UnitedHealth to Close Database, Settled Suit

BY MARY ELLEN SCHNEIDER
New York Bureau

A s part of an agreement with New York Attorney General Andrew Cuomo, UnitedHealth Group has agreed to shut down a national billing database used to determine reimbursments to members who use out-of-network medical services.

The billing database, which is operated by the UnitedHealth Group (UHG) subsidiary Ingenix Inc., will be replaced with a new, independent database run by a qualified nonprofit organization. Under the terms of the agreement, UHG will pay $50 million to help establish the new database. In addition, the nonprofit organization will develop a public Web site where consumers can research—before seeking services—how much they may be reimbursed for common out-of-network medical services in their area.

Aetna, the nation’s third-largest insurer, also has entered into an agreement with the New York attorney general to abandon its use of the Ingenix billing database in favor of the new one. Aetna also will contribute $20 million over 5 years for the creation of the new database.

In February 2009, Aetna reached an agreement with the New York Attorney General’s office to pay $5.1 million to reimburse patients and physicians for claims involving out-of-network care.

The settlement addresses charges that Aetna understated patient health insurance claims between 1998 and 2008 by more than $5 million. Aetna will now pay back the students, and in some cases, their physicians, for the underpayments made by more than $5 million. Aetna will now pay $5 million to establish the new database.

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