

2009 Survey Medicare / Managed Care

Data in the Report is all Sample Data

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DATE EFFECTIVE: APRIL 1, 2009

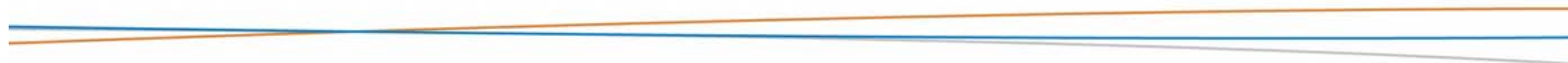
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Introduction

For over ten years, Compensation Consulting Services has been a leading provider of compensation data to the insurance industry. To better serve the needs of organizations that develop and manage health insurance plans, we have expanded our compensation surveys to include a comprehensive survey of Medicare and Managed Care jobs and those roles that provide ongoing support to these positions.

Compensation Consulting Services presents the results from The 2009 Medicare/Managed Care Survey, which focuses on cash compensation, pay practices, and benefits. Competitive pay practices and information have been submitted from twenty-one companies participating in this year's survey.

Survey Details	2009
Participants in the survey	21
Number of employees represented	45,633
Number of jobs surveyed	336
Number of jobs meeting Confidentiality Guidelines	124
Effective Date of Salaries	April 1, 2009

Following the completion of the data collection and analysis process, data cleaning tests were conducted which validated the appropriateness of received responses. When necessary, participants have been contacted by consultants to review position matches, discuss related data concerns, and to clarify responses to survey questions.

To assure provision of meaningful pay data the data screening process also includes measuring reported data for variability of the data point range (from the highest and lowest data points within the distribution) to the mean. Data reflects a normal distribution around the mean value when better than 95% of the data points fall within + or - 2 Standard Deviations.

All jobs for which there are fewer than 4 reporting companies overall, data will not be shown within the final report.

Introduction *(continued)*

Analysis of the survey data received, after cleaning for apparent abnormal and outlier values, indicates a normal distribution of data to the respective mean as follows:

99.34% of the survey data falling **below** the survey mean is within -2 standard deviations of the mean.

96.37% of the survey data falling **above** the survey mean is within +2 standard deviations of the mean.

95.71% of survey data falls within +/- 2 std dev of survey mean.

Data presented in this survey report, on average, reflects a normal pattern of pay distribution to the mean.

Confidentiality Guidelines

To ensure all pay data is kept confidential and no individual company's pay data can be determined from reported data, Compensation Consulting Services adheres to the following procedures in accordance with company policy or CCS' Confidentiality Guidelines.

- A minimum number of four (4) organizations, reporting pay information for four (4) or more employees collectively, must be available for each job being reported in this report. For each special data cut (industry, company size, or location cuts) a minimum of four (4) organizations, reporting pay information for four (4) or more employees collectively, must be reporting data to be provided in the survey results.
- Individual company data will only be seen by associates of Compensation Consulting Services (CCS), and no individual company data in our possession will be shared or presented to any other person or organization outside of CCS.
- Hyphens are displayed when insufficient data is available for the display. Jobs with insufficient data are not reported.
- Participant data is at least three months old.



Participant List

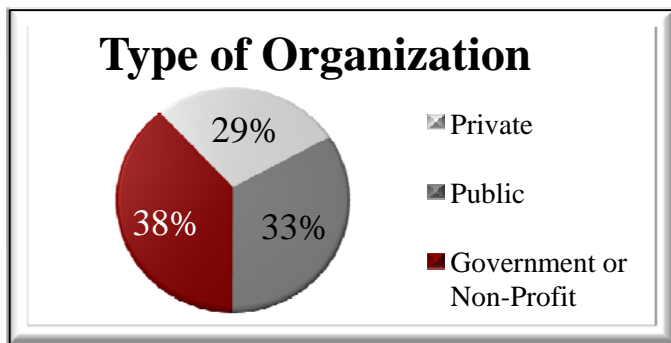
Amerigroup Corporation
Arkansas Blue Cross Blue Shield
Blue Cross Blue Shield of Alabama
Blue Cross Blue Shield of Florida
Blue Cross Blue Shield of Kansas City
Blue Cross Blue Shield of Louisiana
Blue Cross Blue Shield of Minnesota
Blue Cross Blue Shield of North Carolina
Care First Blue Cross Blue Shield
CIGNA Corporation
Coventry Health Care, Inc.
CVS Caremark Corporation
Group Health Cooperative
Healthnet, Inc.
Liberty Mutual Group

Medco Health Solutions
TML Intergovernmental Employee Benefits Pool
TriWest Healthcare Alliance
Tufts
Wellmark Blue Cross Blue Shield
Wellpoint, Inc.
Participating Subsidiary Companies of Wellpoint
Anthem BCBS (includes 14 different states)
Anthem Dental and Vision
Anthem Life and Disability
Lumenos
National Government Services (CMS contractor)
NEXTRX & Precision RX Pharmacy
TrustSolutions, LLC (CMS contractor)
UniCare

Practices Information*

Type of Organization and Industry

Summarized in the chart below are the types of organizations and industries that contribute to the population within this survey.

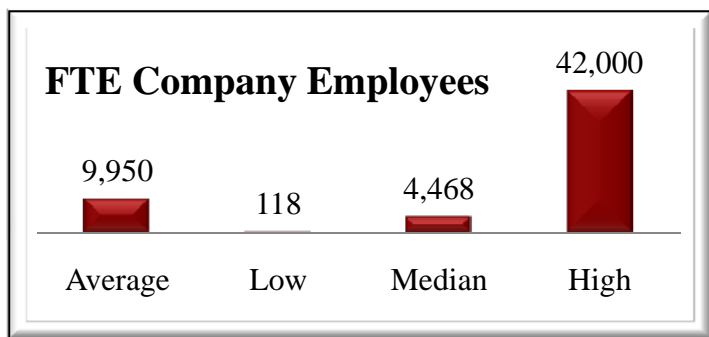


Major Type of Industry		
	# of Companies	% of Companies
Healthcare Only	9	42.9%
Healthcare plus Life	2	9.5%
Healthcare plus multiple additional lines of services	9	42.9%
Other	1	4.76%

Additional Lines of Services & Industries represented in this survey		
Accident	FEP	Medical
Claims Services	GUL	P&C - Multi-Lines
Disability	Health Benefits	TPA
Dental	Health Insurance	Vision

Total FTE's Company Wide

An average of 9,950 FTEs are employed for every company surveyed with a median of 4,468 employees.



Total Annual Revenue

The average annual gross revenue of all companies surveyed is \$16,843 (million) with a median of \$5,167 (million).

Annual Gross Revenue (in Millions)			
Average	Low	Median	High
\$16,843	\$8.84	\$5,167	\$ 79,000

* Subsidiary companies are not counted individually in this section.



Survey Job Codes and Titles

Reporting Area	Job Code	Job Title	Job Code	Job Title
Accreditation	27030	Accreditation Consultant		
Actuarial	10010	Actuarial Analyst I	10025	Actuarial Manager
	10015	Actuarial Analyst II	10030	Director, Actuarial Department
	10020	Actuarial Analyst III	10035	Head, Actuarial Services
Appeals	13010	Appeals Specialist	13025	Manager, Medical Appeals
	13015	Appeals Representative	13030	Head, Medical Appeals
	13020	Appeals Nurse		
Audit / Reimbursement	16010	Audit & Reimbursement Technician	16070	Lead Operations Auditor
	16015	Auditor Paraprofessional	16075	Reimbursement Specialist
	16020	Auditor Coordinator	16080	Reimbursement Analyst
	16025	Auditor I	16085	Clinical Policy & Reimbursement Lead
	16030	Auditor II	16090	Manager, Reimbursement
	16035	Senior Auditor	16095	Director, Reimbursement Strategies
	16040	Lead Auditor	70100	Provider Auditor
	16045	Manager, Audit & Reimbursement	70105	Sr. Provider Auditor
	16050	Manager, Performance Audit	70110	Consultant, Provider Reimbursement
	16055	Director, Audit & Reimbursement	70115	Manager, Provider Audit/Reimbursement
	16060	Clinical Audit Specialist	70120	Director, Audit & Reimbursement Programs
	16065	Lead Clinical Audit Specialist	70125	Head, Audit & Reimbursement



Survey Job Descriptions

	Accreditation
27030	Accreditation Consultant: Responsible for directing the accreditation activities for attaining and maintaining accreditation from multiple accrediting organizations (URAC, NCQA). Manages the overall accreditation processes and resources required to successfully lead the team. Identifies appropriate resources and accountabilities for project teams involved with accreditation. Conducts the ongoing evaluation and interpretation of quality standards and accreditation standards to ensure compliance through reporting and measurement studies/methodologies. Performs quantitative and qualitative analysis of QI related data and reports activities, improvements, and recommendations to the QI Committee. Degree in nursing required, BSN preferred. RN license required. 3 to 5 yrs clinical experience. 3+ years experience in a QA/QI related position.
	Actuarial
10010	Actuarial Analyst I: Applies knowledge of mathematics, probability, statistics, principles of finance and business to potential Claim liability, premium analysis, rate formula evaluation, and financial forecasting. Analyzes, summarizes, and reconciles statistical data. Under direct guidance and supervision from either senior Actuarial Analysts or Actuarial Manager, conduct special actuarial studies or research projects as requested. BA in Mathematics, Statistics, or related field required. Minimum of 60 exam credits from the Society of Actuaries and up to 2 years experience required.
10015	Actuarial Analyst II: Applies knowledge of mathematics, probability, statistics, principles of finance and business to potential Claim liability, premium analysis, rate formula evaluation, and financial forecasting. Analyzes, summarizes, and reconciles statistical data. Under general guidance from the Actuarial Manager, conduct special actuarial studies or research projects as requested. BA in Mathematics, Statistics, or related field required. Minimum of 60-100 exam credits from the Society of Actuaries and 2-5 years actuarial experience required.
10020	Actuarial Analyst III: Applies knowledge of mathematics, probability, statistics, principles of finance and business to potential Claim liability, premium analysis, rate formula evaluation, and financial forecasting. Analyzes, summarizes, and reconciles statistical data. Under general direction from the Actuarial Manager or Director, conduct extensive actuarial studies or research projects related to company strategy and objectives. BA in Mathematics, Statistics, or related field required. Minimum of 100 exam credits from the Society of Actuaries and 5 or more years experience in the Actuarial, Statistical or Underwriting fields required.
10025	Actuarial Manager: Manage the daily activities of the Actuarial professional and support staff. Develop new rate models, utilization reporting, financial forecasting, and trending. BA in Mathematics, Statistics, or related field required. Minimum of 5-8 years management experience in the Actuarial field required.

The 2009 Medicare/Managed Care Compensation and Benefits Survey

Survey Job 31075 - Customer Service Supervisor

Customer Service

Provide daily guidance to a team of Customer Service Representatives in all areas including work production quality and production, policies, procedures, training, and development. Review and resolve complex customer service and claims issues that have not been resolved by the Customer Service staff. Interact and negotiate with affected parties (claimants, providers, and/or insurance agents) as needed. Ensure all customer service and claims issues meet quality and production standards. Responsible for implementing all necessary documentation for the team based on established policies and procedures. Minimum 5 years customer service and claims experience required.

	Co / Incumb Count	Annual Base Salary				Annual Bonus / Incentive				Total Cash Compensation				Target Bonus %		
		25th Pctl	Incumb Wtd Avg	50th Pctl	75th Pctl	% Inc Eligible	% Inc Paid	Incumb Wtd Avg Amt	50th Pctl	25th Pctl	Incumb Wtd Avg	50th Pctl	75th Pctl	% Inc W/Trgt	Incumb Wtd Avg %	50th Pctl
All Participants	15 / 796	43,268	48,232	46,733	52,450	86%	19%	3,255	2,953	44,171	48,939	47,918	52,961	86%	6%	5%
Affiliated Blue's Company																
<i>Affiliated</i>	6 / 223	46,279	52,515	50,637	57,084	100%	39%	3,317	2,618	48,241	53,828	51,654	58,483	100%	7%	8%
<i>Non-affiliated</i>	9 / 573	42,000	46,565	45,437	50,357	80%	11%	3,165	3,392	42,363	47,036	46,322	50,910	80%	5%	5%
Regional Results																
<i>Northeast</i>	6 / 215	45,122	50,296	49,000	55,253	91%	2%	1,000	1,000	45,150	50,321	49,000	55,335	91%	6%	5%
<i>Southeast</i>	7 / 218	42,275	48,339	47,380	52,564	81%	18%	2,866	2,744	43,425	49,206	48,157	53,594	81%	6%	5%
<i>North Central</i>	7 / 92	41,047	45,787	44,716	49,607	87%	46%	3,492	2,303	41,047	47,386	46,247	50,994	87%	7%	8%
<i>South Central</i>	8 / 197	42,404	45,666	45,039	48,500	84%	23%	3,562	3,628	43,225	46,498	46,322	50,000	84%	6%	5%
<i>Western</i>	5 / 74	45,564	51,787	52,401	56,892	89%	23%	3,391	3,501	47,666	52,566	52,502	56,892	89%	6%	5%
Industry Type																
<i>Healthcare only</i>	8 / 198	44,307	49,648	47,184	54,980	87%	61%	3,507	3,318	47,136	52,162	50,901	56,288	87%	7%	5%
<i>Healthcare + Life</i>	1 / 29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Healthcare + Multi Lines</i>	6 / 569	42,396	47,813	46,694	51,774	85%	-	-	-	42,396	47,815	46,694	51,774	85%	6%	5%
Revenue																
<i>< \$3 billion</i>	5 / 86	43,341	46,304	45,226	47,055	99%	95%	3,861	3,618	46,517	49,986	48,313	51,085	99%	8%	8%
<i>> \$3 billion</i>	10 / 710	43,264	48,465	47,165	53,015	84%	9%	2,513	2,364	43,824	48,812	47,839	53,330	84%	6%	5%
Employee Size																
<i>< 4k employees</i>	5 / 86	43,341	46,304	45,226	47,055	99%	95%	3,861	3,618	46,517	49,986	48,313	51,085	99%	8%	8%
<i>> 4k employees</i>	10 / 710	43,264	48,465	47,165	53,015	84%	9%	2,513	2,364	43,824	48,812	47,839	53,330	84%	6%	5%

Dash (-) represents no data or insufficient data reported.

Annual Bonus / Incentive Amounts are based on only those incumbents paid bonus or incentive amount > 0.



Data Definitions

Annual Base Salary	Reflects the actual annual base pay of full time, regular employees in the job. Does not include overtime or other forms of cash compensation provided for flex-dollars, shift differentials, or other individual cash incentives or rewards.
Bonus / Incentive Eligible	Reflects the eligibility of incumbents to receive an annual bonus.
Bonus / Incentive Target %	For those employees who are eligible to participate in a company bonus plan, and who have a stated 'Target Incentive' that the employee is eligible to earn under the plan, this target is stated as a percentage of annual salary.
Total Bonus \$ Paid	Includes last actual cash incentive paid or earned to individual incumbents in the job. Includes the sum of multiple bonus or incentive awards paid on a basis more frequently than annually.
Total Cash Comp \$	Represents the sum of annual base salary plus actual bonus paid. If other additional cash compensation is provided that does not fall under the definition of Bonus above, the Total Cash report is the sum of base + bonus + other cash amounts.
Zip Code	Postal Service standard zip codes were grouped by Metropolitan Statistical Area (MSA) locations.
Salary Range Minimum	The average of the reported annual salary range minimum for organizations that have a formal pay structure that includes job salary grades.
Salary Range Midpoint	The average of the reported annual salary range midpoint for organizations that have a formal pay structure that includes grades.
Salary Range Maximum	The average of the reported annual salary range maximum for organizations that have a formal pay structure that includes grades.



Survey Acronyms

Acronym	Meaning	Acronym	Meaning
A&R	Audit and Reimbursement	CAFM	Contractor Administration and Financial Management System
AARP	American Association of Retired Persons	CAS	Cost Accounting Standards
AB	Assignment of Benefits	CAST	Contractor Assessment Security Tool
ACER	Annual Carrier Evaluation Report	CCE	Center of Clinical Excellence
ACES	Automated Claim Examination System	CCH	Commerce Clearing House
ACH	Automated Clearing House	CCI	Correct Coding Initiative
AFD	Anti-Fraud Unit	CCN	Claim Control Number
AHA	American Hospital Association	CET	Continuing Education & Training
AHCA	American Health Care Association	CFO	Chief Financial Officer
AHN	American Health Network	CFOA	Chief Financial Officer Act of 1990
ALJ	Administrative Law Judge	CFR	Code of Federal Regulations
AMA	American Medical Association	CGAP	Certified Government Auditing Professional
ANA	American Nurses Association	CHAMPUS	Civilian Health and Medical Program of the Uniformed Services
ANI	Automatic Number Identification	CHC	Comprehensive Health Centers
ANSI	American National Standards Institute	CIA	Corporate Integrity Agreement
APEX	Automatic Paperless Examination System	CMS	Centers for Medicare and Medicaid Services
ARA	All Regional Administrators	COATS	Contractor Operations Analyst Tracking System
ARU	Automated Response Unit	COBRA	Consolidated Omnibus Budget Reconciliation Act
ASA	Advanced System Applications	CPC	Certified Professional Coder
ASC	Administrative Services Contract	CPE	Contractor Performance Evaluation
ASCA	Administrative Simplification Compliance Act	CPS	Contractor Performance System
ASD	Assistant Secretary of Defense	CPT	Current Procedural Terminology
ASE	Appeals Search Engine	DOD	Department of Defense
ATP	Automated Transaction Processing	DOL	Department of Labor
BBA	Balanced Budget Act of 1997	EAP	Employee Assistance Program
BCA	Blue Cross Association	EEOC	Equal Employment Opportunity Commission
BCBSA	Blue Cross Blue Shield Association	ERISA	Employee Retirement Income Security Act
BCP	Business Continuation Plan or Business Continuity Plan	FAR	Federal Acquisition Regulations
BENE	Beneficiary	FICA	Federal Income Contributions Act
BPR	Budget and Performance Requirements	FISS	Fiscal Intermediary Standard System