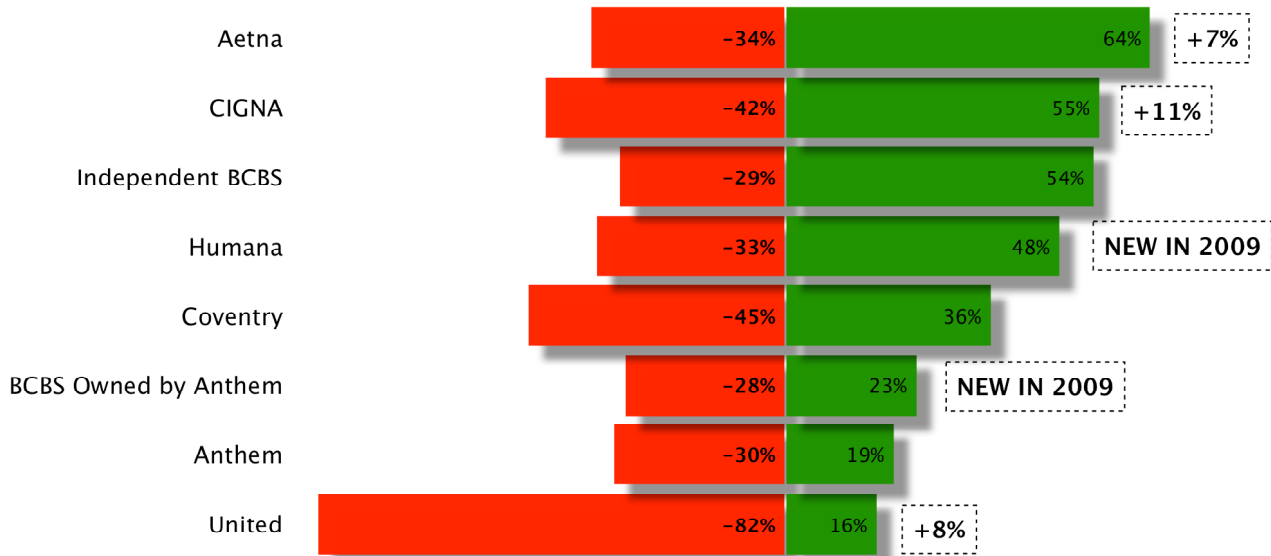


2009 NATIONAL PAYOR SURVEY

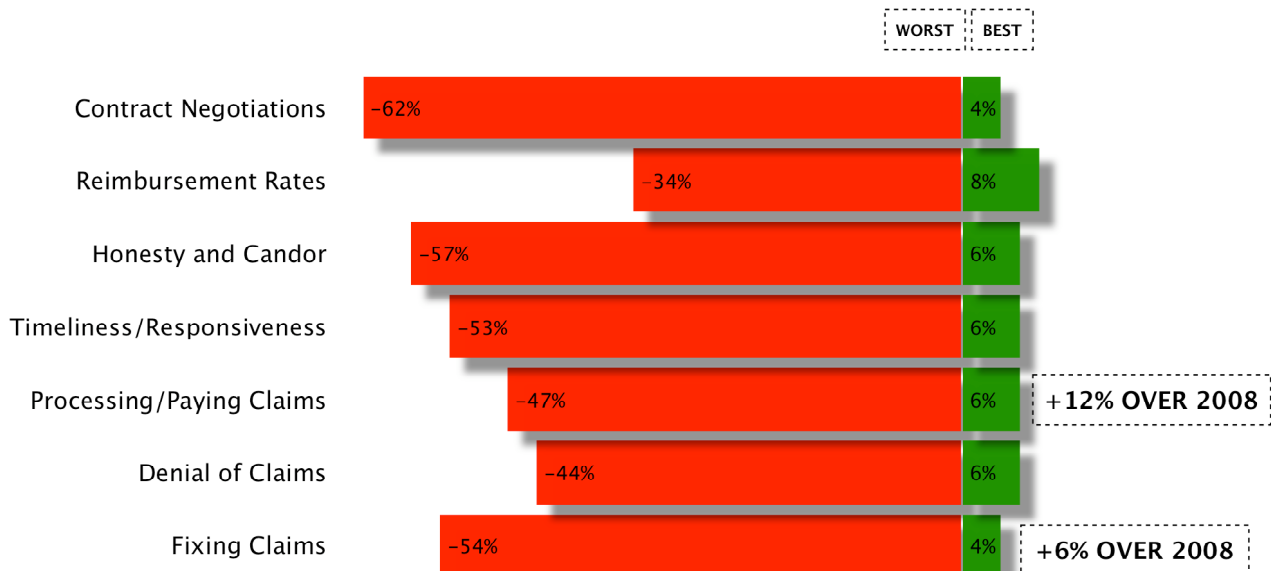
Summary of Key Results

HOSPITAL SURVEY RESULTS

PAYOR IMAGE AND REPUTATION



UNITED IS A STILL CLEAR OUTLIER AMONG PAYORS



HOSPITAL SURVEY RESULTS, *continued*

Contract Negotiations	#1	#2	Worst
Contract Negotiations (Overall)	Aetna	Humana	United
Reimbursement Rates	Aetna	Coventry	United
Honesty and Candor	Independent BCBS	Aetna	United
Timeliness and Responsiveness	Aetna	Independent BCBS	United
Processing and Paying Claims	Aetna	Independent BCBS	United
Claims Denials	Aetna	Independent BCBS	United
Fixing Claims	Aetna	Independent BCBS	United

Critical Hospital Issues	#1	#2	Worst
Dealing with Hospitals	Aetna	Independent BCBS	United
Paying Hospital Claims	Independent BCBS	Aetna	United
Reducing Paperwork for Hospitals	Aetna	Independent BCBS	United
Reimbursement Rates	Coventry	CIGNA	United