



Karen Weldin Stewart, CIR-ML  
Commissioner

Delaware Department of Insurance

## ***A Response from Your Insurance Commissioner***

The News Journal recently published an *Opinion* about my failure to assist a family that was trying to receive authorization for a medical test. The *Opinion* criticizes my office for not publicly responding to the physician's request to investigate Blue Cross and Blue Shield of Delaware (News Journal Opinion Friday, March 26, 2010).

I want to assure residents and the medical community in Delaware that my office initiated actions to immediately investigate the physician and patient concerns once the complaint was filed with our department. Please be aware that in recent months my office has been in continuous discussions with various physician groups to discuss their concerns with the insurance community and restrictions placed upon them to provide medical care. During these meetings the physicians have identified a number of issues that they continue to struggle with the insurance community when trying to provide high quality care to residents of Delaware. Under the direction of my Deputy Commissioner, Gene Reed, a task force within the department has been meeting to discuss these issues identified by the physicians.

Under state law, our department may conduct market conduct examinations of any licensed carrier whenever there are quality of care issues due to questionable business practices used by the licensed healthcare carriers. These physician groups have provided Deputy Commissioner Reed with a number of questions that he and his market conduct team are preparing for targeted market conduct examinations of the healthcare insurance companies licensed in Delaware.

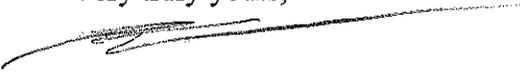
Due to the increase in the number of consumer complaints that have been filed with the Commissioner's Office this past week, Deputy Commissioner Reed will supervise a market conduct (investigative) exam for Aetna, Coventry and Blue Cross & Blue Shield of Delaware. In addition to the traditional market conduct examination team, I have directed that medical professionals be included in the state's investigation team.

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To ensure Delawareans who are enrolled with Blue Cross and Blue Shield of Delaware that they have access to quality medical care, Blue Cross and Blue Shield of Delaware has agreed to eliminate pre-authorization denials for high tech radiology services until the market conduct examination is complete and the findings have been reviewed by the department.

Additionally, my office will direct each licensed healthcare carrier to prepare and submit to the Commissioner's Office revised procedures to expedite the appeal process for *all* denied medical services.

Very truly yours,



Karen Weldin Stewart, CIR-ML  
Delaware Insurance Commissioner