

External Reviews and Appeals to Director 2014
Illinois Department of Insurance

External Review Requests Closed in 2014

Claim Service Approved Prior to IRO review	74
Federal Process	14
Request Incomplete	285
Ineligible	546
Completed	483
Total	1402

Break-down of Completed Reviews by Outcome

Overtured	166
Partial	13
Upheld	304
Total	483

Break-down of Completed Reviews by Type

Experimental/Investigational	102
Medical Necessity, pre-ex or rescission	381
Total	483

Break-down of Completed Reviews by Status

Expedited	130
Standard	353
Total	483

Appeals to Director in 2014

Arbitrary & Capricious	6
Not Arbitrary & Capricious	11
Total	17

Arbitrary and Capricious Finding Results

Paid by Carrier without further review	2
Director finding upheld by 2nd IRO	1
Director finding overturned by 2nd IRO	3
Total	6

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