaska, Arkansas, Colorado, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin, Wyoming.

Continued on next page

Continued from previous page

**Leased:** Arizona, California, Connecticut, District of Columbia, Georgia, Illinois, Iowa, Louisiana, Maryland, Massachusetts, Michigan, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Virginia, West Virginia, Wisconsin.

**Officers:** Nancy Connaway, president; Ken Weithers, CFO; Kelly Robinson, chief information officer; Kay Grant, vp-claims; Debbie Shank, senior provider relations manager.

**Providence Preferred Oregon**

1235 N.E. 47th Ave., Suite 220, Portland, Ore. 97213; 503-215-7550; fax: 503-215-7543 www.providence.org

<b>Staff/facilities</b>	
Primary practitioners.....	1,294
Board-certified.....	82%
Specialists.....	2,261
Hospitals.....	33
<b>Under direct contract</b>	
Primary practitioners.....	1,294
Specialists.....	2,261
Hospitals.....	33
<b>Enrollment</b>	
Total.....	379,576
Group health plans.....	379,576
<b>Customer savings:</b>	
Percent of savings.....	23%

**Operational date:** 1983.  
**Parent:** Providence Plan Partners.  
**Services:**  
**Direct:** general medical, vision, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, case rate. The PPO is compensated by employers/payers, health care providers. The PPO charges flat fee per eligible employee, case management services are billed at \$90 per hour.

**Service area:**  
**Direct:** Oregon, Washington.  
**Officers:** Greg van Pelt, CEO; Shelly Handkins, CFO; Barbara Christensen, regional director-sales/marketing; Jack Friedman, executive director; Dr. Richard Rytting, chief medical officer.  
**Contact:** Alison Miller, PPO product manager, 503-215-7568.

**Prudential HealthCare PPO\***

56 N. Livingston Ave., Roseland, N.J. 07068; 973-716-8000; fax: 973-716-8559 www.prudential.com/healthcare

<b>Staff/facilities</b>	
Primary practitioners.....	52,168
Board-certified.....	75%
Specialists.....	114,628
Hospitals.....	1,779
Pharmacies.....	26,547
<b>Under direct contract</b>	
Primary practitioners.....	50,327
Specialists.....	110,976
Hospitals.....	1,687
<b>Enrollment</b>	
Total.....	267,813
Group health plans.....	267,813

**Operational date:** 1984.  
**For profit.**  
**Parent:** The Prudential Insurance Co. of America.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription.  
**Leased:** general medical, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** preadmission hospital review, precertification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided

by the PPO.  
**Compensation:** The PPO charges built into ASO fee.  
**Service area:**  
**Direct:** Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Louisiana, Maryland, Massachusetts, Missouri, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia.  
**Leased:** Georgia, Kansas, Kentucky, Texas, Utah.  
**Accreditation status:** Health Utilization Management Standards.  
**Officers:** Steve Shulman, president/CEO; Ed Baird, senior vp-sales/marketing; Marge Jackson, senior vp-strategy and operations/systems executive; Dr. Rene Lerer, COO; Greg Scott, CFO/senior vp-administration.  
**Contact:** David J. Flores, manager-national proposal center, 312-454-5075.  
 \* Acquisition by Aetna Inc. pending

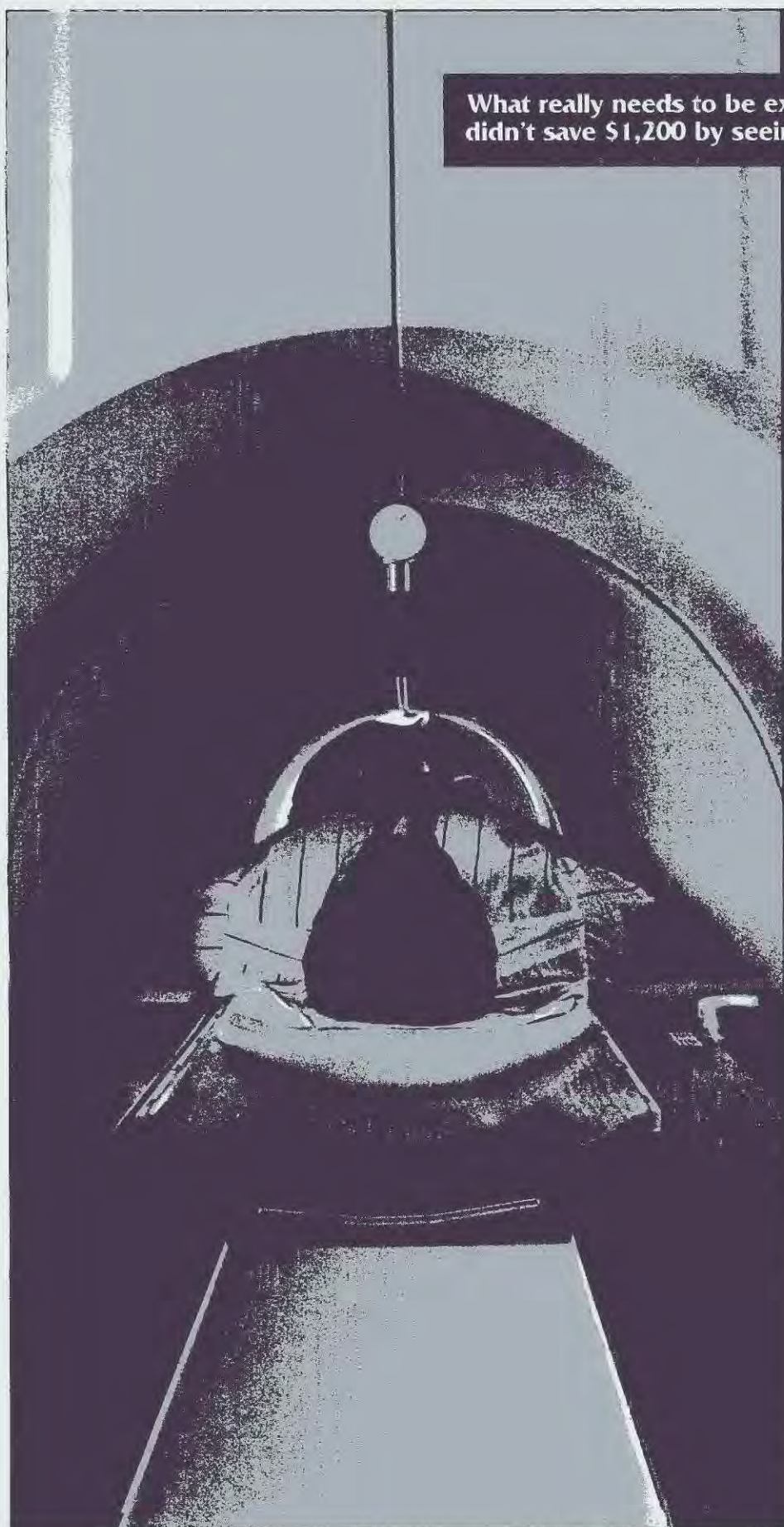
**Raytel Imaging Network**

198 Allendale Road, Suite 306, King of Prussia, Pa. 19406; 800-453-0574; fax: 610-337-9120  
**Specialty:** Radiology/diagnostic imaging  
**Staff/facilities**  
 Specialists..... 975  
 Hospitals\*\*..... 450  
**Customer savings:**  
 Percent of savings..... 40%  
**Operational date:** 1992.  
**For profit.**  
**Parent:** Raytel Medical Corp.  
**Services:**  
**Direct:** workers compensation, employee benefits, diagnostic imaging. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** UR services provided by the PPO.  
**Compensation:** The PPO charges percent of services rendered by participating doctors/hospitals, global fee.  
**Service area:**

**Direct:** Delaware, Florida, Maryland, Massachusetts, New Jersey, New York, Pennsylvania, Virginia.  
**Leased:**  
**Officers:** Dr. Philip Bergey, medical director; Jeff Flanegin, director-operations/sales.  
 \*Total specialists are all board-certified radiologists  
 \*\*Hospital facilities are diagnostic imaging facilities  
**Regence Blue Cross & Blue Shield of Oregon (Preferred Provider Plan/Preferred Care Plan)**  
 100 S.W. Market St., Portland, Ore. 97201; 503-225-5406; fax: 503-273-4136  
**Staff/facilities**  
 Hospitals..... 73  
 Under direct contract

Primary practitioners..... 2,232  
 Specialists..... 3,825  
 Hospitals..... 45  
**Enrollment**  
 Total..... 349,851  
 Group health plans..... 349,851  
**Operational date:** 1986.  
**Services:**  
**Direct:** general medical, mental. Unbundled services available. Can be customized to meet employers' needs.  
**UR:** precertification, concurrent hospital treatment review, retrospective review, hospital bill audits, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by administration fee, negotiated by contract.  
**Service area:**  
**Direct:** Oregon, Washington.

Continued on next page



What really needs to be examined is why this patient didn't save \$1,200 by seeing a physical therapist first.

By making physical therapists your first line of treatment in patient care, you can save 123% on each case (an average of \$1,200 per patient).\* Physical therapists don't use MRIs or drugs in evaluation and treatment. And because they specialize in the function of the musculoskeletal system, they're experts on how muscles, nerves, joints, and bones work together. So they get results fast.

Early intervention by a physical therapist can prevent or reduce complications in a wide range of conditions such as arthritis, low-back pain, carpal tunnel syndrome, diabetes, stroke, and cardiovascular disease. It can also reduce the need for more expensive surgical procedures.

And it can save you even more by getting people back to work sooner and preventing recurrences.

For a guide to physical therapy — explaining what type of care is appropriate and the expected outcomes for hundreds of diagnosed conditions — call Jim Nugent at 1-800-999-2782, ext. 8511.

Put your health in the hands of a Physical Therapist.



American Physical Therapy Association

\*According to a recent study from Georgetown University

R

## Preferred Provider Organizations

S

Continued from previous page

**Officers:** Donald Sacco, president/CEO; Dr. J. Bart McMullan Jr., executive vp-health services; Randal Cline, senior vp-marketing/external affairs; Don Mallea, senior vp-finance/internal operations; Michal Mudrow, vp/general counsel-legal.

### Regence Blue Shield (Preferred Plan)

1800 Ninth Ave.,  
Seattle, Wash. 98101;  
800-653-1125; fax: 206-389-5669  
www.wa.regence.com

Staff/facilities	
Primary practitioners	11,657
Board-certified	71%
Specialists	3,951
Hospitals	51
Pharmacies	800
Under direct contract	
Primary practitioners	11,657
Specialists	3,951
Hospitals	51

**Enrollment**  
Total 317,772  
Group health plans 317,772  
**Operational date:** 1985.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription.  
**Leased:** dental, vision. Unbundled services available\*. Can be customized to meet employers' needs.\*\*

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.  
**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area\*\*\*:**  
**Direct:** Washington.  
**Accreditation status:** Health Utilization Management Standards.

**Officers:** Martin Andrews, vp-sales/marketing; John Careson, executive vp-external services; Mike Wies, manager-national accounts; Dr. Jeff Robertson, vp-healthcare services; Pete Fullerton, vp-pharmacy services.  
\*For fully insureds only \*\*For groups with 51 or more subscribers \*\*\*Nationwide service available through the Blue Cross & Blue Shield Assn. Blue Card program

### Rural Arizona Network

1600 W. Broadway Road,  
Suite 385, Tempe, Ariz. 85282;  
602-921-8944; fax: 602-894-5230

Staff/facilities	
Primary practitioners	414
Board-certified	69%
Specialists	790
Hospitals	55
Under direct contract	
Primary practitioners	414
Specialists	790
Hospitals	55
Enrollment	
Total	100,600
Group health plans	97,500
Workers comp	3,100
Customer savings:	
Percent of savings	32%
<b>Operational date:</b> 1984.	

**For profit.**  
**Parent:** HMA Inc.  
**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Arizona.  
**Officers:** Jim Dyer, CEO; Richard Easton, CFO; Ken Diamond, COO; Dr. Wesley Rimmerger, medical director; Edie Faust, senior vp.

### Sagamore Health Network Inc.

11555 N. Meridian St., Suite 400,  
Carmel, Ind. 46032;  
317-573-2900; fax: 317-580-8488  
www.sagamorehn.com

Staff/facilities	
Primary practitioners	2,304
Specialists	4,685
Hospitals	156
Under direct contract	
Primary practitioners	2,304
Specialists	4,685
Hospitals	156
Enrollment	
Total	823,258
Group health plans	823,258

**Customer savings:**  
Percent of savings 18%  
**Operational date:** 1985.

**For profit.**  
**Parent:** Daughters of Charity National Health System/E. Central Ancilla Development Group Ltd./St. Joseph Care Group Inc./Sisters of St. Francis Health Service.

**Services:**  
**Direct:** general medical, vision, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Illinois, Indiana, Kentucky, Michigan, Ohio.  
**Accreditation status:** Health Utilization Management Standards, Health Network Standards, Workers Compensation Utilization Management Standards, Workers Compensation Network Standards.

**Officers:** Greg Yust, president/CEO; Malinda Hinkle, vp-marketing; Dr. Isaac Meyers, vp/medical director; John Johnson, vp/CFO; Sharon Paulus, vp/general counsel.

### Select Providers Inc.

1979 Marcus Ave., Suite C101,  
Lake Success, N.Y. 11042;  
516-775-5420; fax: 516-396-0785  
www.selectpro.com

Staff/facilities	
Board-certified	97%
Hospitals	105
Under direct contract	
Primary practitioners	5,800
Specialists	13,000
Hospitals	82
Enrollment	
Total	75,000
Group health plans	75,000
Customer savings:	
Percent of savings	34%

**Operational date:** 1993.  
**For profit.**  
**Parent:** W.J. Jones Administrative Services Inc.

**Services:**  
**Direct:** general medical, vision, chiropractic, mental.

**Leased:** general medical, dental, vision, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, based on clients' plan designs. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, case rate. The PPO is compensated by employers/payers. The PPO charges percent of savings.

**Service area:**  
**Direct:** Connecticut, New York.

**Leased:** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Guam.

**Officers:** John P. Sherlock, president; Kevin Sherlock, vp-claims; Wendy Katz, vp-operations; Robert F. Sherlock, vp.  
**Contact:** Robert F. Sherlock.

### SelectNet Plus

1 Hillcrest Drive E., P.O. Box 1551,  
Charleston, W.Va. 25326;  
304-347-0730; fax: 304-347-0746

Staff/facilities	
Primary practitioners	750
Board-certified	55%
Specialists	1,800
Hospitals	55
Under direct contract	
Primary practitioners	350
Specialists	800
Hospitals	48
Enrollment	
Total	65,000
Group health plans	65,000
Customer savings:	
Percent of savings	18%

**Operational date:** 1986.  
**For profit.**  
**Parent:** Acordia Mid-Atlantic.

**Services:**  
**Direct:** general medical, chiropractic, mental.

**Leased:** general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Kentucky, Ohio, West Virginia.  
**Leased:** Virginia.

**Officers:** Andrew J. Paterno, president; Jennings Hart, vp/COO; Dr. Robert Leadbetter, medical director; Dave Cook, vp; Valerie Raines, director-network operations.  
**Contact:** Jennings Hart.

### Sierra Health & Life Insurance Inc.

P.O. Box 15645,  
Las Vegas, Nev. 89114-5645;  
702-242-7700; fax: 702-240-4829  
www.sierrahealth.com

Staff/facilities	
Board-certified	71%
Pharmacies	312
Under direct contract	
Primary practitioners	972
Specialists	1,686
Hospitals	37
Enrollment	
Total	22,089
Group health plans	22,089

**Operational date:** December 1986.

**For profit.**  
**Parent:** Sierra Health Services Inc.

**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee.

**Service area:**  
**Leased:** Arizona, Colorado, Nevada, Texas.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Jonathon W. Bunker, president; Dr. Sameer Abu-Samrah vp/regional medical director; Barbara Christiansen, assistant vp-network development/contracts; Don Giancursio, vp-sales/marketing; Dave Marlon, vp/COO/operations.

### Signature Care

3000 Coliseum Blvd., Suite 100,  
Fort Wayne, Ind. 46805;  
800-666-4449; fax: 219-496-4110  
www.parkview.com

Staff/facilities	
Primary practitioners	512
Board-certified	83%
Specialists	793
Hospitals	29
Under direct contract	
Primary practitioners	512
Specialists	793
Hospitals	25
Enrollment	
Total	81,270
Customer savings:	
Percent of savings	19%
<b>Operational date:</b> September 1992.	

**For profit.**  
**Services:**

**Direct:** general medical, dental, vision, mental.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, discharge planning, retrospective review, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Indiana, Ohio.

**Officers:** Robert Gebhard, marketing/sales; Michelle Lobe, operations; MaryJo Brewer, medical manager; Barbara Clayton, finance.

**Contact:** Robert Gebhard; Chris Johnson.

### The Signature Group

200 N. Martingale Road,  
Schaumburg, Ill. 60173;  
847-605-3000; fax: 847-330-7770  
www.sigg.com

**Specialty:** Dental

**For profit.**  
**Services:**

**Direct:** dental, vision. Unbundled services available. Can be customized to meet employers' needs.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

**Officers:** Joe McGowean, vp-dental; Greg Crawford, vp-employer marketing; Carol Ree, assistant vp-networks; Diane Takaci, assistant vp-marketing.

### Southern Arizona Physicians Services Assn.

P.O. Box 30223, Tucson, Ariz.  
85751-0223; 520-326-0455

Staff/facilities	
Primary practitioners	149
Board-certified	97%
Specialists	98
Hospitals	3
Pharmacies	357
Under direct contract	
Primary practitioners	149
Specialists	98
Hospitals	3
Enrollment	
Total	87,654
Group health plans	87,654

**Customer savings:**  
Percent of savings 17%

**Operational date:** 1984.

**Services:**

**Direct:** general medical, dental, vision,

Continued on next page

## ARTICLE ARCHIVE

Order  
Your  
Access  
Now!

*Business Insurance* offers a searchable online archive containing the full text of all articles and directories in the magazine from January 1994 to the present.

*Business Insurance's Article Archive* provides easy access to a database containing the industry's most comprehensive information on news and trends in risk management, employee benefits, commercial insurance and managed health care. The archive is a useful source of information for market research, data gathering, speech writing, competitive analysis and legal inquiries.

The *Article Archive*, located on *BI's* home page at [www.businessinsurance.com](http://www.businessinsurance.com) is available for a one-year archive access fee of \$80 for subscribers to *BI* magazine and \$120 for non-subscribers. Go to *BI's* site at [www.businessinsurance.com](http://www.businessinsurance.com) to order this service online, or call 312-649-5398 for more information.

**Business Insurance**  
www.businessinsurance.com

Continued from previous page

chiropractic, mental, prescription. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by health care providers. The PPO charges flat fee per eligible employee.

**Service area:**  
**Direct:** Arizona.  
**Contact:** Thomas Patrick Finley, president/CEO.

**Southwest Medical Provider Network**

5815 Callaghan,  
San Antonio, Texas 78228;  
210-581-6055; fax: 210-522-9287

**Specialty:** Workers compensation

**Staff/facilities**  
Primary practitioners ..... 254  
Board-certified ..... 55%  
Specialists ..... 3,835  
Hospitals ..... 514  
Pharmacies ..... 3,800

**Under direct contract**  
Primary practitioners ..... 225  
Specialists ..... 3,117  
Hospitals ..... 61

**Enrollment**  
Total ..... 115,040  
Workers comp ..... 115,040

**Operational date:** 1993.  
**For profit.**  
**Parent:** Barron.

**Services:**  
**Direct:** general medical, chiropractic, mental, prescription, workers compensation.

**Leased:** general medical, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers. The PPO charges percent of savings.

**Service area:**  
**Direct:** Texas.  
**Leased:** Arizona, Texas.  
**Officers:** Dr. Miguel A. Vasquez, medical director; Sally A. Lopez, director-operations.  
**Contact:** Diane Starasinic.

**Southwest Preferred Dental Organization Inc.**

3625 N. 16th St.,  
Phoenix, Ariz. 85016;  
602-234-3266; fax: 602-285-0121

**Staff/facilities**  
Primary practitioners ..... 110  
Specialists ..... 70

**Under direct contract**  
Primary practitioners ..... 110  
Specialists ..... 70

**Enrollment**  
Total ..... 10,000  
Other ..... 10,000

**Customer savings:**  
Percent of savings ..... 45%

**Operational date:** 1987.  
**For profit.**

**Services:**  
**Direct:** dental. Unbundled services available. Can be customized to meet employers' needs.

**UR:** pre-certification, retrospective review.

**Compensation:** The PPO charges flat fee per eligible employee.

**Service area:**

**Direct:** Arizona.

**Spectrum Medical Network**

2621 Spring Forest Road,  
Suite 101, Raleigh, N.C. 27616;  
919-875-1414; fax: 919-875-0811

**Specialty:** Workers compensation

**Under direct contract**  
Primary practitioners ..... 63  
Specialists ..... 55

**Enrollment**  
Total ..... 50,000  
Workers comp ..... 50,000

**Operational date:** 1996.  
**For profit.**

**Parent:** Spectrum CompWorks.

**Services:**  
**Direct:** workers compensation. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s).

**Compensation:** The PPO charges tiered case rate.

**Service area:**  
**Direct:** North Carolina.  
**Officers:** Darin J. Hill, vp-marketing/sales; Jim Lord, executive director; Renee Engleking, vp-operations; Rob. X. Morrell Jr., medical director.

**Superior California PPO**

3760 Morrow Lane, Suite F,  
Chico, Calif. 95928;  
530-896-2100; fax: 530-896-2130

**Staff/facilities**  
Hospitals ..... 32  
Pharmacies ..... 30

**Under direct contract**  
Primary practitioners ..... 250  
Specialists ..... 285  
Hospitals ..... 31

**Enrollment**  
Total ..... 13,000  
Group health plans ..... 13,000

**Customer savings:**  
Percent of savings ..... 20%

**Operational date:** 1984.

**Services:**  
**Direct:** general medical, chiropractic, mental, prescription, workers compensation. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, retrospective review. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** California, Nevada, Oregon.  
**Officers:** Shively J. Craft, CEO; Dr. Jack Hagewood, medical director.  
**Contact:** Shively J. Craft.

**TLC Advantage L.L.C.**

3900 W. 53rd St., P.O. Box 89310,  
Sioux Falls, S.D. 57109-1008;  
605-361-5702; fax: 605-361-1132  
www.tlcadvantage.com

**Staff/facilities**  
Board-certified ..... 95%  
Hospitals ..... 59

**Under direct contract**  
Primary practitioners ..... 685  
Specialists ..... 2,785  
Hospitals ..... 59

**Enrollment**  
Total ..... 194,000  
Group health plans ..... 64,000  
Workers comp ..... 130,000

**Customer savings:**  
Percent of savings ..... 8%

**Operational date:** June 1994.  
**For profit.**

**Services:**  
**Direct:** general medical, dental, vision, chiropractic, mental, prescription, workers compensation.

**Leased:** general medical, dental, vision, chiropractic, mental. Unbundled

services available. Can be customized to meet employers' needs.

**Compensation:** The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**  
**Direct:** Alabama, California, Delaware, Florida, Illinois, Iowa, Kansas, Kentucky, Minnesota, Missouri, Montana, Nebraska, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Texas, Wisconsin, Wyoming.

**Leased:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska,

Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Guam.

**Officers:** Edward Arshem, president/CEO; Ralph Johnson, Joe Dobbs, directors.

**Contact:** Edward Arshem, 605-361-5701.

**USA H&W Network**

7301 N. 16th St., Suite 201,  
Phoenix, Ariz. 85020;  
602-371-3860; fax: 602-371-3889  
www.usamco.com

**Staff/facilities**  
Board-certified ..... 95%  
Pharmacies ..... 50,000

**Under direct contract**  
Primary practitioners ..... 67,393  
Specialists ..... 127,066

Hospitals ..... 2,122

**Enrollment**  
Total ..... 2,128,734  
Other ..... 2,128,734

**Customer savings:**  
Percent of savings ..... 23%  
Amount of savings ..... \$110,696,250

**Operational date:** 1984.

**For profit.**  
**Parent:** USA Managed Care Organization Inc.

**Services:**  
**Direct:** general medical, mental, transplants, mental health, substance abuse. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management, neonatology, high-risk

Continued on next page

*mightier?*

*"...can't we all just get along..."*

USA MCO has been achieving the civil balance between cost containment and quality care for over a decade. As your managed health partner, we extend a portfolio of integrated health delivery systems [PPO, EPO, POS-type], medical management and specialty network options for a custom package of results-driven services that make love, not war, with your benefits plan.

**USA MCO**

1-800-USA-0820  
http://www.usamco.com

# U Preferred Provider Organizations V

Continued from previous page

maternity, disease management.

**Compensation:** The PPO negotiates hospital charges by per diem rate, percent discount off customary rates, cost sharing. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** George Bogle, chairman/CEO; Jon Stewart, vp/director-sales; Joe Martin, senior executive vp/COO; Dr. James Grace, medical director.

**Contact:** Jon Stewart, 800-872-0820.

\*National figure

## USA Workers' Injury Network

916 S. Capital of Texas Highway,  
Austin, Texas 78746;  
512-306-0201; fax: 512-328-6785  
www.usamco.com

**Specialty:** Workers compensation

<b>Staff/facilities</b>	
Board-certified	95%
<b>Under direct contract</b>	
Primary practitioners	27,656
Specialists	91,216
Hospitals	1,574

**Enrollment**

Total	3,952,338
Group health plans	3,952,338
<b>Customer savings:</b>	
Percent of savings	31%
Amount of savings	\$15,721,290

**Operational date:** 1984.

**For profit.**

**Parent:** USA Managed Care Organization Inc.

**Services:**

**Direct:** workers compensation, workers compensation EPO product. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO, outside contractor(s).

**Compensation:** The PPO negotiates hospital charges by per diem rate, per-

cent discount off customary rates, cost/risk sharing. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings.

**Service area:**

**Direct:** Alabama, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.

**Accreditation status:** Workers Compensation Utilization Management Standards.

**Officers:** George Bogle, chairman/CEO; Jon Stewart, vp/director-sales; Joe Martin, senior executive vp/COO; Dr. James Grace, medical director.

**Contact:** Tamera Whaley, 800-872-0820.

## UnitedHealth Group\*

300 Opus Center,  
9900 Bren Road E.,  
Minnetonka, Minn. 55343;  
612-936-1300; fax: 612-936-0044  
www.unitedhealthcare.com

<b>Staff/facilities</b>	
Primary practitioners	94,400
Specialists	220,300
Hospitals	2,982
Pharmacies	52,000
<b>Under direct contract</b>	
Primary practitioners	85,400
Specialists	199,300
Hospitals	2,928
<b>Enrollment</b>	
Total	2,481,610
Group health plans	2,481,610
<b>Customer savings:</b>	
Percent of savings	37%
Amount of savings	\$447,522,635

**Operational date:** 1973.

**For profit.**

**Services:**

**Direct:** general medical, chiropractic, mental, prescription, workers compensation, substance abuse, transplant benefit management, wellness program, 24-hour toll-free nurseline.

**Leased:** general medical, chiropractic, mental, prescription. Unbundled services available. Can be customized to meet employers' needs.

**UR:** preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, hospital bill audits, outpatient service predetermination, case management, transplant benefit management, nurseline. UR services provided by the PPO.

**Compensation:** The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates, fee schedules, case rates. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee, percent of services rendered by participating doctors/hospitals.

**Service area:**

**Direct:** Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin.

**Leased:** California, Georgia, Hawaii, Illinois, Indiana, Maine, Minnesota, Missouri, South Carolina, Tennessee, Texas.

**Accreditation status:** Health Utilization Management Standards.

**Officers:** Dr. William W. McGuire, chairman/president/CEO-UnitedHealth Group; Stephen J. Hemsley, COO-United Health Group; Jeannine M. Rivet, executive vp-Health Care Services; Dr. Richard Joseph Migliori, senior vp-Health Care Services; Robert Sheeh, Care Services.

**Contact:** General information, 612-936-1300.

\*Formerly United HealthCare Corp.

BI's 1998/99 Directory of U.S.-based Corporate Buyers of Insurance, Benefit Plans and Risk Management Services, is now available in electronic format for IBM-PC and compatible computer users.

Now, you can print your own labels or reports in a variety of formats with the touch of a key.

The **BID Software** is a self-contained program ... load it in and put it to work. Each alphabetical listing includes:

- company name, address, telephone and fax number
- nature of business
- company size in revenue or assets, when available
- number of employees, when available
- corporate buying influentials by name, title and area of responsibility.

The **BID Software** provides you with:

- information on corporate buying influentials from U.S.-based companies at your fingertips
- the facts and figures you need easily at hand
- search capabilities by company name; geographic location — including city, state or zip code; or by company size — by range in revenue, assets or number of employees; or an individual's name, title or area of responsibility.
- mailing labels or hard copy reports with just a keystroke.

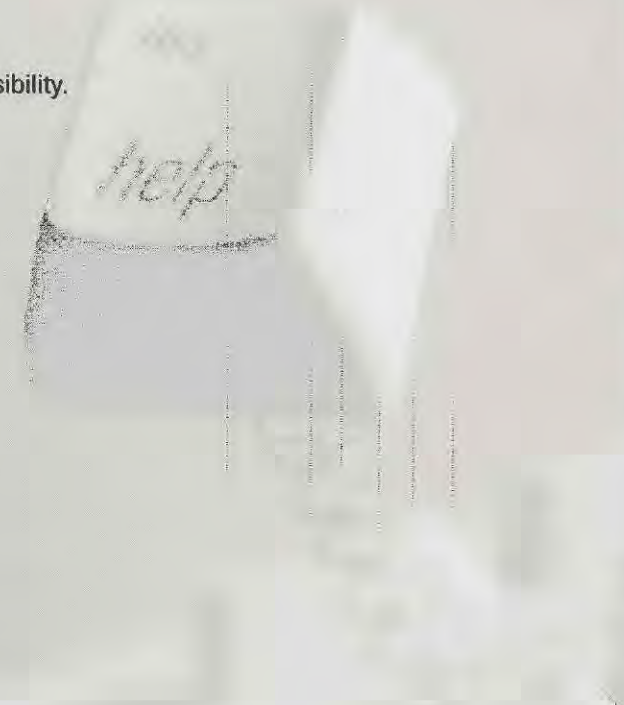
To install the **BID Software** you need:

- an IBM-PC or 100% compatible computer
- 3.5" high-density floppy
- 20MB of free hard disk space
- 8MB RAM
- Windows version 3.1 or above

Order your **1998/99 BID Software** for the **Business Insurance Directory of U.S.-Based Corporate Buyers** today ... at \$595 or \$297.<sup>50</sup> for an upgrade from a previous version. Special pricing is available for network/multiple users.

Call Dorothy Wood at 313-446-1623 or  
E-mail dwood@crain.com

# Corporate buyers are a keystroke away.



MAIL YOUR ORDER TO: Dorothy Wood, BID Software  
Business Insurance  
965 E. Jefferson Ave., Detroit, MI 48207

FAX YOUR ORDER TO: Dorothy Wood, BID Software, 313-446-6782

**Business Insurance**  
www.businessinsurance.com

## VHA-Tri-State Health Plans Inc.

8900 Keystone Crossing, Suite 500,  
Indianapolis, Ind. 46240;  
317-574-8180; fax: 317-574-8170

<b>Staff/facilities</b>	
Primary practitioners	2,860
Board-certified	80%
Specialists	4,291
Hospitals	99
<b>Under direct contract</b>	
Primary practitioners	375
Specialists	1,125
Hospitals	46
<b>Enrollment</b>	
Total	210,280
Group health plans	208,100
Individual	2,180

Continued on next page

V

Preferred Provider Organizations

W

Continued from previous page

Operational date: 1989. For profit. Services: Direct: general medical, chiropractic, mental. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by outside contractor(s). Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Indiana, Kentucky, Michigan, Ohio. Leased: Florida, Illinois, Kentucky, Michigan, Missouri, Ohio, Texas. Officers: Daniel E. Hoodin, vp-managed care; Dr. Carolyn Cunningham, medical director; Joseph P. Bogar, director-marketing/sales; Cari Alley Kluger, director-network operations.

Valley Preferred

2166 S. 12th St., Allentown, Pa. 18103; 800-955-6620; fax: 610-402-7439. Staff/facilities: Primary practitioners 505, Board-certified 75%, Specialists 1,434, Hospitals 12. Under direct contract: Primary practitioners 505, Specialists 1,434, Hospitals 12. Enrollment: Total 62,335, Group health plans 43,823, Other 18,512. Customer savings: Percent of savings 35%. Operational date: 1994. For profit. Parent: Lehigh Valley Hospital/Greater Lehigh Valley Independent Practice Assn. Inc. Services: Direct: general medical. Unbundled services available. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, case management. UR services provided by the PPO, outside contractor(s). Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, case rates, contracted fee schedule. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Pennsylvania. Officers: Dr. John Jaffey, chairman/executive medical director; Gregory G. Kile, executive director; Laura Mertz, director-sales/marketing. Contact: Laura Mertz.

Operational date: 1994. For profit. Parent: Lehigh Valley Hospital/Greater Lehigh Valley Independent Practice Assn. Inc. Services: Direct: general medical. Unbundled services available. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, case management. UR services provided by the PPO, outside contractor(s). Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, case rates, contracted fee schedule. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Pennsylvania. Officers: Dr. John Jaffey, chairman/executive medical director; Gregory G. Kile, executive director; Laura Mertz, director-sales/marketing. Contact: Laura Mertz.

Vantage Health Plan Inc. 924 E. Perkins Ave., Sandusky, Ohio 44870; 419-621-9858 www.vantagehealthplan.com. Staff/facilities: Primary practitioners 111, Specialists 244, Hospitals 14, Pharmacies 200. Under direct contract: Primary practitioners 111, Specialists 244, Hospitals 14. Enrollment: Total 1,483, Group health plans 1,483. Operational date: 1995. For profit. Services:

Direct: general medical, dental, vision, chiropractic, mental, prescription, workers compensation. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by per diem rate, DRGs, percent discount off customary rates. The PPO is compensated by employers/payers, insurers, claims administrators. The PPO charges flat fee per eligible employee. Service area: Direct: Ohio. Officers: Dr. William Schuchardt Jr., president; Dr. Stephen Reineck, medical director; Brock Wolff, executive director. Contact: Elisabeth Hudak.

VICARE P.O. Box 733, Franklin, Va. 23851; 757-569-1005; fax: 757-569-3838. Staff/facilities: Primary practitioners 567, Board-certified 76%, Specialists 1,213, Hospitals 21. Under direct contract: Primary practitioners 526, Specialists 1,108, Hospitals 21. Enrollment: Total 19,000, Workers comp 3,000, Other 16,000. Customer savings: Percent of savings 30%. Operational date: 1994. For profit. Services: Direct: general medical, mental, prescription, workers compensation. Leased: general medical. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee. Service area: Direct: North Carolina, Virginia. Leased: North Carolina. Officers: Steve Ramirez, president/CEO; Thom Perry, vp/COO; Walter Grubbs, director-operations; Dr. Glenn Bidwell, medical director; Dr. Karl Beier, chairman. Contact: Walter Grubbs.

Operational date: 1994. For profit. Services: Direct: general medical, mental, prescription, workers compensation. Leased: general medical. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by per diem rate, DRGs. The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee. Service area: Direct: North Carolina, Virginia. Leased: North Carolina. Officers: Steve Ramirez, president/CEO; Thom Perry, vp/COO; Walter Grubbs, director-operations; Dr. Glenn Bidwell, medical director; Dr. Karl Beier, chairman. Contact: Walter Grubbs.

Virginia Health Network 7400 Beaufont Springs Drive, Suite 505, Richmond, Va. 23225; 804-320-3837; fax: 804-320-5984. Staff/facilities: Primary practitioners 1,270, Board-certified 77%, Specialists 4,445, Hospitals 23. Under direct contract: Primary practitioners 1,270, Specialists 4,445, Hospitals 23. Enrollment: Total 465,911, Group health plans 162,711, Individual 3,200, Workers comp 300,000. Customer savings: Percent of savings 24%. Operational date: 1988. For profit. Services: Direct: general medical, chiropractic, mental, workers compensation. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination,

discharge planning, retrospective review, second surgical opinion, outpatient service predetermination, case management, referral tracking and/or authorization. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by per diem rate, percent discount off customary rates. The PPO is compensated by employers/payers, insurers. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Virginia. Officers: James W. Brittain, president; Judith K. Southworth, vp-provider relations/operations; J. David Keplinger, vp-marketing. Contact: J. David Keplinger, 804-320-3837 ext. 105. \*Estimate

Vision Service Plan 3333 Quality Drive, Rancho Cordova, Calif. 95670; 800-852-7600; fax: 916-858-5329 www.usp.com. Specialty: Vision

Staff/facilities: Primary practitioners 18,115, Board-certified 97%. Under direct contract: Primary practitioners 18,115. Enrollment: Total 14,234, Group health plans 14,234. Operational date: 1955. Services: Direct: vision. Unbundled services available. Can be customized to meet employers' needs. UR: pre-certification, retrospective review, quality assurance reviews. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by discounted fee for service (on doctor charges). The PPO is compensated by employers/payers. The PPO charges flat fee per eligible employee. Service area: Direct: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming. Officers: Roger Valine, president/CEO; Dr. Chris Serdahl, medical director; Denis Humphreys, optometry director; Don Yee, vp-marketing/corporate development; John Alenius, executive vp. \*Ophthalmologists only

Washington Dental Service P.O. Box 75688, 9706 Fourth Ave. N.E., Seattle, Wash. 98125-0688; 206-522-1300; fax: 206-525-2330 www.ddpwa.com. Specialty: Dental. Staff/facilities: Primary practitioners 1,429.

Washington Dental Service P.O. Box 75688, 9706 Fourth Ave. N.E., Seattle, Wash. 98125-0688; 206-522-1300; fax: 206-525-2330 www.ddpwa.com. Specialty: Dental. Staff/facilities: Primary practitioners 1,429.

Business Insurance SERVICES REPRINT SERVICES. B's Reprint Department can provide reprints, in quantities of 100 or more, of any article appearing in the weekly newsmagazine. Legal permission, complying with U.S. copyright laws, also can be provided to companies wishing to reprint on their own, material appearing in the newsmagazine. For information, call or fax: 312/649-5319 Fax: 312/280-3174

Specialists 255. Under direct contract: Primary practitioners 1,429, Specialists 255. Enrollment: Total 456,000, Group health plans 456,000. Operational date: 1994. Services: Direct: dental. Can be customized to meet employers' needs. Compensation: The PPO charges flat fee per eligible employee. Service area: Direct: Washington. Officers: James S. Garrison, president/CEO; Max Anderson, dental director; Donn Hutchins, vp-marketing/external affairs; Tom Garland, vp-operations; John Bursett, senior vp-underwriting. \*Includes an estimate of dependents

Operational date: 1994. Services: Direct: dental. Can be customized to meet employers' needs. Compensation: The PPO charges flat fee per eligible employee. Service area: Direct: Washington. Officers: James S. Garrison, president/CEO; Max Anderson, dental director; Donn Hutchins, vp-marketing/external affairs; Tom Garland, vp-operations; John Bursett, senior vp-underwriting. \*Includes an estimate of dependents

Wellmark Health Network Inc. 1420 Kensington Road, Suite 203, Oak Brook, Ill. 60523; 630-954-2900; fax: 630-954-1518 www.healthnetwk.com. Staff/facilities: Primary practitioners 4,805, Board-certified 88%, Specialists 26,939, Hospitals 559. Under direct contract: Primary practitioners 4,805, Specialists 26,939, Hospitals 559. Enrollment: Total 905,821. Customer savings: Percent of savings 23%, Amount of savings \$38,131,114. Operational date: 1985. For profit. Parent: Wellmark Inc. Services: Direct: general medical, chiropractic, mental. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Arizona, Illinois, Indiana, Iowa,

Wellmark Health Network Inc. 1420 Kensington Road, Suite 203, Oak Brook, Ill. 60523; 630-954-2900; fax: 630-954-1518 www.healthnetwk.com. Staff/facilities: Primary practitioners 4,805, Board-certified 88%, Specialists 26,939, Hospitals 559. Under direct contract: Primary practitioners 4,805, Specialists 26,939, Hospitals 559. Enrollment: Total 905,821. Customer savings: Percent of savings 23%, Amount of savings \$38,131,114. Operational date: 1985. For profit. Parent: Wellmark Inc. Services: Direct: general medical, chiropractic, mental. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings. Service area: Direct: Arizona, Illinois, Indiana, Iowa,

Direct: general medical, chiropractic, mental. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, fee-to-service, case rate. Service area: Direct: Iowa, Nebraska. Leased: Iowa, Nebraska. Officers: Stephen R. Booma, president; Richard A. Hachten II, vp/secretary; Michael Jareske, treasurer; Dr. Mohammed Al-Turk, consulting medical advisor.

Kentucky, Michigan, Missouri, Nebraska, Ohio, Oklahoma, Tennessee, Wisconsin. Accreditation status: Health Utilization Management Standards. Officers: George C. Phillips, president/CEO; Dr. Raymond McDermott, medical director; David M. Gillies, vp-business development; Lore Stanley, vp-operations; Rick Hinden, vp-contractual/regulatory affairs.

WorkCompCare Mutual of Omaha Plaza, Suite 3, Omaha, Neb. 68175; 800-745-1183; fax: 402-351-6456 www.mutualofomaha.com/prodsvr/group/index.html. Specialty: Workers compensation

Staff/facilities: Primary practitioners 292, Board-certified 82%, Specialists 374, Hospitals 6, Pharmacies 379. Under direct contract: Primary practitioners 42, Specialists 53, Hospitals 2. Enrollment: Total 56,000, Workers comp 56,000. Customer savings: Percent of savings 15%, Amount of savings \$374,639. Operational date: 1994. For profit. Parent: Preferred Health Alliance Inc. Services: Direct: workers compensation. Leased: prescription. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, fee-to-service, case rate. Service area: Direct: Iowa, Nebraska. Leased: Iowa, Nebraska. Officers: Stephen R. Booma, president; Richard A. Hachten II, vp/secretary; Michael Jareske, treasurer; Dr. Mohammed Al-Turk, consulting medical advisor.

Operational date: 1994. For profit. Parent: Preferred Health Alliance Inc. Services: Direct: workers compensation. Leased: prescription. Unbundled services available. Can be customized to meet employers' needs. UR: preadmission hospital review, pre-certification, concurrent hospital treatment review, length of stay determination, discharge planning, retrospective review, second surgical opinion, hospital bill audits, outpatient service predetermination, case management. UR services provided by the PPO. Compensation: The PPO negotiates hospital charges by percent discount off customary rates. The PPO is compensated by employers/payers, claims administrators. The PPO charges flat fee per eligible employee, percent of savings, fee-to-service, case rate. Service area: Direct: Iowa, Nebraska. Leased: Iowa, Nebraska. Officers: Stephen R. Booma, president; Richard A. Hachten II, vp/secretary; Michael Jareske, treasurer; Dr. Mohammed Al-Turk, consulting medical advisor.

Is your insurer a MEMBER NICB NATIONAL INSURANCE CRIME BUREAU. Find out by calling 1 (800) 447-6282. National Insurance Crime Bureau 10330 S. Roberts Rd, Palos Hills, IL 60465 www.nicb.org

At RIMS in Dallas everyone  
will be watching *Business Insurance's*...



For advertising  
information call:  
Martin Ross at  
212-210-0228

Since 1995, *BI's* expanded news coverage of the Risk and Insurance Management Society's Annual Conference & Exhibition has included televised conference reporting.

Now, *BI's* RIMSTV will be produced in Dallas and shown on exclusive channels in official conference hotels and on monitors around the exhibit hall.

Three original programs, shown 24 hours daily, Monday, Tuesday and Wednesday, will include news stories, coverage of major conference sessions, interviews with association leaders, industry leaders, conference speakers, attendees, exhibitors and more.

Executives attending the conference will tune in to *Business Insurance's* RIMSTV for the same timely, accurate news reporting that nearly 152,000\* readers rely on each week in print. Book your commercial time now on the conference's official daily television program.

\*includes pass-along readership

**Business Insurance's** RIMS  TV

# PPO Index by State

## 1998/99 PPO Index by State

The following geographical index of preferred provider organizations lists organizations that appear in the 1998/1999 Directory of Managed Care Providers according to the states in which they provide services. Each organization listed

responded to a survey and supplied a list of the states in which it provides PPO services through direct contracts or leased networks. A full listing for each company appears in the preceding pages of the directory, beginning on page 22.

### Alabama

The AHL Select Provider Network  
 ADMAR'S Med Network  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 AnciCare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

### Alaska

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America

FARA PPO Network  
 First Choice Health Network Inc.  
 First Choice of the Midwest Inc.  
 The First Health Network  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 Vision Service Plan

### Arizona

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American Specialty Networks  
 Ameritas Managed Dental Care  
 AnciCare PPO  
 Arizona Medical Network  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Arizona  
 (Blue Preferred)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Management Network  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Intergroup of Arizona Inc. (PPO)  
 Interplan Corp.  
 Intracorp  
 Managed Care Consultants Inc.  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan

National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 Nevada Preferred Professionals  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 Pacific Health Alliance  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 PRNA Services  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Rural Arizona Network  
 Select Providers Inc.  
 Sierra Health & Life Insurance Inc.  
 The Signature Group  
 Southern Arizona Physicians  
 Services Assn.  
 Southwest Medical Provider Network  
 Southwest Preferred Dental  
 Organization Inc.  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan  
 Wellmark Health Network Inc.

### Arkansas

The AHL Select Provider Network  
 ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CompMed/Preferred Community  
 Choice PPO Inc.  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health Management  
 Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Dynamics Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care USA  
 Medical Care Referral Group (MCRG)  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 PPO Oklahoma Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 Superior California PPO  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 Vision Service Plan

### California

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American Specialty Networks  
 Ameritas Managed Dental Care  
 AnciCare PPO  
 Armada  
 BPS Healthcare  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross of California/  
 Prudent Buyer Plan  
 CCN  
 CAPP CARE Inc.  
 Care Resources Inc.  
 CareSys  
 Chiropractic Health Plan of California  
 (CHPC)  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 GHI (Group Health Inc)  
 Golden West Dental & Vision Plan Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 Health Net  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care Consultants Inc.  
 Managed Care USA  
 Medical Care Referral Group (MCRG)  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 Nevada Preferred Professionals  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 Pacific Foundation for Medical Care  
 Pacific Health Alliance  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Dental Network (PDN)  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 Superior California PPO  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

### Colorado

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys

ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health InfoNet  
 Health Management Network  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 Sierra Health & Life Insurance Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

### Connecticut

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Anthem Health Network  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Rhode  
 Island (HEALTHMATE 2000)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 Consumer Health Network  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Empire Deluxe PPO  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 GHI (Group Health Inc.)  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network

Continued on next page

# PPO Index by State

Continued from previous page

Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## Delaware

ADMAR'S Med Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Cambridge Network Inc.  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## District of Columbia

Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CareSys

ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred Plan  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## Florida

The AHL Select Provider Network  
ADMAR'S Med Network  
American Healthcare Alliance  
Armada  
CareSys  
CIGNA HealthCare  
CorVel Corp.  
Devon Health Services Inc.  
DirectCare America Inc.  
FARA PPO Network  
First Choice of the Midwest Inc.  
GENEX Services Inc.  
GHI (Group Health Inc.)  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Interplan Corp.  
Intracorp  
J.J. Newman & Co. Inc.  
Kemper Preferred Provider Network  
Managed Care USA  
Medical Care Referral Group (MCRG)  
MedicalControl  
Mutually Preferred PPO  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Select Providers Inc.  
TLC Advantage L.L.C.  
VHA-Tri-State Health Plans Inc.

## Georgia

American Healthcare Alliance  
Armada  
CareSys  
CorVel Corp.  
Devon Health Services Inc.  
DirectCare America Inc.  
FARA PPO Network  
First Choice of the Midwest Inc.

GENEX Services Inc.  
HFN Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
Medical Care Referral Group (MCRG)  
MedicalControl  
Mutually Preferred PPO  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
TLC Advantage L.L.C.  
UnitedHealth Group

## Guam

Dental Health Alliance (DHA)  
Human Behavior Associates L.L.C.  
Select Providers Inc.

## Hawaii

American Healthcare Alliance  
American Specialty Networks  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
Vision Service Plan

## Idaho

American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross & Blue Shield of Idaho  
(Preferred Blue)  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.

Eye Care Plan of America  
FARA PPO Network  
First Choice Health Network Inc.  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Select Providers Inc.  
TLC Advantage L.L.C.  
Vision Service Plan

## Illinois

ADMAR'S Med Network  
Aetna U.S. Healthcare  
Alliance  
American Healthcare Alliance  
Ameritas Managed Dental Care  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross & Blue Shield of Illinois (Participating Provider Option)  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
ENCOMPASS Health Management Systems  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Health Dynamics Inc.  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Humana PPO  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Health Plan Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred Plan  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Sagamore Health Network Inc.  
Select Providers Inc.  
Signature Care  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VHA-Tri-State Health Plans Inc.  
Vision Service Plan  
Wellmark Health Network Inc.

Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Sagamore Health Network Inc.  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VHA-Tri-State Health Plans Inc.  
Vision Service Plan  
Wellmark Health Network Inc.

## Indiana

Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross & Blue Shield of Illinois  
(Participating Provider Option)  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CompManagement Health Systems Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
The Emerald Health Network Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO  
New England Financial PPO  
HFN Inc.  
Health Dynamics Inc.  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Humana PPO  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Health Plan Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred Plan  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Sagamore Health Network Inc.  
Select Providers Inc.  
Signature Care  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VHA-Tri-State Health Plans Inc.  
Vision Service Plan  
Wellmark Health Network Inc.

## Iowa

Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN

Continued on next page

# PPO Index by State

Continued from previous page

CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Dynamics Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care USA  
 Menninger Care Systems  
 Midlands Choice  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred One  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan  
 Wellmark Health Network Inc.  
 WorkCompCare

## Kansas

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Kansas  
 City (Preferred-Care Blue)  
 Blue Cross & Blue Shield of Kansas  
 City (Preferred-Care)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CompMed/Preferred Community  
 Choice PPO Inc.  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 The Initial Group  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Health Plan Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.

HealthNet PPO  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Health Systems Insurance Co.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## Kentucky

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CompManagement Health Systems Inc.  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Cumberland Healthcare Inc.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 The Emerald Health Network Inc.  
 ENCOMPASS Health Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 The Initial Group  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Health Plan Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.

Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Sagamore Health Network Inc.  
 Select Providers Inc.  
 SelectNet Plus  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 VHA-Tri-State Health Plans Inc.  
 Vision Service Plan  
 Wellmark Health Network Inc.

## Louisiana

The AHL Select Provider Network  
 ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 Ancicare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PRNA Services  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## Maine

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Behavioral Health Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.

DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 Vision Service Plan

## Maryland

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Ancicare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Raytel Imaging Network  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 Vision Service Plan

## Massachusetts

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Massachusetts (Blue Care Elect)  
 Blue Cross & Blue Shield of Rhode Island (HEALTHMATE 2000)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Empire Deluxe PPO  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 Harvard Pilgrim Health Care  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Dental Network (PDN)  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Raytel Imaging Network  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## Michigan

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Ancicare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Michigan (Blue Preferred/Community Blue)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CompManagement Health Systems Inc.  
 CORPHEALTH Inc.  
 CorVel Corp.  
 DMC Care

Continued on next page

# PPO Index by State

Continued from previous page

Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA

MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health  
 Management Inc.  
 Preferred One  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care

Sagamore Health Network Inc.  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 VHA-Tri-State Health Plans Inc.  
 Vision Service Plan  
 Wellmark Health Network Inc.

## Minnesota

American Healthcare Alliance  
 Armada  
 Associates for Health Care Inc. (AHC)  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.

Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health  
 Management Inc.  
 Preferred One  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 Vision Service Plan

## Mississippi

The AHL Select Provider Network  
 ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health  
 Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.

HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 The Initial Group  
 Interface EAP Inc.  
 Interplan Corp.  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 Nevada Preferred Professionals  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health  
 Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## Missouri

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 Alliance  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Kansas  
 City (Preferred-Care Blue)  
 Blue Cross & Blue Shield of Kansas  
 City (Preferred-Care)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CompMed/Preferred Community  
 Choice PPO Inc.  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health  
 Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Dynamics Inc.  
 Health Management Network  
 HealthNet PPO  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health  
 Management Inc.

Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 VHA-Tri-State Health Plans Inc.  
 Vision Service Plan  
 Wellmark Health Network Inc.

## Montana

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 First Choice Health Network Inc.  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health InfoNet  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health  
 Management Inc.  
 Preferred One  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Select Providers Inc.  
 TLC Advantage L.L.C.  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## Nebraska

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Nebraska  
 (Blue Preferred)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Human Behavior Associates L.L.C.

Continued on next page

## Services Guide

### CPCU and IIA candidates

I guarantee you will learn more in less time with The Burnham System — or your money back  
 Ray Burnham, CPCU, CLU, ARM  
 19 Everett Street, Southbridge, MA 01550  
 Call 1-800-GET-CPCU Now!

### ACTUARIAL SERVICES

Self-Funded Health Care Plans  
 Carlton Harker, FSA, MAAA  
 Self-Funding Actuarial Services, Inc.  
 8025 North Point Blvd., Suite 207W  
 Winston-Salem, NC 27106  
 (336) 759-2035 www.sfactuarial.com

### PremiumScript Let Us Take the Risk on your Prescription Benefits

Let us take the Risk on your Prescription Drug Business. Protect your bottom line from the increasing trends and escalating drug costs. Different PBM's approved.  
 Call 1-800-578-9714 #3

### FOR 1999 RATES AND EDITORIAL CALENDAR

CALL 312-649-5340

## BENECOM ASSOCIATES

### Benefit Communications Specialists Design and Production of Custom Communications

- Brochures
- Enrollment and Claim Kits
- Summary Plan Descriptions
- Video
- Newsletters
- and more

Serving Employers, Insurers, Consultants, HMOs, and TPAs

Avon, CT 860/674-2626 Schaumburg, IL 815/359-9205

FORTUNE 500 EXPERIENCE

**CWLT**  
 CLAIMS PROCESSING SOFTWARE SINCE 1979  
 831 NORTH HERCULES AVE., CLEARWATER, FLORIDA 34625  
 (813) 442-9296 FAX: (813) 443-4936  
 www.wlsoftware.com

### Publishing January 11 in **Business Insurance**

#### PROPERTY/CASUALTY MARKET REPORT

Distribution: Property/Casualty Insurance Joint Industry Forum  
 Ad Closing: January 5

Call Now To Reserve Your Ad Space!  
 (312) 649-5340

For advertising information contact: Irais Amleshi,  
 Classified & Services Guide Advertising, 740 North Rush Street, Chicago, Illinois 60611,  
 Telephone (312) 649-5340 • Fax (312) 649-7937

# PPO Index by State

Continued from previous page

Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 Midlands Choice  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan  
 Wellmark Health Network Inc.  
 WorkCompCare

## Nevada

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American Specialty Networks  
 Ameritas Managed Dental Care  
 AnciCare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 Chiropractic Health Plan of California (CHPC)  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Management Network  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care Consultants Inc.  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 Nevada Preferred Professionals  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 Pacific Health Alliance  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.

Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 Sierra Health & Life Insurance Inc.  
 The Signature Group  
 Superior California PPO  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## New Hampshire

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## New Jersey

ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 AnciCare PPO  
 Anthem Health Network  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 Cambridge Network Inc.  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 Consumer Health Network  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Empire Deluxe PPO  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network

FOCUS Healthcare Management Inc.  
 GHI (Group Health Inc.)  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Horizon Healthcare  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 MediChoice Network Inc.  
 Menninger Care Systems  
 Mental Health Consultants  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Health Plan Corp.  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Raytel Imaging Network  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## New Mexico

ADMAR'S Med Network  
 American Healthcare Alliance  
 American Specialty Networks  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Management Network  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care Consultants Inc.  
 Managed Care USA  
 Medical Care Referral Group (MCRG)  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 Pacific Health Alliance  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.

Management Inc.  
 Preferred Plan  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## New York

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Ameritas Managed Dental Care  
 AnciCare PPO  
 Anthem Health Network  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Western New York (Secure Blue Preferred)  
 CCN  
 Cambridge Network Inc.  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 Consumer Health Network  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Empire Deluxe PPO  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 GHI (Group Health Inc.)  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Dynamics Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MediChoice Network Inc.  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Health Plan Corp.  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Raytel Imaging Network  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## North Carolina

The AHL Select Provider Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 AnciCare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of North Carolina (Preferred Care)  
 Blue Cross & Blue Shield of North Carolina (Preferred Care Select)  
 Bradman/Unipsych Cos.

CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health Care Savings Inc.  
 Health Dynamics Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Premier Health Systems  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 Spectrum Medical Network  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 VICARE  
 Vision Service Plan

## North Dakota

American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Eye Care Plan of America  
 First Choice of the Midwest Inc.  
 The First Health Network  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care USA  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan

Continued on next page

# PPO Index by State

Continued from previous page

Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred One  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Select Providers Inc.  
TLC Advantage L.L.C.  
Vision Service Plan

## Ohio

Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CompManagement Health Systems Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
The Emerald Health Network Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
HealthAmerica Pennsylvania Inc. dba  
HealthAssurance  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Humana PPO  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
Nationwide Health Plans  
J.J. Newman & Co. Inc.

Northwestern Behavioral Health  
Ohio Comp Network Inc.  
Ohio Health Choice  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Sagamore Health Network Inc.  
Select Providers Inc.  
SelectNet Plus  
Signature Care  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VHA-Tri-State Health Plans Inc.  
Vantage Health Plan Inc.  
Vision Service Plan  
Wellmark Health Network Inc.

## Oklahoma

Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CompMed/Preferred Community Choice PPO Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp

Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PRNA Services  
PacifiCare PPO Plan  
PPO Oklahoma Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan  
Wellmark Health Network Inc.

## Oregon

ADMAR'S Med Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
Cambridge Network Inc.  
CAPP CARE Inc.  
CareSys  
Central Susquehanna Healthcare Providers  
ChiroSource Inc.  
CIGNA HealthCare  
CompManagement Health Systems Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
The Emerald Health Network Inc.  
Empire Deluxe PPO  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
GHI (Group Health Inc.)  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
HealthAmerica Pennsylvania Inc. dba  
HealthAssurance  
Highmark Blue Cross & Blue Shield (Preferred Blue)  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
Mental Health Consultants  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Raytel Imaging Network  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Valley Preferred  
Vision Service Plan

ProAmerica Managed Care  
Prudential HealthCare PPO  
Raytel Imaging Network  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Valley Preferred  
Vision Service Plan

## Pennsylvania

ADMAR'S Med Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross of Northeastern Pennsylvania (Access Care II)  
CCN  
Cambridge Network Inc.  
CAPP CARE Inc.  
CareSys  
Central Susquehanna Healthcare Providers  
ChiroSource Inc.  
CIGNA HealthCare  
CompManagement Health Systems Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
The Emerald Health Network Inc.  
Empire Deluxe PPO  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
GHI (Group Health Inc.)  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
HealthAmerica Pennsylvania Inc. dba  
HealthAssurance  
Highmark Blue Cross & Blue Shield (Preferred Blue)  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
Mental Health Consultants  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Raytel Imaging Network  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Valley Preferred  
Vision Service Plan

## Puerto Rico

Davis Vision  
Dental Health Alliance (DHA)  
The First Health Network  
Human Behavior Associates L.L.C.

Humana PPO  
Interplan Corp.  
MedPlus Inc.  
National Ear Care Plan  
UnitedHealth Group

## Rhode Island

ADMAR'S Med Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross & Blue Shield of Rhode Island (HEALTHMATE 2000)  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Harvard Pilgrim Health Care  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## South Carolina

The AHL Select Provider Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
AnciCare PPO  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Health Care Savings Inc.

Continued on next page

# ADVERTISER INDEX

## Issue of December 28

ADVERTISER	PAGE #	ADVERTISER	PAGE #
Academy for Healthcare Mgmt.	15	Gates McDonald	39
AIG Corporate	10-11 B. Cov.	GENEX	4
American Physical Therapy	43	Horizon Blue Cross/Blue Shield	25R
AV Med Santa-Fe	37R	Insurance Overload Systems	31
Bene Com Associates	52	Nat'l Insurance Crime Bureau	47
Blue Cross Blue Shield Assn.	25R	Paradigm Health Corporation	17
Burnham Systems	52	Self Funding Actuarial Svcs.	52
Business Insurance	37,46,48,I.B. Cov.	Standard & Poor's Corp.	I. F. Cov.
Carvill America, Inc.	38	Unicare	33
Concentra Managed Care, Inc.	23	USA Managed Care Organization	45
Delta Dental Plan Assoc.	19	D. W. Van Dyke & Company	28
Evolutions Healthcare	29	Wausau Insurance Company	5
GAB Robins	7	WLT Software of FL, Inc.	52

# PPO Index by State

Continued from previous page

Health Dynamics Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care USA  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Premier Health Systems  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

## South Dakota

Aetna U.S. Healthcare  
 American Healthcare Alliance  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 CCN  
 CAPP CARE Inc.  
 CareSys

ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 HFN Inc.  
 Health InfoNet  
 Human Behavior Associates L.L.C.  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Menninger Care Systems  
 Midlands Choice  
 Midwest Select L.L.C.  
 MultiPlan Inc.  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Preferred One  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Select Providers Inc.  
 TLC Advantage L.L.C.

USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan

### Tennessee

The AHL Select Provider Network  
 ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 All Florida PPO Inc.  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 Ameritas Managed Dental Care  
 Ancicare PPO  
 Armada  
 Beech Street Corp.  
 Behavioral Health Inc.  
 Blue Cross & Blue Shield of Tennessee (Blue Preferred)  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 ENCOMPASS Health Management Systems  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 The Initial Group  
 Interface EAP Inc.

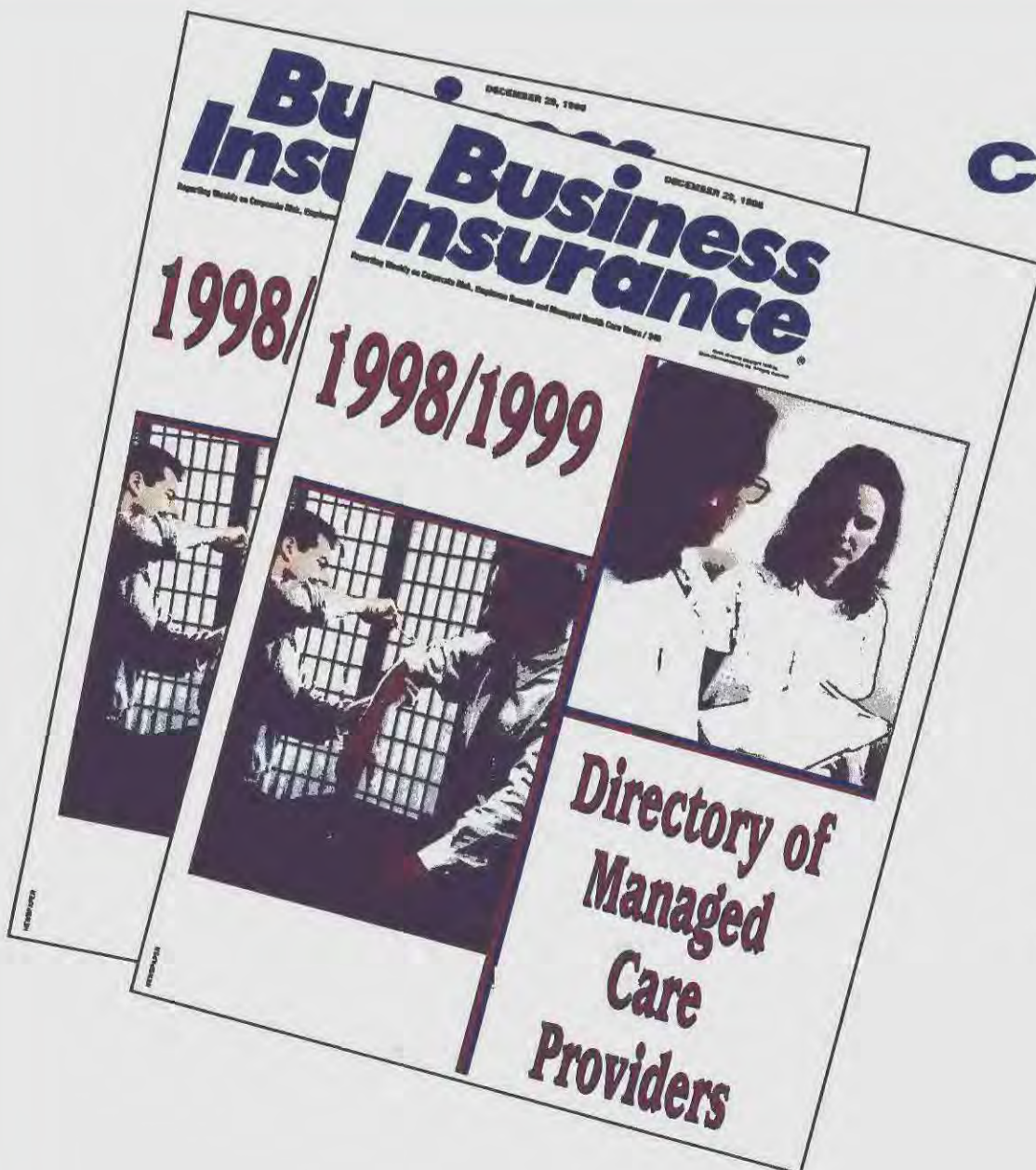
Interplan Corp.  
 Intracorp  
 Kemper Preferred Provider Network  
 Managed Care USA  
 Medical Care Referral Group (MCRG)  
 MedicalControl  
 The Medical Resource Network L.L.C.  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.  
 J.J. Newman & Co. Inc.  
 Northwestern Behavioral Health  
 PTPN  
 PacifiCare PPO Plan  
 Physicians Care Network Inc.  
 Preferred Care Inc.  
 Preferred Mental Health Inc.  
 Preferred Mental Health Management Inc.  
 Primary Health Services Inc.  
 Priority Health Managed Benefits Inc.  
 Private Healthcare Systems (PHCS)  
 ProAmerica Managed Care  
 Prudential HealthCare PPO  
 Select Providers Inc.  
 The Signature Group  
 TLC Advantage L.L.C.  
 UnitedHealth Group  
 USA H&W Network  
 USA Workers' Injury Network  
 Vision Service Plan  
 Wellmark Health Network Inc.

### Texas

The AHL Select Provider Network  
 ADMAR'S Med Network  
 Aetna U.S. Healthcare  
 American Healthcare Alliance  
 American LIFECARE Inc.  
 Ameritas Managed Dental Care  
 Ancicare PPO  
 Armada

Beech Street Corp.  
 Behavioral Health Inc.  
 Brazos Valley Health Network  
 CCN  
 CAPP CARE Inc.  
 CareSys  
 Chiropractic Health Plan of California (CHPC)  
 ChiroSource Inc.  
 CIGNA HealthCare  
 CORPHEALTH Inc.  
 CorVel Corp.  
 Davis Vision  
 Dental Health Alliance (DHA)  
 Devon Health Services Inc.  
 DirectCare America Inc.  
 Evolutions Healthcare Systems Inc.  
 Eye Care Plan of America  
 FARA PPO Network  
 First Choice of the Midwest Inc.  
 The First Health Network  
 FOCUS Healthcare Management Inc.  
 Great West PPO/  
 New England Financial PPO  
 GUILFORD InteComp Network  
 HFN Inc.  
 Health Dynamics Inc.  
 HealthStar Inc.  
 Human Behavior Associates L.L.C.  
 Humana PPO  
 Interface EAP Inc.  
 Interplan Corp.  
 Intracorp  
 Managed Care Consultants Inc.  
 Managed Care USA  
 Medical Care Referral Group (MCRG)  
 MedicalControl  
 Menninger Care Systems  
 MultiPlan Inc.  
 Mutually Preferred Dental PPO  
 Mutually Preferred PPO  
 National Ear Care Plan  
 National Healthcare Alliance  
 National Preferred Provider Network Inc.

Continued on next page



# Additional copies of this issue are available

for \$40 each, plus postage.

Contact: Business Insurance  
 Single Copy Sales,  
 965 E. Jefferson Ave., Detroit, Mich. 48207  
 313-446-1623 or 888-446-1422.

## Business Insurance

# PPO Index by State

Continued from previous page

J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PRNA Services  
PTPN  
Pacific Health Alliance  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
PPO Oklahoma Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred Plan  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
Sierra Health & Life Insurance Inc.  
Southwest Medical Provider Network  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VHA-Tri-State Health Plans Inc.  
Vision Service Plan

## Utah

Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
Health Management Network  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Managed Care Consultants Inc.  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## Vermont

ADMAR'S Med Network  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Beech Street Corp.

Behavioral Health Inc.  
CCN  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Select Providers Inc.  
TLC Advantage L.L.C.  
UnitedHealth Group  
Vision Service Plan

## Virginia

The AHL Select Provider Network  
Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
Bradman/Unipsych Cos.  
CCN  
CAPP CARE Inc.  
CareSys  
Carilion Health Plans Inc.  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
Health Care Savings Inc.  
Health Dynamics Inc.  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
The Initial Group  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan

Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Prudential HealthCare PPO  
Raytel Imaging Network  
Select Providers Inc.  
SelectNet Plus  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
VICARE  
Virginia Health Network  
Vision Service Plan

## Washington

Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice Health Network Inc.  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Health InfoNet  
HealthStar Inc.  
INS  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Managed Care USA  
MedicalControl  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwest Washington Medical Bureau  
Northwestern Behavioral Health  
Pacific Health Alliance  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Providence Preferred Oregon  
Regence Blue Cross & Blue Shield of Oregon (Preferred Provider Plan/  
Preferred Care Plan)  
Regence Blue Shield (Preferred Plan)  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan  
Washington Dental Service

## West Virginia

Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CCN

CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CompManagement Health Systems Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
The Emerald Health Network Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
HealthAmerica Pennsylvania Inc. dba  
HealthAssurance  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PTPN  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Select Providers Inc.  
SelectNet Plus  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan

## Wisconsin

Aetna U.S. Healthcare  
American Healthcare Alliance  
Ameritas Managed Dental Care  
Armada  
Associates for Health Care Inc. (AHC)  
Beech Street Corp.  
Behavioral Health Inc.  
Blue Cross & Blue Shield United of Wisconsin  
CCN  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CIGNA HealthCare  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Dental Health Alliance (DHA)  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
FARA PPO Network  
First Choice of the Midwest Inc.  
The First Health Network  
FOCUS Healthcare Management Inc.  
Great West PPO/  
New England Financial PPO  
GUILFORD InteComp Network  
HFN Inc.  
HealthStar Inc.  
Human Behavior Associates L.L.C.  
Humana PPO  
Interface EAP Inc.  
Interplan Corp.  
Intracorp  
Kemper Preferred Provider Network  
Managed Care USA  
MedicalControl  
Menninger Care Systems

MultiPlan Inc.  
Mutually Preferred Dental PPO  
Mutually Preferred PPO  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Preferred One  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
Private Healthcare Systems (PHCS)  
ProAmerica Managed Care  
Select Providers Inc.  
The Signature Group  
TLC Advantage L.L.C.  
UnitedHealth Group  
USA H&W Network  
USA Workers' Injury Network  
Vision Service Plan  
Wellmark Health Network Inc.

## Wyoming

Aetna U.S. Healthcare  
American Healthcare Alliance  
Armada  
Beech Street Corp.  
Behavioral Health Inc.  
CAPP CARE Inc.  
CareSys  
ChiroSource Inc.  
CORPHEALTH Inc.  
CorVel Corp.  
Davis Vision  
Devon Health Services Inc.  
DirectCare America Inc.  
Evolutions Healthcare Systems Inc.  
Eye Care Plan of America  
First Choice of the Midwest Inc.  
The First Health Network  
Great West PPO/  
New England Financial PPO  
HFN Inc.  
Health InfoNet  
Human Behavior Associates L.L.C.  
Interface EAP Inc.  
Interplan Corp.  
Managed Care USA  
Menninger Care Systems  
MultiPlan Inc.  
National Ear Care Plan  
National Healthcare Alliance  
National Preferred Provider Network Inc.  
J.J. Newman & Co. Inc.  
Northwestern Behavioral Health  
PacifiCare PPO Plan  
Physicians Care Network Inc.  
Preferred Care Inc.  
Preferred Mental Health Inc.  
Preferred Mental Health Management Inc.  
Primary Health Services Inc.  
Priority Health Managed Benefits Inc.  
ProAmerica Managed Care  
Select Providers Inc.  
TLC Advantage L.L.C.  
Vision Service Plan

BI

## Business Insurance<sup>®</sup>

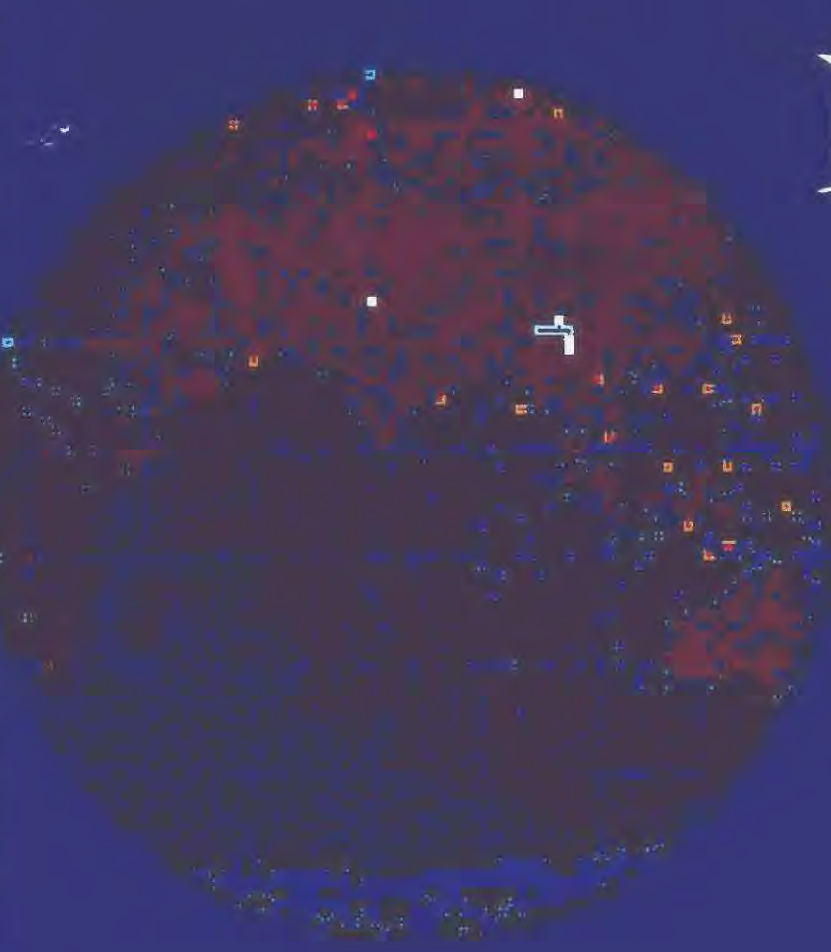
• SERVICES •

### REPRINT SERVICES

BI's Reprint Department can provide reprints, in quantities of 100 or more, of any article appearing in the weekly newsmagazine. Legal permission, complying with U.S. copyright laws, also can be provided to companies wishing to reprint on their own, material appearing in the newsmagazine. For information, call or fax:

312/ 649-5319  
Fax: 312/ 280-3174

www.businessinsurance.com



# Not quite clear where on earth to find it ?

## It's clear. Your best resource is here !

### 1998 DIRECTORIES

Issue Date	Directory
Feb 2	Utilization Review Providers & Case Managers
Feb 16	Third-Party Administrators
Mar 2	Benefit Information & Claims Systems
Mar 16	Risk Management Consultants
Apr 6	401(k) Plan Administrators
Apr 27	Captive Managers
May 25	Environmental Risk Management Consultants
Jun 8	Alternative Risk Financing Facilities
Jun 15	EAPs & Dependent Care Resources and Referral Services
Jul 20	Agents & Brokers
Aug 3	Prescription Benefit Managers
Aug 17	Property Loss Control Consultants
Aug 31	Leading Reinsurers Worldwide
Sep 7	Surplus Lines Insurers & Wholesalers
Oct 5	International Insurers & Benefit Networks
Oct 26	Safety Consultants & Rehabilitation Services
Nov 9	Reinsurance Brokers
Nov 23	Benefit Communication Systems
Dec 7	Risk Management Information Systems
Dec 14	Employee Benefit Consultants
Dec 28	Managed Care Providers—HMOs, PPOs, and POS Plans

If you're in immediate need, order now from our list of 1998 issues, while quantities last, call Dorothy Wood at 1-888-446-1422.

Are you looking for a list of agents and brokers, TPAs, UR providers and case managers, risk management or benefit consultants, captive managers or alternative facilities, safety consultants and rehabilitation services, international insurers and benefit networks, reinsurers, or other suppliers of insurance services?

Search no more. Every year, the editors of *Business Insurance* compile the most comprehensive directories of the insurance services providers that you need.

But these issues are so popular they might not make it past the first name on your company's routing slip.

So when you're trying to locate lists of suppliers you know must exist somewhere, don't go to the ends of the earth trying to find them. Just take a look at the exclusive directories *BI* offers.

You're sure to find the ones that are right for you ... To order your copies, call 1-888-446-1422.

### 1999 DIRECTORIES

Issue Date	Directory
Feb 1	Utilization Review/ Case Managers
Feb 15	Third-Party Administrators
Mar 1	Benefit Information Systems
Mar 15	Risk Management Consultants
Apr 12	Captive Managers
May 10	401(k) Plan Administrators
May 24	Environmental Risk Management Consultants
Jun 7	Alternative Risk Financing Facilities
Jun 28	EAPs & Dependent Care Resource and Referral Services
Jul 19	Agents & Brokers
Aug 2	Prescription Benefit Managers
Aug 16	Property Loss Control Consultants
Aug 30	Leading Reinsurers Worldwide
Oct 4	Surplus Lines Insurers & Wholesalers
Oct 18	Safety Consultants & Rehabilitation Services
Oct 25	International Insurers & Benefit Networks
Nov 1	Reinsurance Brokers
Dec 6	Risk Management Information Systems
Dec 13	Employee Benefit Consultants

To reserve your 1998 directory issues, call Dorothy Wood at 1-888-446-1422.  
For directory information, contact Amanda Milligan at (312) 649-5398.

**Business  
Insurance**  
<http://www.businessinsurance.com>

# Only one company on earth has this many ways to help you manage your risks.

- All forms of property/casualty insurance
- Life, accident & health insurance worldwide
- Claims management and cost containment services
- Global employee benefits and pension management
- Loss control and engineering
- Premium financing
- Political risk coverage
- Trade credit insurance
- Emergency evacuation and security services
- Economic and political assessment
- Local currency financing
- Consumer finance in many countries
- Direct equity investment funds in many countries
- Third-party asset management
- Infrastructure finance in emerging markets
- Market making in all forms of interest rates, currency and equity risk management products
- Trading and market making in foreign exchange, base and precious metals
- Aircraft leasing for airlines
- Personal auto insurance through various distribution systems

With 80 years of international experience, only Triple-A-rated AIG has the worldwide insurance and financial services capabilities to help you manage all your balance sheet and other risks. And our list of ways to help you manage business risks continues to grow. For more information about insurance and services provided by our member companies, write to American International Group, Inc. or visit our website at [www.aig.com](http://www.aig.com)

**WORLD LEADERS IN INSURANCE AND FINANCIAL SERVICES**  
American International Group, Inc., 70 Pine Street, Dept. A, New York, NY 10270

**AIG**

