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Carrier Quality Ratings

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Aetna Health Inc

Accreditation

Accredited plans have been evaluated and graded for quality and results.

Accreditation Type: **NCQA**

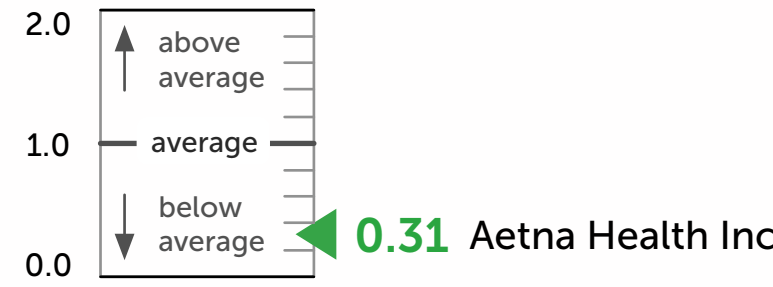
Accreditation Status: **Excellent**

- Excellent:** Meets or exceeds rigorous requirements.
- Commendable:** Meets rigorous requirements.
- Accredited:** Meets basic requirements. Action required for a higher status.
- Provisional:** Meets basic requirements. Significant action required for a higher status.
- Denied:** Does not meet requirements.

Consumer Complaints

How often do members complain about this carrier?

Consumer Complaint Index: **0.31** (below average)



Consumer Complaint Index: This score shows how often plan members complain about their plan, as compared to other plans. 1.0 is the average, so an index lower than 1.0 indicates that a company's complaint counts are lower (better) than average.

One Factor: Premium costs, benefits offered, financial condition, and level of service should all be considered when evaluating a company. Consumers are cautioned against relying only on the Complaint Ratio or the Complaint Index.

Detailed Ratings

Overall



This is the health insurer's accreditation score from NCQA. NCQA evaluates the insurer's quality measures and ongoing improvement.



Access and service



NCQA evaluates how well the insurer provides access to needed care and good customer service. To evaluate these activities, NCQA reviews the insurer's appeals and denials, interviews the insurer's staff and grades the results from the consumer surveys.



Qualified Providers



NCQA evaluates the insurer's efforts to confirm that each doctor is licensed and trained to practice medicine and that the health plan's members are happy with their doctors. To evaluate these activities, NCQA uses records of doctors' credentials, interviews the insurer's staff, and grades the results from consumer surveys.



Staying Healthy



NCQA evaluates the insurer's activities that help people maintain good health and avoid illness. To evaluate these activities, NCQA reviews the insurer's records, grades independently verified clinical data and reviews materials sent to members.



Getting Better



NCQA evaluates health plan activities that help people recover from illness. To evaluate these activities, NCQA reviews the insurer's records and interviews the insurer's staff.



Living with Illness



NCQA evaluates health plan activities that help people manage chronic illness. NCQA grades independently verified clinical data and interviews the insurer's staff.



How is this plan unique or different than other plans?

How the health plan works to make its members healthier

How the health plan works with providers in innovative ways

Examples of innovative approaches to health in this health plan

Millions of members

More than 37 million Mountain Ridge Health members – individuals, families, students, companies and retirees – rely on us. It's no surprise that Mountain Ridge Health has been named the most admired health insurance company by Fortune magazine*.

Affordable health insurance quality and choices

Choose from a range of plans that offer excellent quality. You choose how much to spend on monthly payments versus costs for office visits and other services.

Family coverage

Get a plan for yourself, your spouse and your children. Coverage can include prescription drugs, doctor visits, hospitalization and preventive care services.

Tax advantages

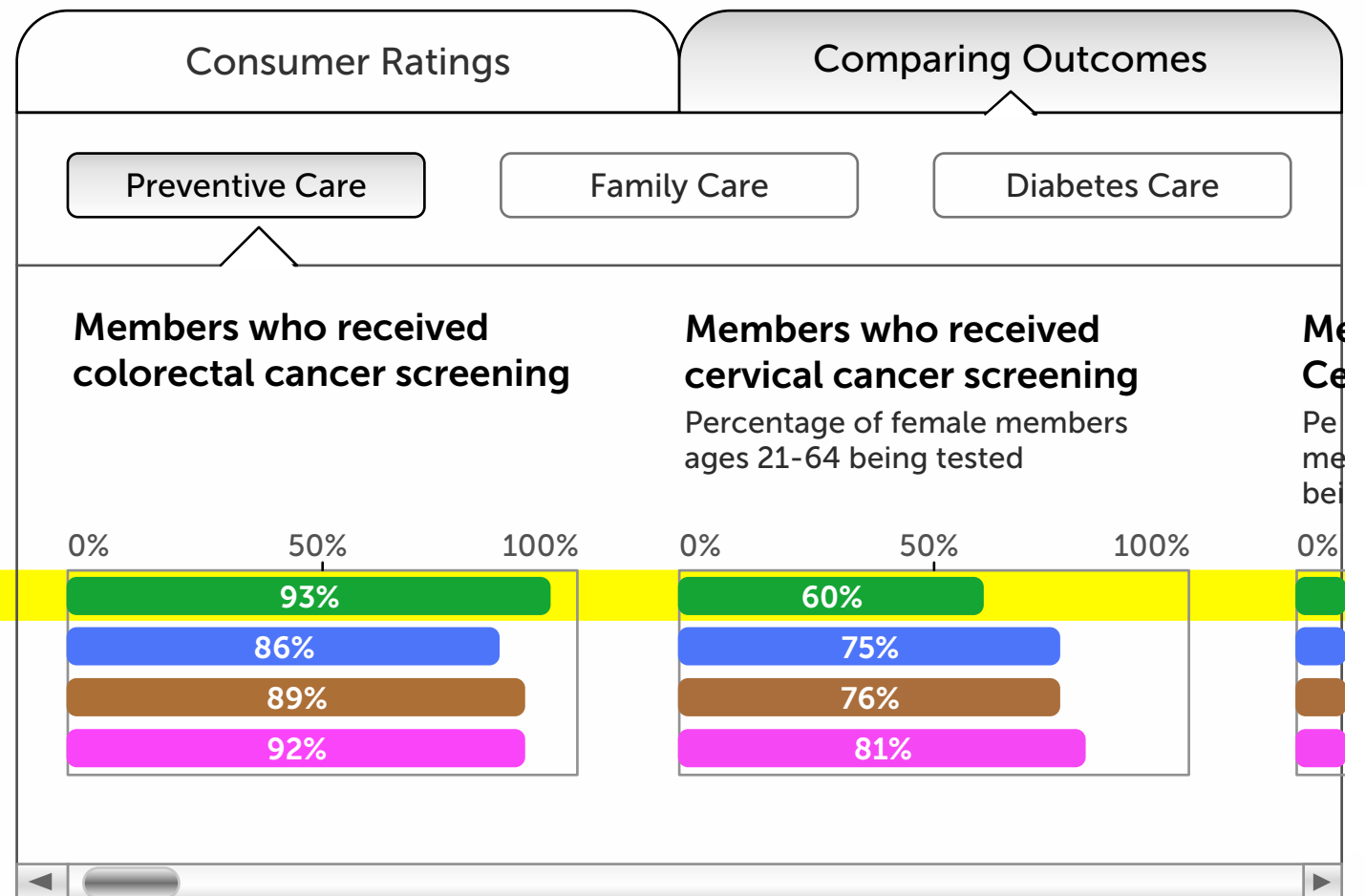
We offer high deductible plans that are compatible with tax-advantaged Health Savings Accounts (HSA). You can contribute money to your HSA tax free. (And that money earns interest tax free.) You use the money to cover qualified medical expenses.

Coverage when you travel

Like to travel? You're covered by a nationwide network of doctors and hospitals that accept Mountain Ridge Health's negotiated fees.

Ratings & Results

NCQA asked plan members of different insurance plans to rate their plans and satisfaction. NCQA also compares the results and outcomes for members.



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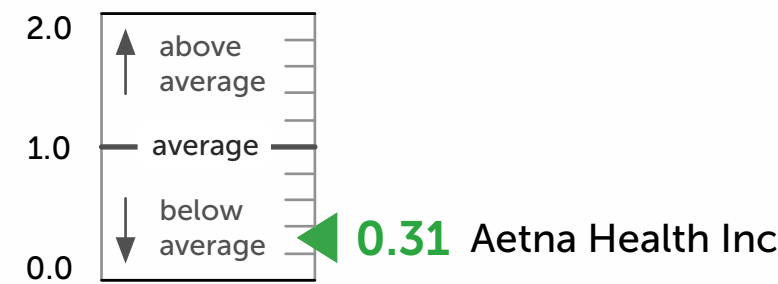
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▶ Detailed Ratings

▼ How is this plan unique or different than other plans?

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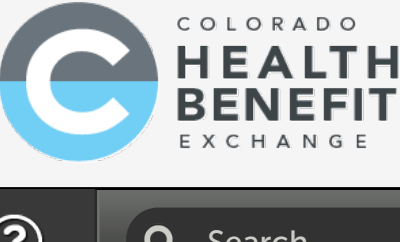
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▶ Ratings & Results



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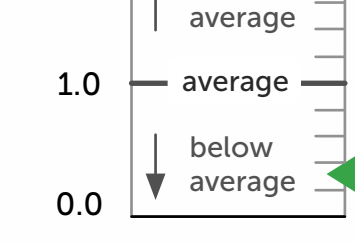
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Detailed Ratings

Overall ★★★★★	This is the health insurer's accreditation score from NCQA. NCQA evaluates the insurer's quality measures and ongoing improvement.	
Access and service ★★★★★	NCQA evaluates how well the insurer provides access to needed care and good customer service. To evaluate these activities, NCQA reviews the insurer's appeals and denials, interviews the insurer's staff and grades the results from the consumer surveys.	
Qualified Providers ★★★★★	NCQA evaluates the insurer's efforts to confirm that each doctor is licensed and trained to practice medicine and that the health plan's members are happy with their doctors. To evaluate these activities, NCQA uses records of doctors' credentials, interviews the insurer's staff, and grades the results from consumer surveys.	
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How the health plan works to make its members healthier:

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Tax advantages
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Coverage when you travel
Like to travel? You're covered by a nationwide network of doctors and hospitals that accept Mountain Ridge Health's negotiated fees.

Robust coverage, competitive costs
We offer plans with valuable features, which may include:

- An excellent combination of quality coverage and competitively priced premiums
- The freedom to see doctors whenever you need to – without referrals
- Coverage for preventive care, prescription drugs, doctor visits, hospitalization and immunizations
- No copayments for well-women exams when you visit a network provider
- No claim forms to fill out when you use a network provider
- National provider networks offer you a vast selection of part

Health Savings Accounts (HSAs)
Many of our high-deductible plans are health savings account (HSA) compatible. That means you pay lower premiums. An HSA is a personal account that lets you pay for medical expenses with tax-advantaged funds. When you make withdrawals from your account to pay for health care expenses, they're tax free.

How the health plan works with providers in innovative ways:

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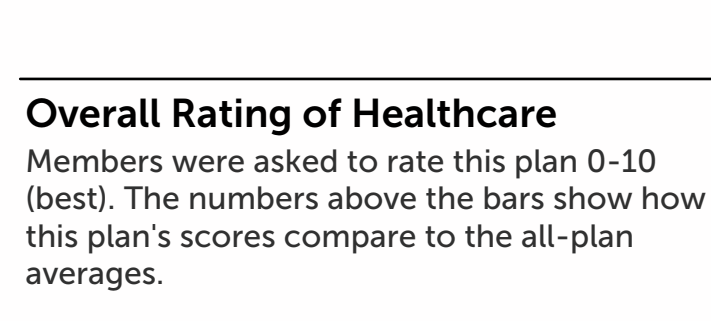
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Consumer Ratings

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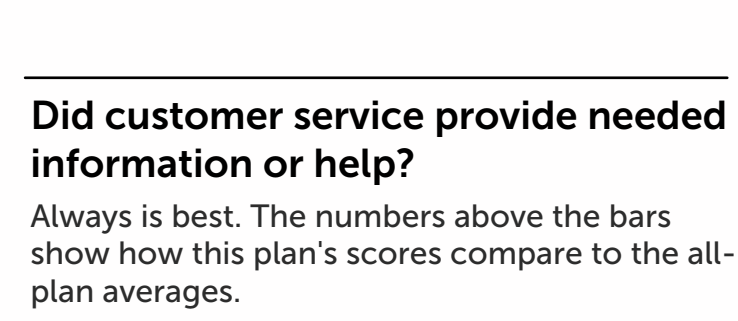
Overall Rating of Healthcare

Members were asked to rate this plan 0-10 (best). The numbers above the bars show how this plan's scores compare to the all-plan averages.



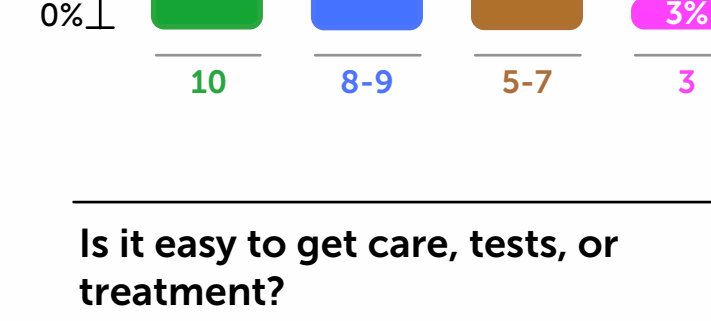
Did customer service provide needed information or help?

Always is best. The numbers above the bars show how this plan's scores compare to the all-plan averages.



Is it easy to get care, tests, or treatment?

Always is best. The numbers above the bars show how this plan's scores compare to the all-plan averages.



Comparing Outcomes

NCQA measures compare the results and outcomes for plan members for different insurance companies.

