



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Market Conduct Report

of

OptumRX, Inc.

August 11, 2025

From January 15, 2025 through April 22, 2025, the Market Conduct Division of the Connecticut Insurance Department examined the utilization review practices of OptumRX, Inc. (the Company), using a sample period of February 1, 2023 through December 31, 2023. The examination was limited to Connecticut enrollees.

OptumRX, Inc. has its home office in the State of California and is licensed as a utilization review entity in the State of Connecticut under license number 2398389. 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 twenty-two (122) sample files, which included complaints and approved and denied certifications during the examination period.

The Department's findings are as follows:

- The examiners verified that three (3) determinations letters not to certify care did not reflect forty-eight hours after the health carrier receives such request or seventy-two hours after such health carrier receives such request if any portion of such forty-eight-hour period falls on a weekend regarding an urgent care request.
- The examiners verified that five (5) sample files concerning a determination not to certify care did not provide the requisite forty-five (45) calendar days after the date of receipt of the notice to provide the specified information.
- The examiners verified that six (6) determinations not to certify care failed to display the applicable criteria of such health carrier's Internet web site in order to access the clinical criteria online.

It is recommended that the Company review its policies and procedures to ensure that proper Connecticut external appeal language is provided for determinations not to certify care, to afford forty-five calendar days to provide the specified information before rendering a determination, and that a rule, guideline, protocol or other similar criterion of such health

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carrier's Internet web site is available to be viewed in determinations not to certify care, as required by statute.

It is further recommended that the Company modify its determination letters not to certify care so that accessing the clinical criteria through the Company's web link notes the appropriate steps that must be executed before an individual reaches the page to search for the specific clinical criteria.



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

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IN THE MATTER OF :
OptumRX, Inc. :
-----X

DOCKET MC 25-67

STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between OptumRX, Inc. 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 OptumRX, Inc.:

1. OptumRX, Inc., hereinafter referred to as Respondent, is domiciled in the State of California and is licensed to transact the business of a utilization review entity in the State of Connecticut under license number 2398389.
2. From January 15, 2025 through April 22, 2025, the Department conducted an examination of Respondent's utilization review practices in the State of Connecticut covering the period from February 1, 2023 through December 31, 2023.
3. During the period under examination, Respondent failed to establish practices and procedures to ensure compliance in all instances with statutory requirements for:
 - a. responding to an urgent care request within forty-eight hours after the health carrier receives such request or seventy-two hours after such health carrier receives such request if any portion of such forty-eight-hour period falls on a weekend regarding an urgent care request;
 - b. providing forty-five days after the date of receipt of the notice to provide the specified information;
 - c. providing a reference from a web link to access the clinical criteria online;
4. The conduct as described above violates §38a-591b, §38a-591d and §38a-591e 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 neither admits nor denies 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.

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 described.

OPTUMRX, INC.

BY: William J. Ottum
(Representative of Utilization Review Entity)

CERTIFICATION

The undersigned deposes and says that he/she has duly executed this Stipulation and Consent Order on this 2nd day of October 2025 for and on behalf of OptumRX, Inc. that he/she is the General Counsel of such company, and he/she has authority to execute and file such instrument.

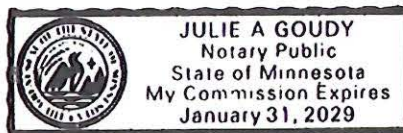
BY: William J. Otteson

State of Minnesota

County of Hennepin

Personally appeared on this 2nd day of October 2025,
William J. Otteson signer and sealer of the foregoing Stipulation and Consent Order,
acknowledged same to be his/her free act and deed before me.

Julie A. Goudy
Notary Public/Commissioner of the Superior Court



Section Below To Be Completed by State of Connecticut Insurance Department

Dated at Hartford, Connecticut this 10th day of October 2025.

Andrew N. Mais
Andrew N. Mais
Insurance Commissioner