



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Market Conduct Report

of

### Aetna Life Insurance Company

May 3, 2024

From March 15, 2024 through April 24, 2024, the Market Conduct Division of the Connecticut Insurance Department examined the utilization review practices of Aetna Life Insurance Company (the Company), using a sample period of January 1, 2022 through December 31, 2022. The examination was limited to Connecticut enrollees.

Aetna Life Insurance Company has its home office in the State of Connecticut and is licensed as a utilization review entity in the State of Connecticut under license number 200000120. By authority granted under §38a-591 of the Connecticut General Statutes, this examination was conducted by Market Conduct examiners of the State of Connecticut Insurance Department (the Department) at the Department's offices in Hartford, Connecticut.

The purpose of the examination was to evaluate the Company's utilization review practices in the State of Connecticut. From a listing of utilization reviews performed by the Company, the examiners reviewed one hundred ninety-six (196) sample files, which included complaints and approved, denied and appeal certifications during the examination period.

The Department's findings are as follows:

- The examiners verified that one (1) appeal determination was not made within the required 30 days of the receipt of the request for review, upon the receipt of all information reasonably required to make appeal determinations.
- The examiners verified that one (1) determination not to certify care failed to provide the information in order to access the MCG criteria of such health carrier's Internet web site in order to access the clinical criteria online.
- The examiners verified that in one (1) determination letter not to certify care there was incorrect information in the documentation provided in order to review the respective weblink.

It is recommended that the Company review its policies and procedures to ensure that appeal determinations are made within the 30-day requirement, and applicable information be contained within the determinations not to certify care in order to access the clinical criteria online, as required by statute.

It is further recommended that the Company provide a link to the clinical criteria that is unbroken, thereby providing easier access for the member to obtain the clinical criteria.

[www.ct.gov/cid](http://www.ct.gov/cid)

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Affirmative Action/Equal Employment Opportunity Employer



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

-----X  
 IN THE MATTER OF : DOCKET MC 24-58  
 Aetna Life Insurance Company :  
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### STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between Aetna Life Insurance Company and the State of Connecticut Insurance Department by and through Andrew N. Mais, Insurance Commissioner (“Insurance Commissioner”) to wit:

I

WHEREAS, pursuant to a market conduct examination, the Insurance Commissioner alleges the following with respect to Aetna Life Insurance Company:

1. Aetna Life Insurance Company, hereinafter referred to as Respondent, is domiciled in the State of Connecticut and is licensed to transact the business of a utilization review entity in the State of Connecticut under license number 200000120.
2. From March 15, 2024 through April 24, 2024, the Department conducted an examination of Respondent’s utilization review practices in the State of Connecticut covering the period from January 1, 2022 through December 31, 2022.
3. During the period under examination, Respondent failed to establish practices and procedures to ensure compliance with statutory requirements for:
  - a. in one instance, notification of an appeal determination within 30 days of the receipt of the request for review, upon the receipt of all information reasonably required to make appeal determinations.
  - b. in two instances, providing adequate information in the determination letters for the website to be reviewed.
4. The conduct as described above violates §38a-591b and §38a-591d of the Connecticut General Statutes, and §38a-591-8 of the Regulations of Connecticut State Agencies and constitutes cause for the imposition of a fine or other administrative penalty under §38a-591k of the Connecticut General Statutes.

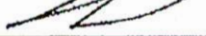
II

1. WHEREAS, Respondent admits to the allegations contained in paragraphs three and four of Article I of this Stipulation; and
2. WHEREAS, Respondent agrees to review its utilization review practices and procedures and correct those identified as concerns during the market conduct examination, as described in the Examination of Utilization Review Practices Report and this Stipulation, and bring them into immediate compliance with Connecticut Statutes; and
3. WHEREAS, Respondent agrees to provide the Insurance Commissioner with a full report of finding and a summary of actions taken to comply with the requirements of paragraph two of this section within ninety (90) days of the date of this document; and
4. WHEREAS, Respondent, being desirous of terminating this proceeding without the necessity of a formal proceeding or further litigation, does consent to the making of this Final Order and voluntarily waives:
  - a. any right to a hearing; and
  - b. any requirement that the Insurance Commissioner's decision contain a statement of findings of fact and conclusion of law; and
  - c. any and all rights to object to or challenge before the Insurance Commissioner or in any judicial proceeding any aspect, provision or requirement of this Stipulation.
5. WHEREAS, Respondent agrees to pay a fine in the amount of \$10,500.00 for the violations described herein.

NOW THEREFORE, upon the consent of the parties, it is hereby ordered and adjudged:

1. That the Insurance Commissioner has jurisdiction of the subject matter of this administrative proceeding.
2. That Respondent is fined the sum of Ten Thousand Five Hundred Dollars (\$10,500.00) for the violations herein above described.

AETNA LIFE INSURANCE COMPANY

BY:   
(Representative of Utilization Review Entity)

CERTIFICATION

The undersigned deposes and says that he/she has duly executed this Stipulation and Consent Order on this 10th day of July 2024 for and on behalf of Aetna Life Insurance Company that he/she is the Vice President and Secretary of such company, and he/she has authority to execute and file such instrument.

BY:  \_\_\_\_\_

State of Connecticut

County of Hartford

Personally appeared on this 10th day of July 2024,  
Edward C. Lee signer and sealer of the foregoing Stipulation and Consent Order, acknowledged same to be his/her free act and deed before me.

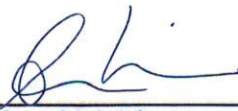
  
\_\_\_\_\_  
Notary Public/Commissioner of the Superior Court

**KATRINA COFFEY**  
**NOTARY PUBLIC**  
My Commission Expires Feb. 28, 2027

*Section Below To Be Completed by State of Connecticut Insurance Department*

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Dated at Hartford, Connecticut this 16th day of July 2024.

  
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Andrew N. Mais  
Insurance Commissioner