Humana Deemed Fastest Payer in Annual Survey

BY ALICIA AULT

umana pays physicians more quickly and denies fewer claims than other insurers, according to the fourth annual survey of payer practices by AthenaHealth Inc.

The survey ranks payers based on a series of measures, including the number of days that claims spend in accounts receivable, percentage of claims resolved

on first submission, percentage of each claim shifted to the patient, denial rate, and "transparency" of denials, including what percentage of denials are paid after one additional submission.

The AthenaHealth survey also evaluated the percentage of claims requiring medical documentation to justify the payment.

The physician practice management company evaluated 172 national, regional, and government payers in 40 states. The rankings are based on data from 18,000 providers, and represent 40 million medical charge lines and \$7 billion in charges for 2008.

The previous year's rankings were based on data from 12,000 providers and 30 million charge lines.

Overall, in 2008, insurers paid physicians 5.3% faster and denied 9% fewer claims than in 2007, the company said.

HUMALOG®

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INVIALOG INSULIN LISPRO INJECTION (rDNA ORIGIN) BRIEF SUMMARY: Consult package insert for complete prescribing information

INDICATIONS AND USAGE: Humalog is an insulin analog that is indicated in the treatment of patients with diabetes melifitus for the control of hyperglycemia. Humalog has a more rapid onset and a shorter duration of action than regular human insulin. Therefore, in patients with type 1 diabetes, Humalog should be used in regimens that include a longer-acting insulin. However, in patients with type 2 diabetes, Humalog may be used without a longer-acting insulin. However, in patients with type 2 diabetes, Humalog may be used Humalog may be used in an external insulin pump, but should not be difuted or mixed with any other insulin when used in the pump. Humalog administration in insulin pumps has not been studied in patients with type 2 diabetes.

CONTRAINDICATIONS: Humalog is contraindicated during episodes of hypoglycemia and in patients sensitive to Humalog or any of its excipients.

- Humalog or any of its excipients. WARNINGS: This human insulin analog differs from regular human insulin by its rapid onset of action as well as a shorter duration of activity. When used as a meatime insulin, the dose of Humalog should be given within 15 minutes before or immediately after the meal. Because of the short duration of action of Humalog, patients with type 1 diabetes also require a longer-acting insulin to maintain glucose control (accept when using an external insulin pump). External insulin pumps: When used in an external insulin pump, Humalog should not be diluted or mixed with any other insulin. Patients should carefully read and follow the external insulin pump manufacturer's instructions and the "PATIENT INFORMATION" leaflet before using Humalog. Physicians should carefully evaluate information on external insulin pump us in the Humalog physician package insert and in the external insulin pump manufacturer's instructions. If unexplained hyperglycemia or ketosis occurs during external insulin pump with subcutaneous insulin injections (see PRECAUTIONS, For Patients Using External insulin Pumps, and DOSAGE AND ADMINISTRATION). Hypoglycemia is the most common adverse effect associated with the use of insulins, including Humalog. As with all insulins, the timing of hypoglycemia may differ among various insulin formulations. Glucose monitoring is recommended for all patients with diabetes and is particularly important for patients using an external insulin pump.

- monitoring is recommended for all patients with diabetes and is particularly important for patients using an external insulin pump. Any change of insulin should be made cautiously and only under medical supervision. Changes in insulin strength, manufacturer, type (eg, regular, NPH, analog), species, or method of manufacture may result in the need for a change in dosage.
- PRECAUTIONS: General—Hypoglycemia and hypokalemia are among the potential clinical adverse effects associated with the use of all insulins. Because of differences in the action of Humalog and other insulins, care should be taken in patients in whom such potential side effects might be clinically relevant (eg, patients who are fasting, have autonomic neuropathy, or are using potassium–lowering drugs or patients taking drugs sensitive to serum potassium level). Lipodystrophy and hypersensitivity are among other potential clinical adverse effects associated with the use of all insulins. As with all insulin preparations, the time course of Humalog action may vary in different individuals or at different times in the same individual and is dependent on site of injection, blood supply, temperature, and physical activity.

- associated with the use of all insulins. As with all insulin preparations, the time course of Humalog action may vary in different individuals or at different times in the same individual and is dependent on site of injection, blood supply, temperature, and physical activity. Adjustment of dosage of any insulin may be necessary if patients change their physical activity or their usual meal plan. Insulin requirements may be altered during illness, emotional disturbances, or other stress. **Hypoglycemia** As with all insulin preparations, hypoglycemic reactions may induce symptoms of hypoglycemia in persons with diabetes, regardless of the glucose value. Early warning symptoms of hypoglycemia may be different or less pronounced under certain conditions, such as long duration of diabetes, diabetic nerve disease, use of medications such as beta-blockers, or intensified diabetes control. **Renal Impairment**—The requirements for insulin may be reduced in patients with renal impairment. **Hepatic Impairment**—Although impaired hepatic function does not affect the absorption of diabetes, at the site of injection. These minor reactions usually resolve in a few days to a few weeks. In some instances, at the site of injection. These minor reactions usually resolve in a few days to a lew weeks. In some instances, hese reactions may be theredue to factors other than insuling, such as infrants in a skin cleansing agent or poor injection technique. Systemic Allergy—Less common, but potentially more serious, is generalized allergy to insulin, which may
- Allergy—<u>Local Allergy</u>—As with any insumi uterapy, patients may expensive reactions, any be related to factors other than insulin, such as irritants in a skin cleansing agent or poor injection technique. Systemic Allergy—Less common, but potentially more serious, is generalized allergy to insulin, which may cause rash (including puritus) over the whole body, shortness of preasit, wheezing, reduction in blood pressure, rapid pulse, or sweating. Severe cases of generalized allergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized mallergy, including anaphylactic reaction, may be life-threatening to the second to the 2-most chiral frails was observed with patients new to insulin therapy. Usage of Humalog in the External Insulin Pumpa—The Influsion set (reservoir syringe, tubling, and catheter), Disetonice¹⁰ DTRON⁴⁵.²⁰ D-TRON⁴⁵.²⁰ Cartfolde adapter, and Humalog in the external insulin pump, the exposed to be exposed to beave 327 C (98.67-f). In the D-TRON⁴⁵.²⁰ D-TRON⁴⁵.²⁰ Cartfolde adapter, and Humalog in the external insulin form threin physical and threatives. Humalog and laterative therapies. Patients should also be informed obt the inportance of proper insulin storage, injection technique, timing of dosage, adherence to meel planning, regular physical activity, regular blood glucose monitoring, patients should be informed obu

- 37°C (98.6°F). A Humalog 3 mL cartridge used in the D-TRON^{962.3} or D-TRONplus⁸²³ pump should be discarded after 7 days, even if it still contains Humalog. Infusion sites that are erythematous, pruritic, or thickened should be reported to medical personnel, and a new site selected. Humalog should not be diluted or mixed with any other insulin when used in an external insulin pump. Laboratory Tests—As with all insulins, the therapeutic response to Humalog should be monitored by periodic blood glucose tests. Periodic measurement of hemoglobin ATC is recommended for the monitoring of long-term
- blood glucose tests. Periodic measurement of hemoglobin ATC is recommendeu or the monitoring or hong-centre glycemic control. *Drug Interactions*—Insulin requirements may be increased by medications with hyperglycemic activity, such as corticosteriodis, sionitaid, certain igiloi-dowering drugs (e.g., niacin), estrogens, or al contraceptives, phenothiazines, and thyroid replacement therapy (see CLINICAL PHARMACOLOGY). Insulin requirements may be decreased in the presence of drugs that increase insulin sensitivity or have hypoglycemic activity, such as oral antidiabulic agents, salicylates, sulit antibiotics, certain antidepressants (monoamine oxidase inhibitors), angiotensin-converting-enzyme inhibitors, angiotensin I receptor blocking agents, beta-adrenergic blockers, inhibitors of pancreatic function (e.g. octroidid), and alcohol. Beta-adrenergic blockers may mask the symptoms of hypoglycemia in some patients. **Mixing of Insulins**—Cere should be taken when mixing all insulins as a change in peak action may occur. The American Diabetes Association warns in its Position Statement on Insulin Administration, "On mixing, physiochemical changes in the mixture may occur (either immediately or voer time). As a result, the physiological response to the insulin mixture may differ from that of the injection of the insulins separately." Mixing Humalog with Humulin® N or Humulin® U does not decrease the absorption rate or the total bioavailability of Humalog.

- Given alone or mixed with Humulin N, Humalog results in a more rapid absorption and glucose-lowering effect *Pregnancy Feratogenic Effects Pregnancy Category B* Reproduction studies with insulin lispro have per performed in pregnant rats and rabbits at parenteral doses up to 4 and 0.3 times, respectively, the average human dose (40 units/day) based on body surface area. The results have revealed no evidence of impaired fertility or harm to the felus due to Humalog. There are, however, no adequate and well-controlled studies with Humalog in pregnant women. Because animal reproduction studies are not always predictive of human response, this drug should be used during pregnancy only fictearly needed. Although there are limited clinical studies of the use of Humalog in pregnancy, published studies with human insulins suggest that optimizing overall givecmic control, including postprandial control, before conception and during pregnancy improves fetal outcome. Although the fetal complications of maternal hyperglycemia have been well documented, fetal toxicity also has been reported with maternal hypoglycemia. Insulin requirements usually falt during the first trimester and increase during the second and third trimesters. Careful monitoring of the patient is required throughout pregnancy. During the perinatal period, careful monitor in putama milk. Many druba (backers), including buman insulin, are excreted in human milk. For this reason, caution should be exercised when humalog lose, meal plan, or both. *Patiatric Use* In a 9-month, crossover study of prepubescent children (n=60), aged 3 to 11 years, comparable dycemic control as measured by A1C was achieved regardless of treatment group: regular human insulin 30 minutes before meals 8.4%, Humalog immediately before meals 8.4%, and Humalog indicately date trime dores and s.7% and Humalog immediately before meals 8.7%. The incidence of hypoglycemia dosing in petiorent and treat and treat by be used. If the diluent is aded directly to the H
- ADVERSE REACTIONS: Clinical studies comparing Humalog with regular human insulin did not demonstrate a difference in frequency of adverse events between the 2 treatments. Adverse events commonly associated with human insulin therapy include the following: Body as a Whole—allergic reactions (see PRECAUTIONS). Skin and Appendages—injection site reaction, ibpdystrophy, pruritus, rash. Other—hypoglycemia (see WARNINGS and PRECAUTIONS).

OVERDOSAGE: Hypoglycemia may occur as a result of an excention, expenditure, or both. Mild episodes of hypoglycemia usually can be treated with oral glucose. Adjustments in drug dosage, meal patterns, or exercise may be needed. More severe episodes with coma, seizure, or neurolo impairment may be treated with intramuscular/subcutaneous glucagon or concentrated intravenous glucose. Sustained carbohydrate intake and observation may be necessary because hypoglycemia may recur after apparent clinical recovery.

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DOSAGE AND ADMINISTRATION: Humalog is intended for subcutaneous administration, including use in select external insulin pumps (see DOSAGE AND ADMINISTRATION, *External Insulin Pumps*). Dosage regimens of Humalog will vary among patients and should be determined by the healthcare provider familiar with the patient's metabolic needs, and other iffestyle variables. Pharmacokinetic and pharmacodynamic studies showed Humalog to be equipotent to regular human insulin, but with more rapid activity. The quicker glucose-lowering effect as one unit of regular human insulin, but with more rapid activity. The quicker glucose-lowering effect as one unit of regular human insulin, but with more rapid activity. The quicker glucose-lowering effect as linsulin may be needed when a patient changes from other insulins to Humalog, patient's medda as a meditume insulin, Humalog should be given within 15 minutes before or immediately after a meal. Regular human insulin given may need to be adjusted when using Humalog. The rate of insulin absorption and consequently the onset of activity are known to be affected by the site of injection, exercise, and other variables. Humalog was absorbed at a consistently faster rate than regular human insulin in healthy male volunteers given 0.2 U/kg regular human insulin or Humalog at abdominal, deltoid, or femoral sites, the 3 sites often used by patients with diabetes. When not mixed in the same sympe with other insulins, the regular human insulin (*see* PRECAUTIONS). After abdominal administration, Humalog is preparations, the time course of action of Humalog, Humulin 70/30, and in a vial may be bilted with STERLE DULKT for Humalog, Humulin N, Humulin 70/30, and in a vial may be bilted with STERLE DULKT for Humalog, Humulin N, Humulin 70/30, and in a vial may be bilted with STERLE DULKT for Humalog, Humulin N, Humulin 70/30, and in a vial may be diluted with STERLE DUL

HOW SUPPLIED:

Humalog (insulin lispro injection, USP [rDNA origin]) is available i	n the following package size:	s (with eac
esentation containing 100 units insulin lispro per mL [U-100]):		
10 mL vials	NDC 0002-7510-01	(VL-7510)
5 x 3 mL cartridges ³	NDC 0002-7516-59	(VL-7516)
5 x 3 mL disposable insulin delivery devices (Pen)	NDC 0002-8725-59	(HP-8725)
5 x 3 mL disposable insulin delivery devices (KwikPen™)	NDC 0002-8799-59	(HP-8799

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Storage—Unopened Humalog should be stored in a refrigerator (2° to 8°C (36° to 46°F)), but not in the freezer. Do not use Humalog if it has been frozen. Unrefrigerated (below 30°C (86°F)) 12 vials, cartridges, Pens, and KwikPens must be used within 28 days or be discarded, even if they still contain Humalog. Protect from direct heat and light. Use in an External insulin Pump—A Humalog 3mL cartridge used in the D-TRON®23 or D-TRONPlus^{®23} should be discarded after 7 days, even if it still contains Humalog. Intro sets, D-TRON®23 and D-TRONPlus^{®23} should be discarded after 7 days, even if it still contains Humalog. Infusion sets, D-TRON®23 and D-TRONPlus^{®23} or less.

Literature revised May 27, 2009

Kinkhens manufactured by Eli Lilly and Company, Indianapolis, IN 46285, USA. Pens manufactured by Eli Lilly and Company, Indianapolis, IN 46285, USA or Lilly France, F-67640 Fegersheim, France. Vials manufactured by Eli Lilly and Company, Indianapolis, IN 46285, USA or Hospira, Inc., Lake Forest, IL 60045, USA or Lilly France, F-67640 Fegersheim, France. Cartridges manufactured by Lilly France, F-67640 Fegersheim, France for Eli Lilly and Company, Indianapolis, IN 46285, USA.

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Humana was also No. 1 in the first survey, which was published in 2006. At that time, a claim at Humana averaged 29 days in accounts receivable; by 2008, a claim spent 26 days in accounts receivable. The number of days in accounts receivable is not substantially different from that of the other top-rated payers, but Humana also scored well in other categories.

Overall, 96% of claims were paid on initial submission, a slight edge over competitors. Only 2% of claims required medical documentation, and only 0.6% of claims were not paid due to Humana's departure from national coding standards.

"Humana's ascent to the top of the rankings can be credited to faster claims payment with fewer denials than its peers," Dr. William F. Jessee, president and CEO of the Medical Group Management Association, said in a statement. Dr. Jessee said the MGMA commended Humana, especially for listening to the organization's concerns, but added that "there remains considerable room for improvement across the industry."

For the past few years, Aetna and Cigna have remained near the top of the payer rankings, as has Medicare, which was in fifth place this year. Medicare claims spent an average of 33 days in accounts receivable, and 93% were paid on first submission.

In addition, Medicare recipients shoulder the lowest liability for their care. Commercial payers have been shifting more costs to the patients; that makes it harder for physicians because no universal tool exists to estimate what the patient owes at time of service, according to AthenaHealth.

Medicare patients generally have a 2% liability. By comparison, the patient liability for those receiving coverage from a BlueCross BlueShield plan was 9%, a 2% increase from the previous year, according to AthenaHealth.

The big commercial insurers, including Aetna, Cigna, Humana, and United-Healthcare, had the second-highest patient liability at an average of 8.47%, up from 3.4% in 2007.

For the most part, Medicaid plans continue to perform poorly on all measures, according to AthenaHealth. In 2008, a claim submitted to the average state Medicaid plan spent twice as many days in accounts receivable, compared with the average payer. Denial rates were three to four times higher, averaging 22% in 2008. Some state plans paid as few as 60% of claims on first submission.

Louisiana had the top-performing Medicaid program, with claims averaging 43 days in accounts receivable, and 86% being paid on first pass. In comparison, in New York, claims stayed an average of 160 days in accounts receivable and only 62% were paid on the first submission.

AthenaHealth predicted that the continuing recession would likely put further strain on the performance of Medicaid programs.