HEALTH INSURANCE BALANCE BILLING ARBITRATION

Annual Report



State Corporation Commission
Bureau Of Insurance

July 2023



SCOTT A. WHITE
COMMISSIONER OF INSURANCE
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

P.O. BOX 1157 RICHMOND, VIRGINIA 23218

1300 E. MAIN STREET RICHMOND, VIRGINIA 23219

TELEPHONE: (804) 371-9741 scc.virginia.gov

July 1, 2023

The Honorable Richard L. Saslaw Chair, Senate Commerce and Labor Committee Senate of Virginia

The Honorable Janet D. Howell Co-Chair, Senate Finance and Appropriations Committee Senate of Virginia

The Honorable George L. Barker Co-Chair, Senate Finance and Appropriations Committee Senate of Virginia

The Honorable Kathy J. Byron Chair, House Commerce and Energy Committee Virginia House of Delegates

The Honorable Barry D. Knight Chair, House Appropriations Committee Virginia House of Delegates

Dear Senator Saslaw, Senator Howell, Senator Barker, Delegate Byron, and Delegate Knight:

Pursuant to § 38.2-3445.02 I of the Code of Virginia and on behalf of the State Corporation Commission, the Bureau of Insurance has prepared this annual report summarizing the health insurance balance billing dispute resolution information provided by the arbitrators to the Bureau. In addition to being filed with your office, this report will be posted on the Commission's website.

Respectfully submitted,

Scott A. White

Commissioner of Insurance

Executive Summary

On behalf of the State Corporation Commission (Commission), the Bureau of Insurance (Bureau) has prepared this annual report summarizing the health insurance balance billing dispute resolution information it received from arbitrators as it relates to disputes between health care providers and health insurance carriers, as required by § 38.2-3445.02 I of the Code of Virginia (Code). This report covers the period June 1, 2022, through May 31, 2023.

The Bureau received 246 arbitrator decisions. 1 Key highlights include the following:

- Of the arbitration decisions rendered:
 - o 63.8%, or 157, were decided in favor of the health carrier, and
 - o 36.2%, or 89, were decided in favor of the provider.
- Sixty-nine percent of the decisions rendered in the emergency medicine specialty were decided in favor of health carriers, while fifty-eight percent of the decisions rendered in the plastic and reconstructive surgery specialty were decided in favor of providers.
- The average amount awarded per claimant by specialty area was \$571 in emergency medicine and \$14,457 for plastic and reconstructive surgery.
- 80.5% of the decisions involved emergency medicine, and 19.5% involved plastic and reconstructive surgery. None involved the anesthesia specialty, down from 36.8% in the prior reporting period.
- Decisions were rendered on behalf of seven provider practices. Eight carriers within five carrier groups were named in the decisions.

Scope of Report

Effective January 1, 2021, §§ 38.2-3445 through 38.2-3445.2 of Article 6, Chapter 34 of Title 38.2 of the Code of Virginia (collectively, "Balance Billing Law") prohibits the balance billing of enrollees by out-of-network health care providers for emergency services, and by out-of-network providers of surgical or ancillary services at in-network facilities for nonemergency services, for any amount other than the enrollee's applicable health plan cost-sharing requirements.

When a health care provider disputes the amount to be paid by the health carrier for services rendered to an enrollee, the provider and the health carrier are required to make a

¹ Appendix A contains information for each resolved arbitration during the reporting period.

good faith effort to reach a resolution on the reimbursement amount. If the health carrier and the provider cannot agree on a commercially reasonable payment amount, either party may seek to resolve the dispute through arbitration. The decisions of the arbitrators are reported to the Bureau.²

On behalf of the Commission, the Bureau has prepared this annual report summarizing the health insurance balance billing dispute resolution information received from arbitrators, as required by § 38.2-3445.02 I of the Code of Virginia (Code):

I. The Commission shall prepare an annual report summarizing the dispute resolution information provided by arbitrators, including information related to the matters decided through arbitration as well as the following information for each dispute resolved through arbitration: the name of the carrier, the name of the health care provider, the health care provider's employer or the business entity in which the provider has an ownership interest, the health care facility where the services were provided, and the type of health care services at issues.

The report must be posted on the Commission's website and submitted to the Chairs of the House Committee on Labor and Commerce and Committee on Appropriations and the Senate Committee on Commerce and Labor and Committee on Finance and Appropriations annually by July 1. This report covers the reporting period June 1, 2022, through May 31, 2023.

Reported Decisions

For this reporting period, arbitrators rendered 246 decisions. The decisions were limited to two specialty areas: emergency medicine and plastic and reconstructive surgery. There were no arbitrations decided for the anesthesia specialty area, down from 36.8% of total arbitration decisions in the previous reporting period.

All the decisions pertained to medical and osteopathic doctors.

For comparison purposes, the following table shows the specialty areas with reported decisions over the past three years.

Specialty Areas with Reported Decisions 2021 - 2023						
Specialty Area 2021 2021 2022 2022 2023 2023 Counts % Counts % Counts %						
Emergency Medicine	2	66.7%	432	60.9%	198	80.5%
Anesthesia	1	33.3%	261	36.8%	0	0.0%
Plastic and Reconstructive Surgery	0	0.0%	16	2.3%	48	19.5%
Total	3	100.0%	709	100.0%	246	100%

² § 38.2-3445.02. Arbitration (virginia.gov)

The following table shows the total number of decisions, and the percentage of decisions received by specialty area and outcome.

Plan v Provider Outcomes Arbitrations Decided 6-1-2022 to May-31-2023				
Specialty Area	Total # Decided	# Decided in Plan's Favor	# Decided in Provider's Favor	
Emergency Medicine	198	137 (69.2%)	61 (30.8%)	
Anesthesia	0	0 (0%)	0 (0%)	
Plastic and Reconstructive Surgery	48	20 (41.7%)	28 (58.3%)	
Total	246	157 (63.8%)	89 (36.2%)	

Note: For the purposes of this table, a "plan" is a health insurance carrier or self-funded group health plan that opted into the balance billing protections for their enrollees.

Difference between Initial Offer and Final Settlement Amounts

The following table provides aggregate information on the variation between the initial offer and the amount final settlement award.

Average Per Claimant Offer v. Award Arbitrations Decided 6-1-2022 to May-31-2023				
Specialty Area	Pre-Arbitrat Per Claim	Avg Amount Awarded Per		
	Providers	Plans	Claimant	
Emergency Medicine	\$1,000	\$211	\$579	
Anesthesia	0	0	0	
Plastic and Reconstructive Surgery	\$20,072	\$2,823	\$14,457	

Distribution among carriers and carrier groups

Eight carriers within five carrier groups were named in the decisions. Among these five, one group received 195 (79.3%) of the arbitration decisions. The next four carrier groups received 29 (11.8%), 17 (6.9%), 4 (1.6%) and 1 (0.4%) of the arbitration decisions.

Conclusion

This annual report summarizes the health insurance balance billing dispute resolution information provided to the Bureau by the arbitrators. Among the key highlights are these:

The Bureau received 246 arbitrator decisions. Of the 246 decisions, 80.5% were for the emergency medicine specialty area and 19.5% were for the specialty of plastic and reconstructive surgery. In addition, 63.8%, were decided in favor of the health carrier, and 36.2%, were decided in favor of the provider. The average amount awarded per claimant by

specialty area was \$571 in emergency medicine and \$14,457 for plastic and reconstructive surgery.

Appendix A includes information on each resolved arbitration during the reporting period.

The Bureau's July 2022 report can be found at <u>Health Insurance Balance Billing Arbitration Report for 2022 – July 1, 2022 (virginia.gov)</u>.

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Health Plans of Virginia	Renee Miranda	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem HealthKeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem HealthKeepers	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem HealthKeepers	Mark Smith	Lake Spring Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
United Healthcare Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Daniel Sapp	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Holbert Hodges	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Cigna Health and Life Insurance Company	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Bruner	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Daniel Sapp	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Medical Center	Emergency Medicine
Cigna Health and Life Insurance Company	Kevin Draper	Wildwood Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Bruner	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Zachary Williams	Lake Spring Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Earl Johnson	Dominion Surgical Associates LLC	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	John Evett	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Healthkeepers	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Vineet Mehan	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Eliza Jacob	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Holbert Hodges	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Cigna Health and Life Insurance Company	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Cigna Health and Life Insurance Company	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Karl Kletzing	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	John Evett	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Robert Jolley, Jr.	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Steven Pasternak	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Theresa Forty	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Healthkeepers	Lauren McGee	Western Virginia Regional Emergency Physicians	Russell County Hospital	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Cigna Health and Life Insurance Company	Ryan Curfiss	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Jeremy Webb	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Shari Del Do	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Health Plans of Virginia	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Ankur Fadia	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Shari Del Do	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Healthkeepers	John Evett	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
United Healthcare Insurance Company	Marwan Khalifeh	Reconstructive Institute	INOVA Hospital - Loudoun	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Amer Saba	Elite Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Cecilia Hansen	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Healthkeepers	Chad Mosby	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Chad Mosby	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Cigna Health and Life Insurance Company	Amer Saba	Elite Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Chad Mosby	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
UHC of the River Valley	Conner Graham	Western Virginia Regional Emergency Physicians	Johnston Memorial Hospital	Emergency Medicine
Cigna Health and Life Insurance Company	Deonza Thymes	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Eliza Jacob	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Gregory Lamb	Ingleside Emergency Group, LLC	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	David Ison	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Health Plans of Virginia	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Adam Hamidi	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	David Bradley	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Gregory Lamb	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	James Newton	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Bryan Clark	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Joel Stern	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Bryan Clark	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Karl Kletzing	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	John Stadnyk	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Daniel Sapp	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
United Healthcare	Amer Saba	Elite Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	John Skarda	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Health Plans of Virginia	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	James Newton	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Ankur Fadia	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Karl Kletzing	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Bruner	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	John Evett	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
CareFirst Blue Choice	Earl Johnson	Dominion Surgical Associates LLC	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Chad Mosby	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Joel Stern	Western Virginia Regional Emergency Physicians	LewisGale Medical Center	Emergency Medicine
Cigna Health and Life Insurance Company	Navin Singh	NOVA Reconstructive Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Navin Singh	NOVA Reconstructive Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Madelyn O'Leary	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	John Grimsley	Vantage Hospitalists Group, LLC	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	John Bollig	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Smith	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Daniel Ross	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Steve Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Chad Mosby	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Health Plans of Virginia	Khaled Said	Kingsford Emergency Group	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Stanley Grover	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Theresa Forty	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Karl Kletzing	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Health Plans of Virginia	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Jane Weisman	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Afolabi Akinpelu	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	James Newton	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
United Healthcare Insurance Company	John Grimsley	Vantage Hospitalists Group, LLC	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Amer Saba	Elite Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Karl Kletzing	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Christopher Bruner	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Chad Mosby	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Smith	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Afolabi Akinpelu	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Ethan Freeborn	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Ankur Fadia	Ingleside Emergency Group, LLC	LewisGale Hospital-Montgomery	Emergency Medicine
United Healthcare Insurance Company	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Christopher Smith	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	John Evett	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Health Plans of Virginia	Joel Stern	Western Virginia Regional Emergency Physicians	Norton Community Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	James Newton	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Bryan Clark	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Cigna Health and Life Insurance Company	Lincoln Ropp	Western Virginia Regional Emergency Physicians	Johnston Memorial Hospital	Emergency Medicine
Anthem Health Plans of Virginia	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Deonza Thymes	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Health Plans of Virginia	Jane Weiseman	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Sagar Patal	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Navin Singh	NOVA Reconstructive Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Earl Johnson, MD	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Afolabi Akinpelu	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine
Anthem Healthkeepers	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Bryan Clark	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Sagar Patal	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
United Healthcare Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Christopher Bruner	Western Virginia Regional Emergency Physicians	Norton Community Hospital at Lonesome Pine	Emergency Medicine
Anthem Healthkeepers	Jane Weiseman	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Daniel Sapp	Lake Spring Emergency Group	Lewis Gale Blue Hills Emergency Center	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Healthkeepers	Ankur Fadia	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
United Healthcare Insurance Company	Navin Singh	NOVA Reconstructive Surgery	INOVA Loudoun Hospital	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Robert Jolley, Jr.	Western Virginia Regional Emergency Physicians	Norton Community Hospital at Lonesome Pine	Emergency Medicine
Anthem Healthkeepers	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Jane Weiseman	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Puneet Chopra	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Daniel Ross	Western Virginia Regional Emergency Physicians	Lee County Community Hospital-ICP	Emergency Medicine
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Jane Weiseman	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Healthkeepers	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Healthkeepers	Corey Heitz	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
CareFirst Blue Choice	Megan Condrey	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Erin Dove	Kingsford Emergency Group	LewisGale Hospital-Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Holbert Hodges	Western Virginia Regional Emergency Physicians	Norton Community Hospital Campus of Lonesome Pine	Emergency Medicine
Anthem Healthkeepers	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Thomas Bolton	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital-Alleghany	Emergency Medicine
Anthem Healthkeepers	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital-Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Susan Lessner- Boesler	Lake Spring Emergency Group	Blue Hill Emergency Center	Emergency Medicine
Cigna Health and Life Insurance Company	Saqib Shah	Western Virginia Regional Emergency Physicians	LewisGale Hospital-Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Healthkeepers	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	James Newton	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
Anthem Health Plans of Virginia	Erin Dove	Kingsford Emergency Group	LewisGale Hospiral - Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Cecilia Hansen	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Healthkeepers	Brian Ekey	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Healthkeepers	Thomas Bolton	Lake Spring Emergency Group	Cave Spring Emergency Center	Emergency Medicine
United Healthcare Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA - Fairfax	Plastic and Reconstructive Surgery
Optimum Choice	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Joel Stern	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Healthkeepers	Harvey Madonick	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Healthkeepers	Thomas Bolton	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Healthkeepers	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital - Pulaski	Emergency Medicine
United Healthcare Insurance Company	Vineet Mehan	Merrifield Plastic Surgery	INOVA - Fairfax	Plastic and Reconstructive Surgery
CareFirst Blue Choice	Earl Johnson	Dominion Surgical Specialists	INOVA - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Laura Harvey	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	John Bollig	Kingsford Emergency Group	LewisGale Hospital - Pulaski	Emergency Medicine
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Holbert Hodges	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Health Plans of Virginia	Bryan Clark	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Healthkeepers	Chad Mosby	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine

Name of Non-initiating Party	Initiating Party	Name of Employer or Practice Group	Location of Contested Services	Specialty
Anthem Healthkeepers	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Health Plans of Virginia	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
CareFirst Blue Choice	Earl Johnson	Dominion Surgical Specialists	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Healthkeepers	Saqib Shah	Kingsford Emergency Group	LewisGale Hospital - Pulaski	Emergency Medicine
Anthem Healthkeepers	Ethan Freeborn	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Gregory Lamb	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
United Healthcare Insurance Company	Marwan Khalifeh	NOVA Reconstructive Surgery	INOVA Loudoun Hospital	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Afolabi Akinpelu	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Anthem Healthkeepers	Edmund Sciullo	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Healthkeepers	Jane Weiseman	Wildwood Emergency Group	LewisGale Hospital - Montgomery	Emergency Medicine
Anthem Healthkeepers	Daniel Sapp	Lake Spring Emergency Group	LewisGale Medical Center	Emergency Medicine
Anthem Health Plans of Virginia	Khaled Said	Ingleside Emergency Group, LLC	LewisGale Hospital - Alleghany	Emergency Medicine
Anthem Health Plans of Virginia	Kofi Gyebi	Western Virginia Regional Emergency Physicians	Lonesome Pine Hospital-ICP	Emergency Medicine
Cigna Health and Life Insurance Company	Benjamin Davidson	Kingsford Emergency Group	LewisGale Hospital - Pulaski	Emergency Medicine
Cigna Health and Life Insurance Company	Vineet Mehan	Dominion Plastic Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Cigna Health and Life Insurance Company	Navin Singh	NOVA Reconstructive Surgery	INOVA Hospital - Fairfax	Plastic and Reconstructive Surgery
Anthem Health Plans of Virginia	Stanley Grover	Western Virginia Regional Emergency Physicians	Smyth County Community Hospital	Emergency Medicine