

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

2009 DEC 11 AM 9:38
ADMINISTRATIVE SERVICE

IN RE: : VIOLATIONS:
: :
HEALTHAMERICA PENNSYLVANIA, : Section 2116 of the Act of May 17, 1921
INC. : (P.L. 682, No. 284), as added by the Act of
HEALTHASSURANCE PENNSYLVANIA, : June 17, 1998 (P.L. 464, No. 68) (40 P.S.
INC. : §991.2116)
3721 TecPort Drive :
Harrisburg, PA 17106-7103, : Section 5(a)(10) of the Act of July 22, 1974
: (P.L. 589, No. 205) (40 P.S. §1171.5(a)(10))
Respondents :
: Sections 1 and 2 of the Act of July 11, 1996
: (P.L. 655, No. 112) (40 P.S. §§3041, 3042)
: :
: Title 31 Pa. Code Section 154.14 (31 Pa.
: Code §54.14)
: :
: Docket No. *C009-12-015*

CONSENT ORDER

AND NOW, this *11th* day of *December*, 2009, this Order is hereby issued by the Deputy Insurance Commissioner of the Commonwealth of Pennsylvania pursuant to the statutes and regulation cited above and in disposition of the matter captioned above.

1. Respondents hereby admit and acknowledge that they have received proper notice of their rights to a formal administrative hearing pursuant to the Administrative Agency Law, 2 P.S. §101, *et seq.*, or other applicable law.
2. Respondents hereby waive all rights to a formal administrative hearing in this matter, and agree that this Consent Order, and the Findings of Fact and Conclusions of Law contained herein, shall have the full force and effect of an Order duly entered in accordance with

the adjudicatory procedures set forth in the Administrative Agency Law, supra, or other applicable law.

3. Without admitting the allegations of fact and conclusions of law contained herein or, by reference, in the Assurance of Voluntary Compliance, Respondents specifically deny that they violated any law or regulation of the Commonwealth.

FINDINGS OF FACT

4. Respondents have been the subject of an investigation by the Office of Attorney General into their business practices concerning Covered Conduct, as that term is defined in the Assurance of Voluntary Compliance attached as Exhibit A.

5. The Assurance of Voluntary Compliance (Exhibit A), is hereby incorporated herein by reference.

6. The relevant facts are set forth in the Assurance of Voluntary Compliance.

7. Respondents have voluntarily cooperated with the investigation by the Office of Attorney General, and have consented to the entry of the Assurance of Voluntary Compliance.

CONCLUSIONS OF LAW

8. Respondents are subject to the jurisdiction of the Pennsylvania Insurance Department.

9. If proven, the alleged Covered Conduct would constitute violations of the following:

- (a) Section 2116 of Act 68 (40 P.S. §991.2116), and its regulation, 31 Pa. Code §154.14, which require that if an enrollee seeks emergency services

and the emergency health care provider determines that emergency services are necessary, the emergency health care provider shall initiate necessary intervention to evaluate and, if necessary, stabilize the condition of the enrollee without seeking or receiving authorization from the managed care plan. A managed care plan shall pay all reasonably necessary costs associated with the emergency services provided during the period of the emergency.

- (b) Sections 1 and 2 of the Act of July 11, 1996 (P.L. 655, No. 112) (40 P.S. §§3041, 3042), which require that if an insured seeks emergency services and the emergency health care provider provides those emergency services, an insurer shall reimburse the insured or provider for those medically necessary services upon consideration of a claim for reimbursement, information on the presenting symptoms, and the services provided.
- (c) Section 5(a)(10) of the Unfair Insurance Practices Act (40 P.S. §1171.5(a)(10)), which requires fair claim settlement or compromise practices.

10. Respondents' violation of Section 2116 of Act 68 (40 P.S. §§991.2116), and its regulation, 31 Pa. Code §154.14, are punishable by the following under Section 2182 of Act 68 (40 P.S. §991.2182):

- (a) for each violation, a penalty of up to five thousand dollars (\$5,000.00);
- (b) injunctive relief prohibiting any activity in violation of this provision;
- (c) development and adherence to a plan of correction;

(d) penalties and sanctions under the Unfair Insurance Practices Act.

11. Respondents' violations of Sections 1 and 2 of the Act of July 11, 1996 (P.L. 655, No. 112) (40 P.S. §§3041, 3042) are punishable by:

- (a) an order to cease and desist from engaging in the prohibited activity;
- (b) an order of reimbursement of all charges required to be paid under the law;
- (c) penalties and sanctions under the Unfair Insurance Practices Act.

12. Respondents' violations of Section 5(a)(10) of the Unfair Insurance Practices Act, No. 205 (40 P.S. §1171.5) are punishable by the following, under Section 9 of the Unfair Insurance Practices Act (40 P.S. §1171.9):

- (a) an order to cease and desist from engaging in the prohibited activity;
- (b) suspension or revocation of the licenses of Respondents.

13. In addition to any penalties imposed by the Commissioner for Respondents' violations of the Unfair Insurance Practices Act (40 P.S. §§1171.1 – 1171.5), the Commissioner may, under Sections 10 and 11 of the Unfair Insurance Practices Act (40 P.S. §§1171.10, 1171.11) file an action in which the Commonwealth Court may impose the following civil penalties:

- (a) injunctive relief;
- (b) for each method of competition, act or practice which each company knew or should have known was in violation of the law, a penalty of not more than five thousand dollars (\$5,000.00), not to exceed \$50,000 in any six month period;

- (c) for each method of competition, act or practice which each company did not know nor reasonably should have known was in violation of the law, a penalty of not more than one thousand dollars (\$1,000.00), not to exceed \$10,000 in any six month period.

ORDER

14. In accord with the above Findings of Fact and Conclusions of Law, the Deputy Insurance Commissioner orders and Respondents consent to the following:

- (a) Respondents shall comply with all requirements for relief and restitution in the Assurance of Voluntary Compliance as specified in paragraphs 21 through 31 thereof as if explicitly set forth herein.
- (b) Respondents shall submit an audit plan to address the alleged violations herein for review and approval by the Department. Such audit plan may parallel any plan for reprocessing of claims as required by ¶29 of the Assurance of Voluntary Compliance. Respondent shall report to the Department regarding its compliance with the audit plan.
- (c) Respondents shall comply with all Pennsylvania statutes and regulations.

15. In the event the Deputy Insurance Commissioner finds that there has been a breach of any of the provisions of this Order or the incorporated Assurance of Voluntary Compliance, the Deputy Commissioner may pursue any and all legal remedies available, including but not limited to the following: The Deputy Insurance Commissioner may enforce the provisions of this Order in the Commonwealth Court of Pennsylvania or in any other court of

law or equity having jurisdiction; or the Deputy Insurance Commissioner may enforce the provisions of this Order in an administrative action pursuant to the Administrative Agency Law, supra, or other relevant provision of law.

16. Alternatively, in the event the Deputy Commissioner finds that there has been a breach of any of the provisions of this Order or the Assurance of Voluntary Compliance, the Deputy Commissioner may declare this Order to be null and void and, thereupon, reopen the entire matter for appropriate action pursuant to the Administrative Agency Law, supra, or other relevant provision of law.

17. In any such enforcement proceeding, Respondents may contest whether a breach of the provisions of this Order or the incorporated Assurance of Voluntary Compliance has occurred but may not contest the Findings of Fact and Conclusions of Law contained in either of them.

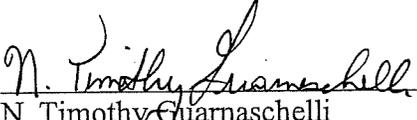
18. Respondents hereby expressly waive any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

19. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

20. This Order shall be final upon execution by the Deputy Insurance Commissioner. Only the Insurance Commissioner or the duly authorized Deputy Insurance Commissioner is

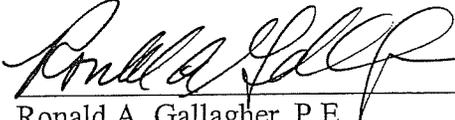
authorized to bind the Insurance Department with respect to the settlement of the alleged violations of law contained herein, and this Consent Order is not effective until executed by the Insurance Commissioner or the duly authorized Deputy Insurance Commissioner.

BY: HealthAmerica Pennsylvania, Inc.
HealthAssurance Pennsylvania, Inc.
Respondents



N. Timothy Guarnaschelli
Vice President and General Counsel
HealthAmerica Pennsylvania, Inc.
HealthAssurance Pennsylvania, Inc.

BY: Insurance Department of the
Commonwealth of Pennsylvania



Ronald A. Gallagher, P.E.
Deputy Insurance Commissioner

EXHIBIT A

COMMONWEALTH OF PENNSYLVANIA : IN THE COURT OF COMMON PLEAS
Acting by ATTORNEY GENERAL : DAUPHIN COUNTY, PENNSYLVANIA
THOMAS W. CORBETT, JR. :

Petitioner,

v.

HEALTHAMERICA PENNSYLVANIA, INC.;
AND HEALTHASSURANCE
PENNSYLVANIA, INC.

Respondent.

: CIVIL ACTION - EQUITY
: NO. 2009 CV 18233

DAUPHIN COUNTY
PENNA

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RECEIVED
OFFICE OF
PROTECTOR GENERAL

ASSURANCE OF VOLUNTARY COMPLIANCE

AND NOW, comes the Commonwealth of Pennsylvania, acting by its Attorney General, Thomas W. Corbett, Jr., through the Health Care Section (hereinafter "Commonwealth" and/or "Attorney General"), having conducted an investigation into the business practices of HealthAmerica Pennsylvania, Inc. and HealthAssurance Pennsylvania, Inc.. The investigation was conducted pursuant to the provisions of the *Unfair Trade Practices and Consumer Protection Law*, 73 P.S. §§ 201-1 *et seq.* (hereinafter "Consumer Protection Law").

PREAMBLE

- I. This Assurance of Voluntary Compliance ("AVC") is entered into by the Attorney General of the Commonwealth of Pennsylvania, acting pursuant to the Consumer Protection Law, and HealthAmerica Pennsylvania, Inc. and HealthAssurance Pennsylvania, Inc.
- II. The Attorney General has initiated an investigation of the Companies with respect to the Covered Conduct, as defined below.
- III. The Companies deny that they have engaged in any wrongful or unlawful conduct.

IV. The Parties have agreed to resolve the issues raised by the Covered Conduct by entering into this AVC.

V. The Companies have voluntarily cooperated with the investigation and consented to the entry of this AVC, and have not admitted to any violation of law or finding of fact.

VI. No court has entered any findings of fact or conclusions of law relating to this investigation.

NOW THEREFORE, the Parties intending to be mutually bound agree, for themselves, their successors, assigns, agents, employees, and all other persons acting on their behalf, directly or through any corporate or other business as follows:

DEFINITIONS

1. "Companies" shall mean HealthAmerica and HealthAssurance collectively.
2. "Covered Conduct" shall mean the Companies' business practices related to the denial of coverage for emergency medical services using the "prudent layperson" standard during the time period from January 1, 2001 to December 31, 2007 that was the subject of the Attorney General's investigation under the Consumer Protection Law. This definition does not include any activity that took place before January 1, 2001 or after December 31, 2007.
3. "Effective Date" shall mean the date by which all Parties have executed this AVC.
4. "HealthAmerica" shall collectively mean HealthAmerica Pennsylvania, Inc. and HealthAssurance Pennsylvania, Inc. for-profit corporations, incorporated under the laws of the Commonwealth of Pennsylvania, which provide health insurance coverage to individuals and groups located throughout Pennsylvania and whose principal place of business are located at 3721 TecPort Drive, Harrisburg, Pennsylvania 17106-7103.

5. "Parties" shall mean the Companies and the Attorney General for the Commonwealth of Pennsylvania.

6. "Plan Document(s)" shall mean any formal, written, legal statement listing the provisions of an insurance plan.

HEALTHAMERICA'S BUSINESS PRACTICES

7. HealthAmerica engages in trade and commerce within the Commonwealth of Pennsylvania by advertising for sale, soliciting and selling insurance products directly and indirectly to consumers.

8. The insurance plans administered by HealthAmerica include an emergency medical services benefit that incorporates the "prudent layperson" standard that is described in Pennsylvania Act 68, 40 P.S. § 991.2102. Simply stated, benefits are payable when a prudent layperson, experiencing similar signs and symptoms, would have sought emergency medical treatment.

9. According to HealthAmerica's coverage position for emergency medical services, they are "to provide coverage for emergency services to screen and stabilize a member without prior approval where a prudent lay person acting reasonably, would have believed that an emergency medical condition existed" The Commonwealth believes and therefore avers that consumers have been denied coverage for emergency medical services even though they, acting as reasonable prudent laypersons, could have believed that an emergency medical condition existed at the time they presented for medical treatment.

10. HealthAmerica's coverage criteria defines an "Emergency Service" as:

any health care service provided to an enrollee after the sudden onset of a medical condition that manifests itself by acute symptoms of sufficient severity or severe pain, such that a prudent layperson, who possesses an average knowledge of health and

medicine, could reasonably expect the absence of immediate medical attention to result in: (i) placing the health of the enrollee, or, with respect to a pregnant woman, the health of the woman or her unborn child, in serious jeopardy; (ii) serious impairment of bodily function; or (iii) serious dysfunction of any bodily organ or part.

11. The Commonwealth believes and therefore avers that HealthAmerica has, on occasion, utilized a standard higher than that of a “prudent layperson” when determining coverage of claims for emergency medical services resulting in the improper denial of claims.

12. HealthAmerica’s coverage criteria states that the following factors are used when determining if payment for an emergency department visit should be approved: ‘[p]resenting history, symptoms and situation that meet the definition of emergency service based on the CMS’s “prudent layperson” definition.’ The Commonwealth believes and therefore avers that HealthAmerica has, on occasion, failed to review complete presenting history, symptom and situation information when determining coverage of claims for emergency medical services resulting in the improper denial of claims.

13. HealthAmerica’s coverage criteria states that “[v]isits authorized by a plan representative, an employee or contractor of the organization who directs the member to seek [emergency] services and may include advice nurse, network physician, physician, or customer service rep, regardless if it is urgent or non-urgent will be covered.” The Commonwealth believes and therefore avers that HealthAmerica has, on occasion, failed to consider direction from a network physician to seek emergency medical services when determining coverage of claims for emergency medical services resulting in the improper denial of claims.

14. The Commonwealth believes and therefore avers that consumers have paid for hospital emergency room care and services which should have been approved and paid for by HealthAmerica.

15. The Commonwealth believes and therefore avers that HealthAmerica has improperly denied claims using incomplete emergency department medical records that inadequately reflect a consumer's symptoms upon presentation at the emergency department. Consumers were able to present additional information substantiating their perceived need for emergency services only after filing an appeal.

ALLEGED VIOLATIONS

16. The aforesaid methods, acts or practices, if proven, constitute unfair methods of competition and/or unfair or deceptive acts or practices in the conduct of trade or commerce in violation of the Consumer Protection Law, including without limitation, Section 201-2(4)(xxi) of the Consumer Protection Law. Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or misunderstanding.

17. The Commonwealth accepts this Assurance of Voluntary Compliance pursuant to § 201-5 of the Consumer Protection Law.

18. The Commonwealth and HealthAmerica agree that nothing in this Assurance of Voluntary Compliance shall be construed as an approval by the Commonwealth of any past, present or future conduct or business practices of HealthAmerica. Further, this Assurance of Voluntary Compliance shall not be construed to release HealthAmerica of any liability which it may have for any current or past conduct or business practices other than the Covered Conduct, nor shall this Assurance of Voluntary Compliance in any way limit the Commonwealth from bringing any legal action against HealthAmerica for any such current or past conduct or business practices, other than the Covered Conduct.

19. Nothing in this Agreement, or HealthAmerica's willingness to enter into it shall be construed as an admission of any wrongdoing by HealthAmerica, its owners, officers, directors or employees.

20. The Commonwealth and HealthAmerica agree that this Assurance of Voluntary Compliance shall not be construed to indicate that HealthAmerica intentionally violated any provision of the *Unfair Trade Practices and Consumer Protection Law*, 73 P.S. §§ 201-1 *et seq.*

AFFIRMATIVE RELIEF

21. The Commonwealth incorporates by reference the foregoing paragraphs as though the same were set forth fully herein.

22. HealthAmerica agrees to cease and desist from engaging in the acts and practices alleged above and shall not violate the Consumer Protection Law, and other laws applicable to their conduct of business within the Commonwealth of Pennsylvania.

INJUNCTIVE RELIEF

23. HealthAmerica shall fully comply with any and all provisions of this AVC, the Consumer Protection Law, including any amendments thereof, and are permanently enjoined from any violation thereof.

24. HealthAmerica shall ensure that its employees adhere to the Plan Documents and Pennsylvania law when reviewing and deciding to approve or deny insurance claims for emergency services.

25. HealthAmerica shall ensure that its employees obtain adequate information related to consumers' presenting symptoms when reviewing and deciding to approve or deny insurance claims for emergency services. In no event shall HealthAmerica deny an insurance claim for emergency services based upon insufficient presenting symptom information.

26. HealthAmerica shall not deny claims for emergency services based upon final diagnosis.

MONETARY RELIEF

27. Within ten (10) days of the Effective Date of this AVC, HealthAmerica shall pay the sum of Sixty Thousand Twenty-Five Dollars (\$60,025.00) which shall be allocated as follows:

- A. Ten Thousand Dollars (\$10,000.00) shall be allocated to the Treasury of the Commonwealth as Civil Penalties;
- B. Fifty Thousand Dollars (\$50,000.00) shall be placed into an interest bearing account and the principle and interest shall be allocated to the Pennsylvania Office of Attorney General as Costs of Investigation, Attorney's Fees, Public Protection and/or Education purposes; and
- C. Twenty-five Dollars (\$25.00) shall be allocated for payment of all fees necessary to file this AVC with the Court.

28. Payments shall be made payable to the Commonwealth of Pennsylvania, sent to the Office of Attorney General, Health Care Section, 14th Floor, Strawberry Square, Harrisburg, Pennsylvania 17120

RESTITUTION

29. HealthAmerica shall provide restitution for those consumers listed under Schedule "A", which is attached hereto and incorporated herein by reference (the personally identifiable information has been redacted for privacy reasons) that received emergency services for which the related hospital and physician claims were denied. HealthAmerica shall reprocess the denied claims (631 claims with a total billed amount of \$445,981.02) and pay the

claims in accordance with its claim processing guidelines and the terms and conditions of any applicable health care provider contract. The Commonwealth agrees that no interest shall be added to the claim payments.

30. In the event that a restitution payment by HealthAmerica is not claimed within a five (5) year period from the Effective Date, those monies must be turned over to the Treasury of the Commonwealth to be held in anticipation of possible claims by those named consumers at some future date. In no event, can this money be transferred over to the Office of Attorney General as costs of investigation.

31. In the event that, after a period of five (5) years from the Effective Date, there is remaining an amount of money that is so inconsequential that it would be uneconomical or inefficient to turn over such funds to the Treasury, a determination of the disposition of these remaining monies will be made on a case by case basis, at the sole discretion of the Office of Attorney General.

STIPULATIONS

32. Upon filing, this AVC shall have the same force and effect as a Permanent Injunction issued pursuant to § 201-4 of the Consumer Protection Law and this Court shall maintain jurisdiction over the subject matter of this AVC and over HealthAmerica for the purpose of enforcement of this AVC in accordance with § 201-8 of the Consumer Protection Law.

33. Nothing contained herein shall be construed to waive any individual right of action by any consumer or any local, state, federal or other governmental entity or any defense available to HealthAmerica in reference to any right of action.

34. HealthAmerica agrees by the signing of this AVC that it shall abide by each and every one of the aforementioned terms of this AVC, and that the Commonwealth may enforce this AVC pursuant to §§ 201-8 and 201-9.1 of the Consumer Protection Law by petitioning this Court or any other Court of competent jurisdiction, to order any equitable or other relief which may be deemed necessary and appropriate as provided herein and by law.

35. If any provision of this AVC is held to be invalid, illegal, unenforceable or in conflict with the law of any jurisdiction, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

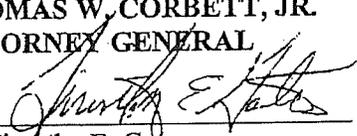
36. Any party to this AVC may petition the Court for modification on thirty (30) days notice to all other parties to this AVC. The parties by stipulation may agree to a modification of this AVC, which agreement shall be presented to this Court for consideration; provided that the parties may jointly agree to a modification only by a written instrument signed by or on behalf of HealthAmerica and the Attorney General. If HealthAmerica wishes to seek a stipulation for a modification from the Commonwealth, it shall send a written request for agreement to such modification to the Attorney General at least thirty (30) days prior to filing a motion with the Court for such modification. Within thirty (30) days of receipt from HealthAmerica of a written request for agreement to modify, the Attorney General shall notify HealthAmerica in writing if the Attorney General agrees to the requested modification.

37. This Assurance of Voluntary Compliance does not constitute an admission by HealthAmerica for any purpose, of any fact or of any violation of any state or federal law, rule, or regulation, nor does this constitute evidence of any liability, fault, or wrongdoing.

IN WITNESS THEREOF, the following signatories below have executed with full authority this agreement as of this 10th day of December, 2009.

FOR THE COMMONWEALTH:

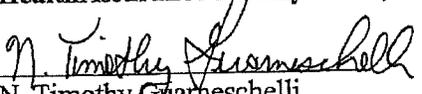
THOMAS W. CORBETT, JR.
ATTORNEY GENERAL

By: 

Timothy E. Gates
Deputy Attorney General
Health Care Section
Office of Attorney General
14th Floor Strawberry Square
Harrisburg, Pennsylvania 17120
Telephone: 717.705.6938
Facsimile: 717.787.1190

FOR THE REpondENTS:

HealthAmerica Pennsylvania, Inc.
HealthAssurance Pennsylvania, Inc.

By: 

N. Timothy Guarneschelli
Vice President and General Counsel
Health America Pennsylvania, Inc.
HealthAssurance Pennsylvania, Inc.

SCHEDULE

“A”

2001 ER Claim Denials for Overturn
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1		07.08.01	Noranco Med Center	Poison Ivy		\$50.00 and \$145.00
2		03.31.01	Ephrata Comm Hospital	Rash		123.03
3		02.02.01	Carlisle Hospital	Abdominal Pain		\$468.00 \$233.00
4		10.04.01	Lancaster General	Fever, URI		\$238.00 \$160.00
5		04.29.01	Hershey Med Center	Poison Ivy		\$135.00 \$124.00
6		02.17.01	Carlisle Hospital	Sore throat, fever		\$148.00
7		03.01.01	Pinnacle Health Hosp	Ear Pain		\$105.00
8		06.20.01	Hershey Med Center	URI		\$200.00 \$124.00
9		06.08.01	Ephrata Comm Hospital	URI		\$448.00
10		09.21.01	Holy Spirit Hospital	Urinary Tract Infection		\$245.00
11		07.08.01	Centre Community Hosp	Ringworm		\$37.00 \$146.00
12		08.21.01	Pinnacle Health Hosp	Pyarngitis		\$203.00
13		02.20.01	Hershey Med Center	Viral Syndrome		\$139.20 \$124.00
14		10.12.01	Lock Haven Hospital	URI		\$258.45
15		01.28.01	University Medical Center Las Vegas, NV	Pharyngitis		\$169.75 \$1.10
16		06.19.01	Geisinger Medical Center	Poison Oak		\$379.00 \$135.00
17		07.20.01	York Memorial Hospital	Rash on Back		\$120.00 \$68.50
18		06.07.01	Lancaster General	Abdominal Pain		\$672.00 \$255.00
19		07.30.01	Community Hosp of Lancaster	Insect Bite		\$50.00 \$115.00
20		05.17.01	Williamsport Hospital	Facial Abscess		\$60.00 \$45.00
21		10.21.2000	Centre Community Hosp	Ovarian Cyst		\$89.00 \$154.00
22		09.22.2000	Pinnacle Health Hosp	UTI		\$89.00 \$88.00
23		11.13.2000	Centre Community Hosp	Rash		\$338.00
24		06.13.2000	Pinnacle Health Hosp	Acute Bronchitis		\$323.00
25		04.25.01	Pinnacle Health Hosp	Dysuria		
26		08.21.01	Susquehanna Health System	Ear Pain		\$187.30 \$171.00
27		05.06.01	Nesbitt Hospital	Rash		\$160.00 \$191.00
28		06.10.01	Lancaster General	Shoulder Pain		\$266.11 \$85.00
29		08.07.01	Lewisstown Hospital	Shoulder and Arm Pain		\$75.00 \$270.00
30		04.03.01	Lancaster General	Otitis Media		\$179.65 \$85.00

2001 ER Claim Denials for Overtum
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
31		04.17.01	Reading Hospital	Diverticulitis		\$713.85
32		07.12.01	Muncy Valley Hospital	Strep Throat		\$83.00 \$171.00
33		07.09.01	Centre Community Hosp	Sunburn		\$53.00 \$156.70
34		05.21.01	Reading Hospital	Pharyngitis		\$310.50
35		09.16.09	York Memorial Hospital	Bronchitis		\$214.00
36		06.30.01	Williamsport Hospital	Viral Infection		\$107.00 \$155.00
37		06.09.01	Chambersburg Hospital	Foot Pain		\$391.00
38		11.03.2000	Pinnacle Health Hosp	Rash/Burns		\$243.00
39		01.29.01	Carlisle Hospital	Sore throat, fever		\$292.00
40		02.18.01	Susquehanna Health System	Viral illness		\$171.00 \$212.00
41		07.26.01	Lancaster General	Dysuria, Odontalgia		\$100.00 \$216.00
42		08.07.01	Williamsport Hospital	Abdominal Pain		\$171.00 \$430.00
43		12.09.2000	Altoona Hospital	Sinus Drainage		\$113.00
44		05.27.01	Williamsport Hospital	Candidiasis		\$130.15 \$60.00
45		05.02.01	York Hospital	Otitis Media		\$212.50
46		08.02.2000	Pinnacle Health Hosp	URI		\$1057.00 \$1057.00
47		02.23.01	Evangelical Community Hospital	Pharyngitis		\$146.50 \$111.00
48		07.28.01	Hershey Med Center	Rash		\$142.00 \$124.00
49		09.10.01	Evangelical Community Hospital	Abdominal Pain		\$235.00 \$197.00
50		03.12.01	Lock Haven Hospital	URI		\$102.00
51		10.30.2000	Holy Spirit Hospital	UTI		\$325.00
52		07.25.01	Hershey Med Center	Abdominal Pain		\$142.00 \$82.00
53		09.28.01	Geisinger Medical Center	Ear Pain		\$502.00 \$145.00
54		11.19.01	Holy Spirit Hospital	Right Leg Pain		\$632.00
55		02.20.01	Lancaster General	Migraine		\$113.15 \$94.00
56		07.13.01	Carlisle Hospital	Sore Throat, Cough		\$277.90 \$148.00
57		11.14.01	Pinnacle Health Hosp	Rash		\$60.00 \$149.00
58		10.09.01	Greene County Memorial Hosp	Numb Right Hand		\$548.00
59		04.14.01	UPMC Beaver Valley	Swollen Foot		\$1,065.50 \$366.00
60		11.11.01	UPMC Passavant	Back Pain		\$670.50
61		10.07.01	Armstrong County Medical Center	Facial Pain		\$119.80

2001 ER Claim Denials for Overture
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
62		11.08.01	St. Elizabeth Health Center	Dental Pain		\$293.25
63		12.16.01	Memorial Medical Center, Illinois	Burns on Foot		\$291.59
64		11.02.01	UPMC Presbyterian	Back Pain		\$457.00 \$225.00
65		11.03.01	Sharon Regional Health System	Fever, Pain, Facial Swelling		\$427.00 \$31.50
66		11.07.01	St Clair Hospital	Sore Throat, fever, vomiting		\$172.00
67		07.17.01	Allegheny General Hospital	Right Shoulder and Clavicle Pain		\$427.00 \$315.00 \$24,631.28

2002 ER Claim Denials for Overture
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1		03.12.02	UPMC	Left Eye Pain		\$555.50
2		11.08.02	UPMC Passavant	Rash		\$172.00
3		11.10.02	Somerset Hosp	Dental Pain		\$178.40
4		11.11.02	Somerset Hosp	Dental Pain		\$150.50
5		09.03.02	Frick Hospital	allergy attack		\$216.50
6		10.04.02	Weirton Medical Center	Foot pain		\$169.00 \$156.44
7		04.27.02	Alcona Hosp	Migraine		\$228.00
8		01.05.02	St Joseph Hosp Reading	Acute Sinusitis		\$502.77
9		01.28.02	Ephrata Community Hosp	Abd Pain		\$288.00
10		03.23.02	Reading Hospital	Abdominal Pain		\$335.00 \$104.00
11		04.30.02	Lancaster General Hosp	Abdominal Pain		\$253.00 \$171.00
12		04.25.02	Williamsport Hosp	Leg Pain		\$372.00 \$105.00
13		09.27.02	Centre Community Hosp	Left Foot Pain		\$762.00
14		04.27.02	Holy Spirit Hospital	Back Pain		\$178.00
15		09.06.02	Good Samaritan Hospital	Acute Sinusitis		\$526.80 \$174.00
16		11.08.02	Lebanon	Penile Drainage		\$75.00 \$157.00
17		12.04.02	Susquehanna Health	Systems		\$88.50 \$110.00
18		12.30.02	Centre Community Hosp	Scrotal Abrasion		\$57.00 \$210.00
19		05.27.02	Good Samaritan Hospital	Rash		\$876.00
20		11.06.02	Pottsville	Dental Pain		\$177.00
21		10.23.02	Schuyler Hospital	Abdominal Pain		\$405.00 \$543.00
22		10.18.02	York Memorial Hosp	Tick Bite		\$55.00 \$180.00
23		10.23.02	Susquehanna Health	Systems		\$276.50 \$146.00
24		08.10.02	Community Hosp of Lancaster	Rash		\$317.00
25		01.18.02	Grandview Hospital	Rash on foot		\$146.00 \$105.00
26		11.09.02	Sellersville	Pharyngitis		\$265.50 \$150.00
27		05.01.02	Pinnacle Health Hosp	Neck Pain		\$10,202.51
		03.13.02	Centre Community Hosp	Sore Throat		
			Harris Methodist Hospital			

2003 ER Claim Denials for Overtum
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1		12.10.03	Wyhcs Hospital	Shoulder Pain		\$425.60 \$160.00
2		05.28.03	Holy Spirit Hosp	Ovarian cyst		\$1,109.00
3		09.27.03	Clarton Hospital	Diarrhea,		\$145.00 \$633.25
4		10.19.03	Somerset Hospital	Upper Respiratory Infection		\$283.00
5		08.14.03	UPMCS	Leg Pain, numbness		\$593.00
6		08.31.03	Forbes Regional Med Center	Congestion		\$174.00
7		09.26.03	Monongahela Valley Hospital	Nasal and Sinus Disease		\$193.80 \$109.70
8		12.19.03	UPMC Passavant	Hand Pain		\$526.75 \$189.00
9		03.16.03	Bayonne Medical Center	laceration		\$2,348.00
10		10.21.03	Butler Memorial Hosp	Insect Bite		\$423.72 \$143.31
11		10.25.03	Wheeling Hospital	Swollen Foot		\$182.75
12		12.26.03	Greene County Memorial Hosp	Recheck of injury		\$597.50
13		09.19.03	The Uniontown Hosp	Sore Throat		\$122.00
14		12.28.03	Jefferson Regional Hospital	Nasal Congestion		\$589.80 \$295.00
15		12.12.03	The Medical Center Beaver	Swollen Glands		\$153.00 \$156.00
16		12.13.03	Harnot Medical Center	Sore Throat		\$219.00
17		11.18.03	Urgent Care at Sea Pines Hilton Head South Carolina	Migraine		\$150.00
18		05.04.03	UPMC Passavant	Rash		\$363.50 \$172.00
19		12.26.03	Mercy Hosp of Pittsburgh	Congestion		\$110.00 \$165.00
20		10.12.03	United Community Hospital Grove City	Dental Pain		\$297.00
21		12.19.03	Nason Hospital	Sinusitis		\$170.00
22		09.09.03	Centre Community Hospital	Contusion face, scalp, neck		\$75.00 \$168.00
23		11.24.03	Uniontown Hospital	Viral Infection		\$415.00
24		09.27.03	Northside Medical Center	Pharyngitis		\$250.00 \$390.50

2003 ER Claim Denials for Overturem
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
25		12.21.03	Alle-Kiski Medical Center	Foot Pain		\$164.00 \$357.50
26		12.12.03	UPMC McKeesport	Headache		\$248.00 \$189.00
27		10.07.03	The Medical Center Beaver	Swollen Left Jaw		\$420.25 \$156.00
28		10.01.03	Mahoning Valley Hosp	URI		\$218.75 \$177.00
29		12.31.03	UPMC	Sinusitis		\$244.20 \$189.00
30		09.21.03	Forbes Regional Med Center	Stitch Removal		\$114.00
31		09.28.03	Jamesson Regional Hosp	Viral Infection		\$392.20 \$95.00
32		08.19.03	Hamot Medical Center	Chronic Sinusitis		\$92.20 \$100.00
33		05.12.03	UPMC Passavant	Ovarian Cyst		\$5,275.97 \$270.00
34		12.30.03	Mercy Hosp of Pittsburgh	Abd pain		\$175.00 \$1,666.50
35		12.26.03	Austintown Emergency Room	Facial Pain, High Blood Pressure		\$226.00
36		08.01.03	Westmoreland Hospital	Migraine		\$152.40
37		09.08.03	Salem Community Hosp	Migraine		\$340.20
38		08.19.03	Providence Memorial Hospital	Sinusitis		\$278.50
39		08.19.03	Beaver Medical Center	Constipation		\$156.00
40		08.11.03	Children's Hosp of Pittsburgh	right ear pain		\$105.00
41		10.17.03	Beaver Medical Center	Back Pain		\$229.00 \$456.00
42		12.22.03	Hamot Medical Center	Back Pain		\$1,060.90 \$160.00
43		12.18.03	The Washington Hosp	Cough		\$576.76 \$248.00
44		10.13.03	The Washington Hosp	Vaginal Lesion		\$152.85 \$161.00
45		05.26.03	Uniontown Hospital	Rash		\$125.50
46		07.11.03	Ohio Valley Med Center	Headache		\$141.56 \$256.00
47		08.30.03	UPMC Presbyterian Shadyside	Dental Pain		\$1,723.25 \$374.00
48		10.18.03	Latrobe Hospital	Vaginal Pain		\$544.00 \$610.00
49		12.13.03	UPMC St Margaret	Shoulder Pain		\$213.00
						\$446.00

2003 ER Claim Denials for Overture
HealthAmerica

#	Name	DOB	Location	Diagnosis	Claim Numbers	Claim Amount
50		08.15.03	Burdette Tomlin	Bronchitis		\$173.00
51		11.29.03	UPMC northwest Forbes Regional Med Center	Wrist Pain Back Pain		\$206.90
52		11.02.03	Center	Back Pain		\$716.00
53		11.02.03	Hamot Medical Center	Sore Throat		\$100.00 \$307.00
54		12.31.03	Hamot Medical Center	Flu and Fever		\$92.20 \$100.00
55		11.24.03	UPMC	Jaw Pain		\$314.50 \$189.00
56		11.16.03	Holy Spirit Hosp	Sore Throat		\$215.00
57		11.03.03	Lewistown Hosp	Chronic Sinusitis		\$110.00 \$613.00
58		12.29.03	M S Hershey Med Center	Back Pain		\$119.00 \$167.30
59		11.28.03	York Memorial Hosp	Sore Throat		\$156.00
60		11.08.03	Reading Hospital	Cough, Headache		\$342.00
61		08.28.03	Ephrata Hosp	Vaginal Pain and Itching		\$291.56
62		12.01.03	Altoona Hosp	Sore Throat		\$328.24
63		11.29.03	York Hospital	Numbness over body		\$149.00
64		05.26.03	Sewickley Valley Hosp	Back Pain		\$156.00 \$248.00
65		07.24.03	Alle-Kiski Medical Center	Foot Pain		\$319.40
66		04.06.03	Uniontown Hospital	Diarrhea.		\$164.75
67		05.15.03	Allegheny Valley Hosp	laceration		\$44.00 \$132.00
68		05.20.03	Trinity Medical Center	Headache		\$293.31 \$260.00
69		03.25.03	Mercy Hosp of Pittsburgh	Back Pain		\$938.30 \$632.00
70		05.08.03	St Clair Hospital	Sore Throat		\$150.00
71		05.21.03	Frick Hospital	Headache		\$294.50
72		01.12.03	Brownsville General hospital	Shoulder Pain		\$419.55
73		09.10.03	Family Urgent Care Medical Center, Ashland, Oregon	Asthma		\$263.00
74		02.12.03	Tyrone Hospital	Gastroenteritis		\$331.00
75		06.29.03	Good Samaritan Hosp Lebanon	Right Heel Pain		\$196.00 \$361.50
76		08.14.03	Williamsport Hosp	Sinusitis		\$161.00
77		07.02.03	Jersey Shore	Tick Bite		\$105.00
						\$42.00 \$80.00

2003 ER Claim Denials for Overturn
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
78		08.05.03	Susquehanna Health Systems	Hemorrhoid		\$395.00
79		04.18.03	Susquehanna Health Systems	Sinusitis		\$68.00 \$171.00
80		06.25.03	Lewistown Hosp	Viral Infection		\$271.19 \$110.00
81		03.08.03	Tyrone Hospital	URI		\$196.00 \$130.00
82		07.22.03	Robert Wood Johnson University Hospital, New Jersey	Acute Laryngitis		
83		08.13.03	Sunbury Community Hospital	Abdominal Pain		\$287.00 \$150.00
84		01.16.03	Carlisle Hosp	Sore Throat		\$125.00 \$272.96
85		08.09.03	Ephrata Hosp	Sore Throat		\$238.36
86		08.03.03	Centre Community Hospital	Acute Pharyngitis		\$75.00 \$207.00
87		05.27.03 and 05.28.03	Chambersburg Hospital	Allergic Reaction		\$290.50 \$659.50
88		02.16.03	Good Samaritan Hosp Lebanon	Olecranon Bursitis		\$497.00
89		05.07.03	Phillipsburg Hosp	Sore Throat		\$247.00
90		02.05.03	Centre Community Hospital	Cough		\$358.00 \$509.20
91		01.17.03	Centre Community Hospital	Pharyngitis		\$75.00 \$274.90
92		04.12.03	Lewistown Hosp	Sore Throat, Asthma		\$127.48 \$110.00
93		10.23.03	Pinnacle Health Hosp	Wrist Pain		\$158.00 \$138.00
94		06.21.03	Ephrata Community Hosp	Knee Pain		\$708.27
95		06.18.03	Reading Hospital	Conjunctivitis		\$322.50
96		08.01.03	Carlisle Hosp	Rash		\$356.40
97		05.23.03	Lancaster General Hosp	Acute Pharyngitis		\$125.00 \$238.00
98		06.01.03	Carlisle Hosp	URI		\$1,087.30 \$349.00
99		02.09.03	St Joseph Hosp Reading	Earache		\$760.19 \$179.00
100		05.13.03	Holy Spirit Hosp	Sore Throat		\$212.00
101		06.12.03	Lewistown Hosp	Sunburn		\$432.81 \$75.00

2003 ER Claim Denials for Overture
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
102		06.16.03	Lancaster General Hosp	Headache		\$125.00 \$184.00
103		05.07.03	Wellspan York	Rash		\$142.55
104		03.08.03	Lancaster Regional Med Center	Acute Sinusitis		\$168.00 \$265.38
105		07.27.03	Lancaster General Hosp	Joint Pain		\$85.00 \$144.00
106		07.31.03	Hanover Hospital	Left Foot Pain		\$178.00 \$389.75
107		01.14.03	Evangelical Community Hosp	Urinary Tract Infection		\$127.74 \$120.00
						\$55,517.86

2004 ER Claim Denials for Overtum
HealthAmerica

Name	POS	Location	Diagnosis	Claim Numbers	Claim Amount
	10.29.04	Scottsdale Health	Abdominal Pain		\$1,673.69
	03.18.04	Taylor Hospital	Genital Sores		\$200.00 \$1,050.00
	08.20.04	St Josephs Hospital	UTI		\$105.00 \$468.75
	1.07.04	Lock Haven Hospital	Rash		\$520.10
	01.05.04	Lock Haven Hospital	Bronchitis, anxiety		\$37.00
	01.28.04	Evangelical Community Hospital	Low Back Pain		\$196.04 \$131.00
	03.17.04	Reading Hospital	Headache		\$342.00
	05.15.04	Pottsville Hospital	Sunburn		\$113.25 \$190.00
	06.07.04	The Reading Hospital	Migraine		\$554.00
	03.20.04	The Williamsport Hosp	Abdominal Pain		\$789.00 \$184.00
	03.17.04	The Reading Hospital	Right Foot Pain		\$499.00
	05.05.04	Allegheny General	Dental		\$639.00 \$81.00
	02.17.04	Hamot Med Center	Sinus Pressure		\$100.00 \$92.20
	03.20.04	Hamot Med Center	Swollen Glands		\$100.00 \$197.00
	02.03.04	Memorial Medical Center	Low Back Pain		\$443.00 \$115.00
	03.13.04	Indiana Regional Med Center	Upper Resp Infection		\$385.00
	01.15.04	UPMC Passavant	left shoulder and arm pain		\$189.00 \$339.08
	04.02.04	Alle-Kiski Medical Center	Sinusitis		\$1,845.80 \$283.00
	09.13.04	Titusville Area Hospital	Left Ankle Pain		\$721.00
	04.26.04	Jefferson Regional Med Center	Swollen Abdomen		\$452.00 \$295.00
	02.19.04	West Penn Hospital	Headache		\$678.00
	07.04.04	Jeanette District Memorial Hosp	Anxiety		\$260.00 \$619.25
	04.06.04	The Washington Hosp	right upper quadrant pain		\$245.65 \$164.00
	05.27.04	Pittsburgh Mercy	Abdominal Pain		\$1,186.03 \$200.00
	02.28.04	United Community Hosp. Grove City	Sinus Infection		\$261.00
	02.01.04	St Vincent Health Center	Rt Buttock Pain		\$609.90 \$115.00
	08.09.04	UPMC Horizon	Sore Throat		\$153.00
	05.01.04	UPMC Horizon	Headache and Stomachache		\$1,294.50 \$303.00
	06.02.04	Uniontown Hospital	Bug Bite, Body Aches		\$139.00
	05.22.04	Somerset Hospital	Migraine		\$317.10

2004 ER Claim Denials for Overtum
HealthAmerica

Name	DOB	Location	Diagnosis	Claim Numbers	Claim Amount
	05.16.04	Somerset Hospital	Migraine		\$363.60
	04.17.04	Conemaugh Memorial Hospital	earache		\$52.00 \$728.73
	12.08.03	Somerset Hospital	Abdominal Pain		\$918.70
	01.03.04	Conemaugh Memorial Hospital	Back Pain		\$557.00 \$115.00
	05.28.04	St Clair Memorial Hosp	Epigastric and Throat Pain		\$606.38 \$193.00
	01.03.04	Weirton Medical Center	Left arm Pain		\$165.00
	02.02.04	Conemaugh Memorial Hospital	Migraine		\$720.00
	04.29.04	St Josephs Hospital, Atlanta Georgia	Headache		\$345.21 \$232.00
	06.03.04	Clarion Hospital	Headache		\$85.00 \$431.24
	05.11.04	Trinity Health Systems	Cough		\$355.00
	06.28.04	Somerset Hospital	Back Pain		\$544.50
	10.01.04	Conemaugh Memorial Hospital	Burning Hands		\$193.00 \$62.00
	09.01.04	Ephrata Community Hospital	Dental Pain		\$231.42
	03.18.04	Susquehanna Health System	Headache		\$128.95
	09.11.04	Lock Haven Hospital	Back Pain		\$284.00 \$581.00
	09.21.04	York Hospital	Shoulder Pain		\$1,164.50
	11.06.04	Pinnacle Health	Anxiety		\$1,985.00 \$144.00
	12.11.04	Chester County Hospital	URI		\$200.00 \$201.00
	12.16.04	Muncy Valley Hospital	Constipation		\$257.00 \$194.00
	05.12.04	Carlisle Regional Hospital	Fever and Cough		\$786.86 \$168.00
	10.20.04	Community General Osteopathic Hosp	Elbow Pain		\$624.00 \$144.00
	12.14.04	Momongahela Valley Hosp	Earache		\$133.30
	09.15.04	Sewickley Valley Hospital	Abdominal Pain		\$599.30 \$156.00
	09.15.04	Allegheny General	Fever and Cough		\$145.00 \$528.00
	08.08.04	The Washington Hosp	Back Pain		\$471.20
	01.31.04	Saint Vincent Health Center	Headache		\$179.00 \$115.00
	03.12.04	Magge Women's Hosp	Vaginal Discharge, Sores		\$1,033.24 \$189.00

2004 ER Claim Denials for Overtum
HealthAmerica

Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
	03.31.04	Sewickley Valley Hospital	Back Pain, Cough		\$156.00
	04.15.04	Frick Hospital	Migraine		\$180.00 \$904.60
	03.29.04	United Hospital Center	Cough, Congestion		\$398.65 \$256.00
	02.23.04	Fairmont General Hospital	Back Pain		\$261.20 \$207.00
	01.16.04	Fawcett Memorial Hosp	Genital Lesions		\$598.00 \$203.00
	06.18.04	Mercy Hosp of Pittsburgh	Sore Throat		\$319.10 \$110.00
	08.27.04	Canonsburg General Hosp	Left Hip Pain		\$145.00 \$533.00
	02.29.04	Butler Memorial Hosp	Tick Bite		\$352.00 \$152.31
	06.17.04	Monongahela Valley Hosp	Sore Throat		\$502.40 \$109.70
	06.23.04	Uniontown Hospital	Rt Flank Pain		\$691.25
	07.08.04	Jefferson Regional Med Center	Vaginitis		\$424.15 \$167.00
	03.18.04	The Washington Hosp	DNA Testing		\$143.20
	02.03.04	Saint Vincent Health Center	Back Pain		\$1,387.60 \$180.00
	01.16.04	Larrobe Area Hosp	Rt Thumb Pain		\$423.00 \$120.00
	03.19.04	The Uniontown Hosp	Cough		\$319.04
	05.02.04	Titusville Area Hospital	Ingrown Toenail		\$195.00
	05.09.04	Mercy Hosp of Pittsburgh	Dental		\$150.00 \$1,284.90
	01.30.04	Forbes Regional	Left Lower Leg Injury		\$367.00
	01.14.04	Allegheny General	Headache		\$1,666.00 \$184.00
	09.07.04	Alle-Kiski Medical Center	Left Wrist Pain		\$392.10 \$256.00
	08.07.04	Armstrong County Memorial Hosp	Sore Throat		\$78.00 \$110.00
	04.23.04	St Clair Memorial Hosp	Leg Swelling		683.5 \$303.00
	07.29.04	Westmoreland Regional	Dental Pain		\$60.00 \$226.50
	06.20.04	The Washington Hosp	Rt Ankle Swelling and Pain		\$375.40 \$164.00
	02.09.04	Jefferson Regional Med Center	Sore Throat		\$163.45 \$167.00
	06.21.04	Millcreek Community Hosp	Stitch Removal		\$150.85
	06.18.04	Trinity Health Systems	Rash on Legs		\$272.83 \$164.00
	03.29.04	Monongahela Valley Hosp	Migraine		\$274.00 \$109.70
	02.19.04	Forbes Regional	Migraine		\$256.00 \$330.00

2004 ER Claim Denials for Overtum
HealthAmerica

Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
	04.09.04	Elkwood City Hosp	Ear Pain		\$100.00 \$167.00
	05.14.04	Sewickley Valley Hospital	Wrist Pain		\$156.00 \$344.00
	07.27.04	Burdette Tomlin Memorial Hosp	Rash		\$584.25
	07.08.04	Sewickley Valley Hospital	Migraine		\$301.00
	01.26.04	Alliquippa Community Hosp	Migraine		\$363.60 \$178.00 \$387.00
	01.28.04	St Vincent Health Center	Suture Removal		\$99.00
	08.24.04	Trinity Health Systems	Rectal Pain		\$408.17 \$260.00
	02.05.04	Canonsburg General Hosp	Sinusitis		\$145.00 \$365.00
	08.03.04	Reynolds Memorial Hosp	Back Pain		\$497.65
	06.15.04	Weirton Medical Center	Migraine		\$173.85 \$256.00
	02.22.04	Weirton Medical Center	Wound Recheck		\$79.75 \$44.00
	06.14.04	St Vincent Health Center	Suture Removal		\$102.00
	10.10.04	St Clair Memorial Hosp	earache		\$241.38 \$193.00
	10.01.04	Uniontown Hospital	Knee Pain		\$298.00
	06.13.04	Latrobe Area Hosp	Rectal Pain		\$120.00 \$171.00
	07.26.04	Brownsville General Hosp	Abdominal Pain		\$1,160.50
	11.10.04	St Clair Memorial Hosp	Dental Pain		\$490.50 \$375.00
	12.17.04	St Vincent Health Center	Cough, Sore Throat		\$505.00 \$115.00
	11.21.04	The Beaver Med Center	Rt Flank Pain		\$231.00 \$156.00
	07.02.04	Monongahela Valley Hosp	Hives		\$279.40 \$176.00
	12.31.04	Hamot Med Center	Sore Throat		\$100.00 \$670.50
	06.03.04	Punxsutawney Hospital	Rash on Penis		\$207.00
	12.29.04	UPMC Presbyterian	Sore Throat		\$606.00
	10.03.04	Uniontown Hospital	Lump in Abd		\$170.00
	06.01.04	St Joseph Hosp Eastland	Leg Pain		\$156.25 \$210.00
	10.01.04	UPMC Northwest	Back Pain		\$167.40 \$163.00
	06.02.04	St Clair Memorial Hosp	Elbow Fluid		\$238.50 \$193.00
	09.23.04	UPMC Passavant	Numbness in Hand		\$3,231.13 \$303.00
	01.20.04	Canonsburg General Hosp	Sore Throat		\$257.00 \$145.00
	05.08.04	Monongahela Valley Hosp	Nausea, Vomition		\$607.50
	02.09.04	Hamot Med Center	Right arm Pain		\$100.00 \$384.90
	01.12.04	Easton Hospital	Back Pain		\$591.25

2004 ER Claim Denials for Overtum
HealthAmerica

Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
	06.06.04	Sewickley Valley Hospital	Sore throat, congestion, ear pain		\$125.00 \$87.00
	01.07.04	Armstrong County Memorial Hosp	Ear Pain		\$236.90
	10.19.04	The Washington Hosp	Flu symptoms		\$1,022.60
	03.21.04	Weirton Medical Center	Yeast Infection		\$256.00 \$308.90
	04.17.04	St Vincent Health Center	Sore Throat		\$338.00 \$52.00
	02.23.04	WVU Hospital	Abdominal Pain		\$854.42 \$200.00
	10.27.04	UPMC Horizon	Sore Throat		\$226.00
	04.22.04	East Liverpool Hospital	Sore Throat		\$190.00 \$232.50
	01.02.04	St Vincent Health Center	Cough		\$642.00
	01.02.04	Mongahela Valley Hosp	Abdominal Pain		\$3,419.50
	11.21.04	St Clair Memorial Hosp	Toothache		\$241.32 \$193.00
	11.13.04	Jefferson Regional Med Center	Toothache		\$295.00 \$702.85
	12.15.04	Elwood City Hosp	Sore Throat		\$212.30
	03.01.04	MS Hershey Med Center	Cough		\$368.00 \$187.00
	04.06.04	Wellspring York	Cough, Chest Pain		\$514.25
	03.02.04	Ephrata Community	Sinus Pain		\$570.78
	08.05.04	Lancaster General Hosp	Migraine		\$395.05 \$125.00
	08.09.04	Mary Washington Hospital and Wee Care Pediatrics	Acute URI		\$340.00 \$23.80 \$577.03
	03.10.04	Pinnacle Health	Sinus Pain, Sore Throat		\$244.50
	08.27.04	Mount Nittany Medical Center	Tired, Achy, Sore		\$583.00
	09.01.04	Altoona Hospital	Sore Throat		\$242.30
	01.10.04	Pinnacle Health	Back Pain		\$324.85 \$208.00
	05.16.04	Hanover	Sore Throat		\$190.00 \$180.00
	06.13.04	Ephrata Community	Sore Throat		\$261.62
	08.18.04	Good Samaritan Hospital, Pottsville	Left arm Pain		\$483.80
	02.03.04	UPMC Lee Regional	Cough, Cold Symptoms		\$305.00
	01.02.04	Lancaster General Hosp	Migraine		\$241.15
	03.15.04	Holy Spirit Hosp	Scapular Pain		\$1,642.50

2004 ER Claim Denials for Overture
HealthAmerica

Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
	01.25.04	Good Samaritan Hospital, Lebanon.	Sore Throat		\$169.00
	01.01.04	Susquehanna Health System	Abdominal Pain		\$412.80
	06.23.04	United Memorial Med Center	Cough		\$168.00
	06.22.04	Reading Hospital	Abdominal Pain		\$352.68
	05.09.04	Carlisle Regional Hospital	Rash		\$168.00 \$615.53
	08.29.04	Mount Nitany Medical Center	Cold Symptoms		\$103.00 \$194.50
	01.31.04	Wellspring York	Vaginal Bleeding		\$405.95
	10.20.04	Hanover	Back Pain		\$319.75
	03.13.04	Albion Hospital	Sore Throat		\$387.53
	07.21.04	Mount Nitany Medical Center	Knee Pain		\$178.00
	01.06.04	Hanover	Flu Like Symptoms		\$445.00 \$314.00
	05.07.04	Hershey Medical Center	Sunburn		\$161.00 \$119.00
	06.06.04	Community Hosp of Lancaster	Rash		\$334.00 \$594.14
	10.29.04	Ephrata Community	Dental Pain		\$244.37
	09.11.04	Mercy Hosp Scranton	Rash		\$311.25
	12.04.04	Mount Nitany Medical Center	Headache		\$501.50 \$126.00.
	10.11.04	Carlisle Regional Hospital	Flank Pain		\$2,498.83 \$260.00
	11.26.04	Ashland Regional Hosp	Abdominal Pain		\$511.00 \$328.00
	09.02.04	Hamot Med Center	Sore Throat		\$472.20 \$67.00
	06.01.04	Wellspring York	Headache		\$1,721.75
					\$103,586.08

2005 ER Claim Denials for Overtum
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1		06.21.05	Lehigh Valley Hospital	insect bite		\$200.00 \$145.00
2		10.03.05	Lehigh Valley Hospital	back pain		\$216.52 \$150.00
3		11.05.05	Ephrata Community Hospital	Hip Pain		\$255.45 \$160.46
4		10.16.05	Berwick Hospital	Sore throat, Fever		\$117.60 \$194.00
5		05.03.05	The Good Samaritan	Back Pain		\$3,342.00
6		11.24.05	Hanover Hospital	Female Urogenital Problems		\$698.75 \$310.00
7		09.27.05	Warren General Hospital	Headache		\$508.75 \$251.50
8		08.03.05	Hammot Medical Center	Shoulder Cyst		\$543.40 \$240.00
9		03.15.05	Jefferson Regional Medical Center	Rt Leg Pain		\$178.00 \$403.90
10		10.19.05	Uniontown Hospital	Foot Pain		\$349.00
11		12.30.05	Saint Vincent Hospital	Perile Drainage and rash		\$1305.10 \$115.00
12		10.18.05	UPMC Passavant	Abdominal Pain		\$1,084.70 \$317.00
13		07.22.05	Waccamaw Community Hospital	Skin Rash		
14		11.02.05	UPMC Passavant	Jaw Pain		\$951.00 \$202.00
15		12.30.05	St Elizabeth Health	Acute Laryngitis		\$586.75 \$232.00
16		12.14.05	Jefferson Regional Medical Center	Jaw Pain		\$873.00 \$314.00
17		06.17.05	The Washington Hospital	Sore throat, Fever		\$517.00 \$171.00
18		08.05.05	AUH Caronsburg	Headache, nausea		\$544.00 \$121.00
19		11.06.05	St Vincent Health Center	Sore throat		\$219.00 \$115.00
20		05.23.05	Hammot Medical Center	Cough, Sore throat		\$453.00 \$100.00
21		12.02.05	Uniontown Hospital	Throat Pain		\$301.25
22		10.30.05	Allegheny General	Drank too much alcohol		\$121.00 \$1,694.00
23		09.25.05	Sewickley Valley Hospital	Lump on Abdominal Wall		\$153.00 \$156.00
24		06.05.07	Carlisle Regional Hospital	UTI		\$1,005.64 \$183.00
25		08.25.07	Heart of Lancaster	Abdominal Pain		\$709.88 \$569.00
26		03.10.07	Pinnacle Health Hosp	Abd Pain, Constipation		\$4,231.65 \$451.00
27		06.27.05	The Reading Hospital	Hand pain, swelling		\$461.50
28		04.06.05	Chambersburg Hospital	Abdominal Pain		\$2,595.50
29		06.16.05	The Good Samaritan	Strep Throat		\$425.00
30		03.21.05	Mount Nittany Medical Cen	Abdominal Pain		499.00 \$126.00
31		09.13.05	Heart of Lancaster	Headache		\$804.51 \$342.00

2005 ER Claim Denials for Overturn
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
32		11.01.05	Mount Nittany Medical Cen	ankle Pain		\$705.50 \$126.00
33		12.27.05	Ephrata Community Hospital	Sore Throat		\$203.96 \$170.58
34		11.09.05	Jennersville Regional Hosp	Headache		\$1,807.89
35		08.05.05	Mount Nittany Medical Cen	Headache		\$442.95 \$79.00
36		08.11.05	Hanover Hospital	Headache		\$1,570.50
37		06.20.05	Good Samaritan	Rash		\$234.30 \$144.00
38		05.29.05	MS Hershey Med Center	back pain		\$3,189.35 \$196.00
39		06.01.05	Reading Hosp	Constipation		\$593.54
40		07.17.05	York Memorial Hosp	Back Pain		\$188.60 \$472.50
41		05.16.05	Phillipsburg Hospital	Sore Throat		\$705.00 \$308.00
42		05.30.05	Heart of Lancaster	Abdominal Pain		\$1,434.44 \$503.60
43		09.01.05	Lewisstown Hospital	Headache		\$508.98 \$170.00
44		02.12.05	Mount Nittany Medical Cen	Abdominal Pain		\$341.00 \$126.00
45		03.20.05	UPMC Passavant	Vaginal Rash		\$1,294.70 \$193.00
46		02.21.05	Saint Vincent Hospital	Cough, Sore throat		\$849.50 \$115.00
47		03.16.05	The Washington Hospital	Finger Injury		\$275.50 \$171.00
48		01.19.05	Harnot Medical Center	Acute Pharyngitis		\$683.50 \$100.00
49		07.05.05	St Vincent Health Center	Right Foot Pain		\$52.00 \$893.70
50		07.02.05	The Washington Hospital	Sore Throat		\$236.10 \$171.00
51		08.10.05	UPMC Passavant	Wrist Pain		\$1,337.25 \$202.00
52		06.15.05	Allegheny General	Left Ear Pain		\$121.00 \$523.00
53		07.06.05	St Vincent Health Center	Sore Throat		\$522.00 \$52.00
54		03.21.05	Westmoreland Regional	Cough, Sore throat		\$115.00 \$177.60
55		06.20.05	AUH Canonsburg	Elbow pain		\$121.00 \$333.00
56		02.17.05	East Liverpool City Hospital	Cough, Congestion		\$190.00 \$424.00
57		05.18.05	Chandler regional Hosp	Knee Pain		\$931.96 \$284.00
58		02.23.05	Sharon Regional Hosp	Foot Pain		\$369.00 \$120.00
59		08.03.05	Forbes Regional Hosp	TMJ		\$294.40 \$273.00
60		05.30.05	UPMC Presbyterian	Headache		\$1,021.50
61		09.27.05	Trinity	Back pain		\$249.00 \$164.00

2005 ER Claim Denials for Overture
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
62		02.09.05	The Washington Hospital	Cough, Sore throat		\$383.40 \$171.00
63		07.31.05	Armstrong County Memorial Hosp	Mouth and Tongue Sores		\$224.00
64		04.22.05	St Vincent Health Center	Sore Throat		\$186.00
65		07.17.05	Ohio Valley General Hosp	Sore Throat		\$335.00 \$202.00
66		04.29.05	Corenaugh Memorial Medical Center	Left Shoulder Pain		\$397.00 \$115.00
67		04.27.05	Windber Hosp	Abdominal Pain		\$1,344.00
68		03.30.05	Westmoreland Regional	Cough, Sore throat		\$115.00 \$130.00
69		01.31.05	Sewickley Valley Hospital	Wrist Pain		\$282.00 \$156.00
70		01.21.05	AUH Canonsburg	Cough		\$145.00 \$372.00
71		02.03.05	Jefferson Regional Medical Center	Sore Throat		\$117.35 \$167.00
72		04.03.05	Hamot Medical Center	Cough		\$380.20
73		01.04.05	Hamot Medical Center	Cough		\$100.00 \$604.20
74		01.30.05	Sewickley Valley Hospital	Cough		\$155.00 \$156.00
75		02.08.05	Allegheny General	back pain		\$571.00 \$145.00
76		02.14.05	Jameson Memorial Hosp	Cough		\$480.00 \$303.00
77		08.24.05	St Clair Memorial Hosp	back pain		\$652.50 \$202.00
78		08.08.05	Wheeling Hosp	Rash		\$77.50
79		03.26.05	St Vincent Health Center	Shoulder Pain		\$1,003.00
80		01.09.05	UPMC Horizon	Abdominal Pain		\$297.20
81		01.29.05	Trinity	Migraine		\$1,163.00 \$184.00
82		05.13.05	Clovis Community Hosp	Sore Throat		\$227.00
83		06.12.05	Saint Vincent Hospital	Sore Throat		\$338.00 \$115.00
84		02.27.05	Jefferson Regional Medical Center	Rash		\$212.50 \$167.00
85		01.02.05	Alle-Kiske	Cough		\$246.50 \$188.60
86		02.19.05	Frick Hospital	Sore Throat		\$115.00 \$227.95
87		06.14.05	Geisinger Hosp	Sunburn		\$512.01 \$164.00
88		04.09.05	Mount Nitany Medical Cen	Sore Throat		\$271.50 \$126.00
89		06.27.05	Hanover Hospital	Headache		\$310.00 \$1,362.50
90		08.13.05	J C Blair Memorial Hospital	Hip and Back Pain		\$472.25
91		06.26.05	Reading Hospital	Rash		\$511.50

2005 ER Claim Denials for Overtum
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
92		03.07.05	Williamsport Hospital	Cough, Fever		\$633.39 \$233.00
93		03.04.05	Pinnacle Health Hosp	Headache		\$1,528.05 \$430.00
94		03.31.05	Carlisle Regional Hospital	Bilateral Ear Pain		\$189.00 \$1,245.89
95		04.05.05	Evangelical Community Hosp	back pain		\$138.00
96		03.31.05	Mount Nittany Medical Cen	Dysuria		\$323.25 \$126.00
97		04.07.05	Heart of Lancaster	back pain		\$323.00 \$778.49
98		08.23.05	Heart of Lancaster	Rash		\$712.55
99		02.18.05	Phillipsburg Hospital	Headache		\$198.00 \$305.00
100		06.16.05	Jersey Shore Hosp	Sore Throat		\$168.00 \$114.00
101		06.01.05	Reading Hosp	Abdominal Pain		\$780.50
102		01.11.05	UPMC Passavant	Ear Pressure		\$407.50 \$193.00
103		02.12.05	Community Medical Center Scranton	Abdominal Pain		\$861.00 \$160.00
104		07.22.05	Waccamaw Community Hospital	Skin Rash		\$194.25
						\$84,607.44

2006 ER Claim Denials for Overtum
HealthAmerica

#	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1	05.28.06	Geisinger Med Center	Backache		\$226.00 \$175.00
2	07.03.06	Lock Haven Hospital	Dermatitis due to plant		\$840.80 \$227.00
3	07.04.06	The Good Samaritan Hospital	Headache		\$1,772.00
4	05.22.06	Marion Community Hospital	Chronic Myringitis		\$1099.00 \$190.00
5	08.12.06	Geisinger Med Center	Migraine		\$2158.00 \$298.00
6	08.27.06	Carlisle Regional Hospital	Enthesopathy of hip		\$934.00 \$168.00
7	03.25.06	Lancaster General Hospital	Head Pain		\$544.00 \$171.00
8	02.06.06	Pottstown Hospital	Shoulder, neck, arm pain		\$229.90 \$517.50
9	09.11.06	Trisville Area Hospital	Back Pain		\$551.00
10	05.15.06	UPMC Passavant	Shoulder Pain		\$210.00 \$694.75
11	05.23.06	Punxsutawney Area Hospital	Abdominal Pain		\$2,243.50
12	07.26.06	Warren General Hospital	Left Shoulder/Arm Pain		\$627.87 \$251.50
13	07.16.06	Allegheny General Hospital	Bilat Ear Pain		\$532.00 \$121.00
14	01.10.06	LaTrobe Area Hospital	Headache		\$180.00 \$1,201.00
15	07.10.06	Geisinger South Wilkes-Barre	Back Pain		\$199.00 \$1,154.50
16	03.13.06	Trinity Medical Center	Low Back Pain		\$164.00 \$58.00
17	08.10.06	Corry Memorial Hospital	Bronchitis		\$459.25 \$135.00
18	06.09.06	Saint Vincent Health	Trigger Finger		\$15.00 \$890.00
19	04.10.06	Monongahela Valley Hospital	Headache		\$293.50 \$215.00
20	01.06.06	Westmoreland Regional Hospital	Fever, Chills, Cough		\$1,005.00 \$180.00
21	06.09.06	The Washington Hospital	Migraine		\$883.20 \$275.00
22	08.14.06	Trinity Medical Center	Foot Pain		\$428.00 \$164.00
23	05.29.06	St Joseph Med Center	UTI		
24	08.06.06	Saint Vincent Health	Acute Tonsillitis		\$192.00 \$115.00
25	03.20.06	The Washington Hospital	Cold, Headache		\$364.00 \$178.00
26	07.24.06	Sharon Regional Health System	Abdominal Pain		\$1026.35 \$195.00
27	08.02.06	UPMC Passavant	Dermatitis due to plant		\$412.25 \$210.00
28	07.19.06	Westmoreland Regional Hospital	Ganglion of Joint		\$683.00 \$115.00
29	07.21.06	Elkwood City Hospital	Dermatitis due to plant		\$104.00 \$111.00
30	08.07.06	Allie Kiski Medical	Dermatitis		\$308.84 \$188.60
31	02.09.06	Sewickley Valley Hospital	Elbow pain		\$153.00 \$156.00
32	05.23.06	West Penn Hospital	Shoulder Pain		\$294.40 \$483.00
33	05.03.06	Monongahela Valley Hospital	Swollen Glands		\$470.10 \$176.00
34	01.03.06	LaTrobe Area Hospital	Bilat Knee Pain		\$115.00 \$489.90
35	07.25.06	Frick Hospital	Headache/Sinusitis		\$260.90 \$115.00
36	08.04.06	Butler Memorial Hospital	Acute Pharyngitis		\$644.12 \$211.00

2006 ER Claim Denials for Overtum
HealthAmerica

#	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
37	08.03.06	Allegheny General Hospital	Lumbago		\$121.00 \$905.00
38	01.21.06	Hamot Medical Center	Hip Problem		\$172.00 \$998.90
39	01.06.06	Bath County Community	Sore Throat		\$501.00
40	12.22.06	Pinnacle Health Hosp	Acute Sinusitis		\$359.00 \$188.00
41	08.21.06	Jefferson Regional	Abdominal Pain		\$2,199.80 \$314.00
42	08.25.06	Holy Spirit Hospital	UTI		\$354.00 \$541.00
43	11.07.06	Chester County Hosp	Viral Infection		\$1,116.00 \$200.00
44	12.12.06	JC Blair Memorial	Acute Laryngitis		\$546.71 \$125.00
45	12.11.06	The Good Samaritan Hospital	Abdominal Pain		\$3,874.00
46	10.31.06	Pinnacle Health Hosp	Abdominal Pain		\$466.00 \$186.00
47	08.07.06	York Hospital	Ingrown Nail		\$861.80
48	09.28.06	St. Claire Memorial Hospital	Viral Infection		\$1,119.42
49	09.07.06	Heart of Lancaster	Abdominal Pain		\$4637.63 \$541.00
50	07.29.06	Evangelical Community Hosp	Headache		\$699.86 \$154.00
51	03.13.06	Lancaster General Hospital	Back Pain		\$494.45 \$267.00
52	05.05.06	York Memorial Hosp	Fever, sore throat		\$407.75 \$188.60
53	03.17.06	Lancaster General Hospital	Back Pain		\$508.00 \$171.00
54	04.09.06	Hazleton General Hosp	Fever, Sinus Pressure		\$132.00
55	01.05.06	York Hospital	Headache		\$419.55
56	05.17.06	York Hospital	Headache		\$638.05
57	05.02.06	Evangelical Community Hosp	Nausea, Abd Pain		\$395.72 \$248.00
58	07.20.06	Lewisstown Hospital	Wrist Pain		\$110.00 \$305.00
59	02.08.06	Sewickley Valley Hospital	Abdominal Pain		\$3,080.00 \$297.00
60	03.02.06	Lancaster General Hospital	Extremity Pain		\$430.00 \$171.00
61	08.02.06	Clearfield Hospital	UTI		\$2,404.32
62	07.06.06	Pinnacle Health Hosp	Diarrhea		\$1,004.00 \$452.00
63	03.04.06	Mount Nittany Medical Center	Cough, Congestion		\$445.50
64	04.25.06	Williamsport Hospital	Abdominal Pain		\$968.22 \$204.00
65	05.29.06	St. Joseph Med Center	Urinary Tract Infection		\$642.20 \$175.00
					\$67,162.41

2007 ER Claim Denials for Overtum
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
1		11.22.08	Heart of Lancaster	Migraine		\$698.09 \$362.00
2		02.24.07	Gettysburg Hospital	Weight loss		\$1,016.90
3		08.19.07	Saint Vincent Health	Joint Pain, mult joints		\$4,010.00 \$328.00
4		08.15.07	Mercy Hospital	Abdominal Pain		\$2659.00 \$115.00
5		05.23.07	Indiana Regional Medical Center	Abdominal Pain		\$502.10 \$300.00
6		12.20.06	Saint Vincent Health	Acute Pharyngitis		\$887.00
7		10.01.06	Carlisle Regional Med Center	Dermatitis		\$1,115.00 \$115.00
8		04.03.07	Jameson Memorial Hospital	Lumbago		\$377.34 \$168.00
9		03.31.07	UPMC Horizon	Acute Sinusitis		\$2,635.00 \$330.00
10		07.18.07	Sewickley Valley Hospital	Achilles Tendinitis		\$207.00
11		07.02.06	The Good Samaritan	Pain In Limb		\$287.00 \$182.00
12		11.15.06	Holy Spirit Hospital	Lumbago		\$384.00
13		12.24.06	Phoenixville Hospital	Acute Pharyngitis		\$503.90 \$394.00
14		10.09.06	Westmoreland Regional	Backache		\$1,360.30 \$200.00
15		04.14.07	Ephrata Community Hospital	Impacted Cerumen		\$422.00 \$115.00
16		03.02.07	Frick Hospital	Headache		\$173.00 \$157.00
17		11.16.05	Pinnacle Health Hospital	Backache		\$1,291.20
18		04.20.07	Mount Nitary Medical Center	Backache		\$844.55 \$451.00
19		08.02.07	Jersey Shore Hospital	Abdominal Pain		\$126.00 \$176.00
20		06.19.07	The Reading Hospital	Dermatitis		\$314.00 \$84.00
21		07.11.06	Heart of Lancaster	Headache		\$123.90 \$84.00
22		05.26.07	J C Blair Memorial	Lumbago		\$893.00
23		04.29.07	The Mercy Hospital	Chronic Sinusitis		\$1,101.80 \$696.00
24		05.27.07	The Mercy Hospital	Otitis		\$199.00 \$125.00
25		06.01.07	The Mercy Hospital	Otitis		\$602.10 \$250.00
26		04.26.07	Jameson Memorial Hospital	Acute Pharyngitis		\$329.90 \$250.00
27		05.21.07	St Lukes Allentown	Migraine		\$389.80
28		05.18.07	St Lukes Allentown	Migraine		\$335.80
29		05.24.07	St Lukes Allentown	Migraine		\$335.80 \$160.00
30		05.14.07	St Lukes Allentown	Migraine		\$331.20 \$160.00
31		06.01.07	St Lukes Allentown	Migraine		\$380.80 \$160.00
32		05.15.07	St Lukes Allentown	Migraine		\$381.85 \$160.00
33		11.05.06	Ephrata Community Hospital	Urinary Tract Infection		\$335.80 \$160.00
34		04.18.07	Mount Nitary Medical Center	Chronic Sinusitis		\$393.19 \$157.00
35		04.29.07	Hanover Hospital	Joint Pair- shoulder		\$498.50 \$251.00

2007 ER Claim Denials for Overturn
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
36		06.15.07	Childrens Hospital of Pittsburgh	Acute Pharyngitis		\$633.00
37		10.01.06	St Clair Memorial	Pain In Limb		\$577.00
38		07.24.06	Allegheny General Hosp	Pain In Limb		\$944.00 \$121.00
39		06.05.07	Westmoreland Regional	Sciatica		\$180.00 \$1,093.85
40		05.02.07	Clarton Hospital	Abdominal Pain		\$981.35
41		11.13.06	Ephrata Community Hospital	Other Constipation		\$398.58
42		11.09.06	Evangelica Community Hospital	Abdominal Pain		\$2,230.80 \$248.00
43		07.19.07	Ephrata Community Hospital	Joint Pain-Leg		\$433.00 \$157.00
44		05.22.07	Frick Hospital	Acute Pharyngitis		\$360.00 \$115.00
45		10.17.06	The Medical Center of Beaver	Chronic Sinusitis		\$501.75 \$182.00
46		10.15.06	Lancaster General Hosp	Joint Pain-Leg		\$171.00 \$444.00
47		07.25.07	Altoona Regional Health	Backache		\$149.00 \$2,046.25
48		08.18.06	Conemaugh Memorial	Acute Pharyngitis		\$115.00 \$573.00
49		08.04.07	The Medical Center of Beaver	Joint Pain-shoulder		\$314.00 \$49.00
50		01.06.07	Lancaster Regional Med Center	Headache		\$362.00 \$291.92
51		07.12.07	St Vincent's Health	Pain In Limb		\$2,595.00 \$115.00
52		02.28.07	The Medical Center of Beaver	Chronic Sinusitis		\$168.00 \$182.00
53		08.20.07	Jamesson Memorial Hospital	Vaginitis and Vlivovaginitis		\$407.50
54		03.27.07	Mount Nittany Medical Center	Acute Pharyngitis		\$116.00 \$126.00
55		03.14.07	Williamsport Hospital	Headache		\$253.88 \$138.27
56		07.23.07	Altoona Regional Health	Migraine		\$102.00 \$1,269.18
57		06.20.06	Westmoreland Regional	Headache		\$1,611.35 \$280.00
58		05.29.07	Evangelica Community Hospital	Lumbago		\$129.34 \$145.00
59		12.09.06	York Hospital	Abdominal Pain		\$3,905.00
60		04.12.07	Evangelica Community Hospital	Malaise and Fatigue		\$943.54 \$248.00
61		09.09.06	West Penn Hospital	Joint Pain Left Leg		\$188.60 \$599.00
62		04.30.07	Conemaugh Memorial	Chronic Sinusitis		\$180.00 \$4,475.34
63		08.15.07	Altoona Regional Health	Pain In Limb		\$102.00 \$779.85
64		12.29.06	Pottsville Hospital	Headache		\$204.00
65		12.02.06	Waynesboro Hospital	Migraine		\$246.50 \$100.00
66		04.08.07	Princeton Community Hospital	Joint Pain- multiple		\$144.08 \$290.00
67		09.08.06	Canonsburg General Hospital	Abdominal Pain		\$865.00 \$121.00

2007 ER Claim Denials for Overture
HealthAmerica

#	Name	DOS	Location	Diagnosis	Claim Numbers	Claim Amount
68		08.11.06	Uniontown Hospital	Acute Tonsillitis		\$197.00
69		10.19.06	Meadville Medical Center	Urinary Tract Infection		\$366.82 \$271.00
70		06.09.07	UPMC Bedford	Acute Pharyngitis		\$220.00 \$90.00
71		07.06.06	Benet's Healthcare	Acute Pharyngitis		\$315.00 \$209.37
72		04.09.07	Nyack Hospital	Urethritis		\$947.00 \$298.00
73		05.06.07	Lancaster General Hosp	Backache		\$799.00 \$282.00
74		06.05.07	UPMC Presbeterian	Headache		\$3,415.75
75		07.25.06	Good Samaritan Hospital	Acute URI		\$541.00
76		08.03.07	Armstrong County Memorial	Carbuncle of leg		\$386.30 \$110.00
77		04.11.07	Lewistown Hospital	Scatica		\$110.00 \$202.67
78		01.25.07	Heart of Lancaster	Chemical Dermatitis		\$690.84 \$541.00
79		10.11.06	Hamot Medical Center	Balanoposthitis		\$754.20 \$108.00
80		05.07.06	St Clair Memorial	Cough		\$210.00 \$186.00
81		01.28.07	Lehigh Valley Hospital	Migraine		\$3,541.22 \$200.00
82		07.25.06	St Vincent's Health	Acute Pharyngitis		\$760.00 \$115.00
83		08.16.06	York Hospital	Diarthera		\$350.75
84		08.19.06	Gettysburg Hospital	Acute Pharyngitis		\$406.50
85		01.18.07	Frick Hospital	Abdominal Pain		\$2,885.90 \$280.00
86		04.13.07	Allegheny General Hosp	Chronic Sinusitis		\$530.00 \$121.00
87		04.15.07	The Reading Hospital	Backache		\$496.24
88		02.24.07	Cornelbaugh Memorial	Bronchitis		\$479.30 \$115.00
89		09.27.06	Mount Nittany Medical Center	Abdominal Pain		\$319.00 \$2,095.75
90		07.09.07	Lewistown Hospital	Lumbago		\$110.00 \$180.70
91		07.12.06	Holy Spirit Hospital	Joint Pain Left Leg		\$1,864.00 \$541.00
92		08.15.07	Evangelica Community Hospital	Backache		\$614.84 \$248.00
93		04.23.07	UPMC Passavant	Headache		\$3,427.74 \$330.00
94		06.24.07	M S Hershey Med Center	Cervicitis and Endocervicitis		\$671.80 \$243.00
95		01.13.07	Pinnacle Health Hospital	Abdominal Pain		\$945.00 \$234.00
						\$100,273.44