Health Net Earnings Rise 16%

From Staff Reports 11/4/06

Health Net Inc. reported $90.9 million, or 76 cents a share, of third-quarter net income Friday, a 16 percent increase from $78.2 million, or 67 cents a share, in the 2005 quarter.

California-based Health Net, which bases its Northeast health plan operations in Shelton, said profits would have been 84 cents a share, excluding a charge for refinancing certain debt and a tax benefit from a loss on the sale of a subsidiary. The 84 cents was about in line with the Thomson Financial analysts' consensus of 83 cents a share. Revenue totaled $3.25 billion, up 6.2 percent from $3.06 billion a year earlier.

Health plan enrollment fell about 31,000 members since the second quarter, to a total of 3.385 million on Sept. 30, excluding TRICARE military members.

In Connecticut, enrollment continued to fall, ending September at 369,000, including Medicare and Medicaid members. That compares with 375,000 at the end of June, and 394,000 at the end of September 2005.

For 2007, Health Net said it expects $3.60 a share of earnings, which is higher than the Thomson consensus forecast of $3.51.

Health Net estimated that its full year 2006 earnings will be $2.94 to $2.98 a share, including the special items. The company reaffirmed prior guidance that this year's final-quarter earnings will be 88 cents to 92 cents a share.

Insurer Sued For Refusing To Pay Costs Of Anorexia

11/9/06

By TINA KELLEY

NEWARK, Nov. 8 — A New Jersey couple filed suit against Aetna Inc., the Hartford-based insurance company, on Wednesday, claiming that it refused to fully cover their daughter's treatment for anorexia.

In the suit, filed in United States District Court here, the couple, Cliff and Maria DeAnna of Mountainside, N.J., said Aetna refused to pay for nearly 10 weeks of their daughter's inpatient treatment, saying her disorder was not "biologically based." Insurers have balked at covering mental illnesses that they say do not have a proven physiological basis.

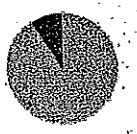
judge in a 1989 case against Blue Cross and Blue Shield of Greater New York ruled that starvation resulting from anorexia is a physical state that should be covered by medical benefits.

In 2001, Blue Cross and Blue Shield agreed to pay $8.2 million to the state of Minnesota to settle a suit filed by the state involving treatment denied to a 21-year-old anorexic woman who committed suicide. Her family paid for her treatment but sued Blue Cross for refusing to pay for it. The insurer also settled with the family for $1 million.

Latino Health Care In Critical Condition

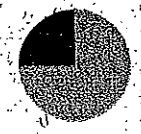
A study that for the first time attempts to assess the health of Connecticut's Latino community paints an alarming picture. Here are some key findings.

LATINOS IN CONNECTICUT REPRESENT ...

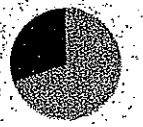


9% of state's population

40% of state's uninsured



25% of AIDS cases



30% of chlamydia cases

AMONG CONNECTICUT'S LATINOS ...

- ▶ **41%** of families in Hartford survey reported having asthma or asthma symptoms.
- ▶ **38%** of women over 40 have regular mammograms.
- ▶ **58%** of children received free well-child care under state's HUSKY A plan.

SOURCE: Latino Policy Institute, "A Profile of Latino Health In Connecticut."

COMPARED TO WHITES, STATE'S LATINOS HAVE ...

- ▶ **5 times** the rate of child hospitalization.
- ▶ **11 times** the rate of gonorrhea among women.
- ▶ **2.5 times** the rate of pregnant women who get no prenatal care, or get it late.
- ▶ **2 times** the likelihood of being hospitalized for diabetes or related condition.

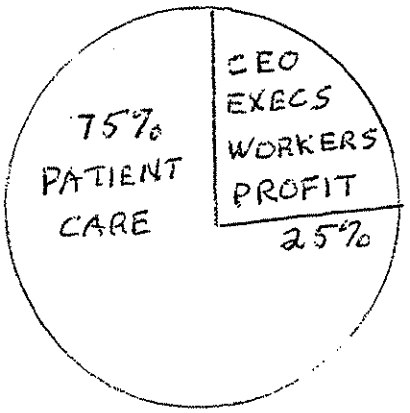
12/13/06 THE HARTFORD COURANT

$22,000,000,000

PRIVATE INSURANCE
PREMIUMS
CLAIMS, DENIALS

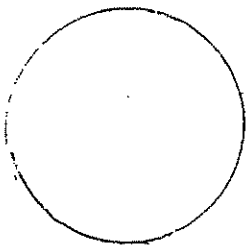
UNINSURED
"SELF-PAY"

MEDICARE
MEDICAID
V.A.

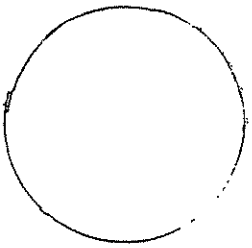


94% PATIENT CARE

6% ADMINISTRATION (PAPER, COMPUTER WORK)



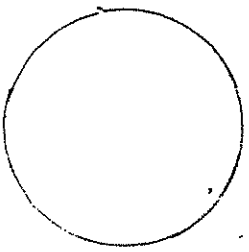
ADMINISTRATION
PAYMENTS
CERTIFICATION



QUALITY
STUDIES

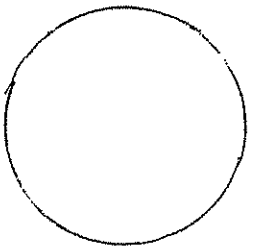
DATA
ANALYSIS

PUBLIC HEALTH
PREVENTION



COMMUNITY
NEEDS,

LOCAL AGENCIES,
OUTREACH



TEACHING
MATH
COMPUTERS
HEALTH