

ONE HUNDRED ELEVENTH CONGRESS  
**Congress of the United States**  
**House of Representatives**  
COMMITTEE ON ENERGY AND COMMERCE  
2125 RAYBURN HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-6115

Majority (202) 225-2927  
Minority (202) 225-3641

March 2, 2010

Mr. Stephen Hemsley  
President and Chief Executive Officer  
United Health Group  
9900 Bren Road East  
Minnetonka, MN 55343

Dear Mr. Hemsley:

The Committee on Energy and Commerce and its Subcommittee on Oversight and Investigations are investigating claim denials relating to pre-existing conditions and company policies concerning coverage of maternity care in the individual health insurance market. The Subcommittee will hold a hearing on these issues on Tuesday, March 23, 2010, at 10:00 a.m. in Room 2123 of the Rayburn House Office Building. We request your testimony at this hearing.

To assist the Committee with the preparation for the hearing, we request that you provide the following information and documents from January 1, 2005, through the present:

1. For claim or coverage denials relating to pre-existing conditions in the individual health insurance market:
  - A. All internal communications, including e-mail, to or from senior corporate management;
  - B. All presentations to senior corporate management or government agencies;
  - C. All documents relating to underwriting policies, guidelines, and practices;
  - D. All training materials for brokers, agents, and producers; and
  - E. All training materials regarding the payment of medical claims.

2. For company policies concerning coverage of maternity care in the individual health insurance market:
  - A. All internal communications, including e-mail, to or from senior corporate management;
  - B. All presentations to senior corporate management or government agencies;
  - C. All documents relating to underwriting policies, guidelines, and practices;
  - D. All training materials for brokers, agents, and producers; and
  - E. All training materials regarding the payment of medical claims.
3. All documents relating to the denial of medical claims related to pre-existing conditions that involved an external review by a third party, segmented by type of illness or injury with personally identifying information redacted;
4. Documents sufficient to show the total number of denials of medical claims related to pre-existing conditions for the last five years, segmented by product line, type of illness or injury, and aggregated by calendar year;
5. Documents sufficient to show the total number of denials of insurance coverage related to pre-existing conditions for the last five years, segmented by product line, type of illness or injury, and aggregated by calendar year;
6. For each product line in the individual market, a table listing the average premium, the average premium increase per year, the enrollment figures, and whether the product line offers maternity coverage; and
7. All documents relating to regulatory actions and market conduct exams, both public and confidential, by any federal, state, or local regulator from 2000 to the present.

For purposes of this request, "senior corporate management" includes all company officials at the level of Vice President and above for the company or any subsidiary.

Please produce the requested information by Friday, March 12, 2010. In addition, we ask that you advise the Committee by Friday, March 5, 2010, whether you will comply with this request on a voluntary basis. Attachments to this letter provide additional information about responding to Committee document requests and testifying before the Committee.

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If you have any questions regarding this request, please contact Stacia Cardille with the Committee staff at (202) 226-2424.

Sincerely,



Henry A. Waxman  
Chairman



Bart Stupak  
Chairman  
Subcommittee on Oversight and  
Investigations

Enclosures

cc: The Honorable Joe Barton  
Ranking Member

The Honorable Michael Burgess  
Ranking Member  
Subcommittee on Oversight and  
Investigations