

Disenrollment for Cause Report

Processed in February 2015

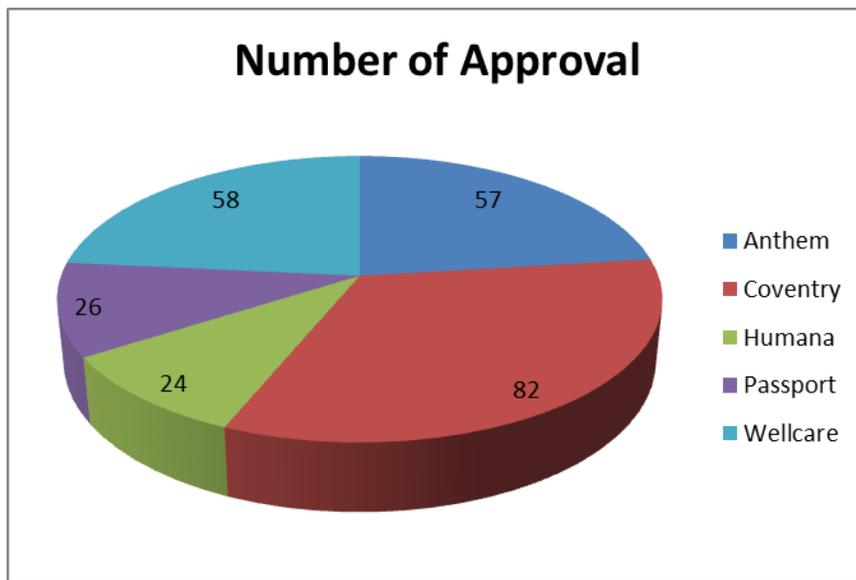
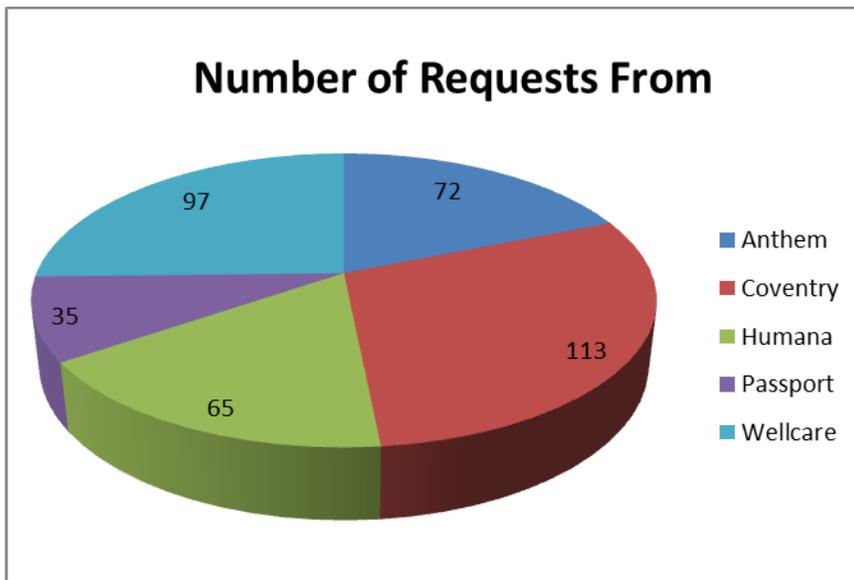
Summary

The Disenrollment for Cause process is regulated by 907 KAR 17:010, Section 2 and 42 CFR438.56 which are very vague. The Department for Medicaid Services (DMS) has been instructed by CMS to be lenient in our review of these requests from the members. Disenrollment requests information is based on members written requests and investigations conducted by the nurses at The Disease and Case Management Branch, Division of Quality and Outcomes. Investigation techniques include: interviewing the members/families who submitted the requests, communicating with the health care providers, communicating with the MCO company representatives, conducting online researches, as well as consulting with other medical professionals in DMS.

Statewide Data

- Total Disenrollment for Cause requests received during the month of February 2015 was 382.
- Of the 382 requests received, 247 were approved, 135 were denied.
- The requests to disenroll from the member's current MCO were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	72	57	79.17%
Coventry	113	82	72.57%
Humana	65	24	36.92%
Passport	35	26	74.29%
Wellcare	97	58	59.79%
Total	382	247	64.66%



- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of February 2015.
- Highest percentage -- Anthem (.11% of total membership requesting disenrollment)

Reasons for Disenrollment in February 2015

Reason for Request	Approved	Total Requests	Percentage of Approval
ARH	12	12	100.00%
Denial of behavioral health services	6	6	100.00%
Lexington Clinic	3	3	100.00%
KDMC	3	3	100.00%
Disenrollment to allow family/household in same MCO	4	4	100.00%
Specialist not in provider network	49	55	89.09%
Member dissatisfied with quality of service	4	5	80.00%
Services ordered by physician not covered	12	16	75.00%
Physician/Pharmacy recommended change	3	4	75.00%
Amount of co-pays	8	12	66.67%
Closest Hospital does not participate in MCO network	2	3	66.67%
PCP does not participate in MCO network	51	84	60.71%
Medications prescribed by physician not covered	26	45	57.78%
Provider is not accepting member's MCO	48	88	54.55%
No access to dental provider/services	17	33	51.52%
Other	0	2	0.00%

Top Eight Reasons for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Provider is not accepting member's MCO	10	24	35	5	14	88
PCP does not participate in MCO network	13	29	3	17	22	84
Specialist not in provider network	27	9	9	4	6	55
Medications prescribed by physician not covered	1	4	1	0	39	45
No access to dental provider/services	11	0	12	5	5	33
Services ordered by physician not covered	0	10	1	1	4	16
Amount of co-pays	0	12	0	0	0	12
ARH	2	10	0	0	0	12

1. Provider is not accepting member's MCO – 88 requests, 48 approved (54.55%).
The major denial reasons are:
 - The providers are still in the network.
 - Alternative providers within reasonable distance are available.

2. Primary Care Physician did not participate in MCO network – 84 requests, 51 (60.71%) approved. The major reasons for denial are:
 - The providers are still in the network.
 - Alternative providers within reasonable distance are available.
 - No evidence showing a relationship between the member and the provider.

3. Specialist not in provider Network – 55 requests, 49 (89.09%) approved. The specialists needed are:
 - OB/GYN
 - Psychiatrist
 - Cardiologist
 - Cancer Specialist

- Orthopedic
 - Pain management physician
4. Prescribed medications were not covered by MCO – 45 requests, 26 (57.78%) approved. The most common reason for denial is:
 - Members requested to disenroll from Wellcare, because they would like to continue their Suboxone therapy which is not covered by Wellcare anymore. They claimed they had experienced negative side effective from Zubsolv which is Wellcare's preferred medicine. However per our research, there is no evidence showing that members have ever tried Zubsolv. Therefore the requests were denied.
 5. No access to dental provider/services – 33 requests, 17 (51.52%) approved. The common reason for denial is:
 - The providers are still in the network.
 - Alternative providers within reasonable distance are available.
 6. Services ordered by physician not covered – 16 requests, 12 (75%) approved.
 7. Members couldn't afford co-pay – 12 requests, 8 (66.67%) approved.
 8. Member unable to access services at ARH – 12 requests, 12 (100%) approved.

Summary of MCO Movements

MCO Movement	
Anthem	-52
Coventry	-48
Humana	28
Passport	31
Wellcare	41

Total Disenrollment for Cause Requests Submitted in February 2015 --- 382 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	2	2	1	7	12
Disenroll to Coventry	27	*	5	6	10	48
Disenroll to Humana	6	16	*	8	47	77
Disenroll to Passport	5	30	21	*	34	90
Disenroll to Wellcare	33	64	37	20	*	154
Total	71	112	65	35	98	

** Total number of "disenroll from" is different from "disenroll to," as some requests did not indicate their desired MCO.

Approved Disenrollment for Cause Requests Submitted in February 2015 --- 247 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	2	0	1	2	5
Disenroll to Coventry	22	*	2	3	7	34
Disenroll to Humana	4	13	*	8	27	52
Disenroll to Passport	5	17	13	*	22	57
Disenroll to Wellcare	26	50	9	14	*	99
Total	57	82	24	26	58	247

Anthem

- Anthem had a net loss of 52 members during the month of February 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied	Number not Processed
1	24	21	3	0
2	9	9	0	0
3	0	0	0	0
4	9	4	5	0
5	11	9	2	0
6	2	0	2	0
7	8	6	2	0
8	9	8	1	0
Totals	72	57	15	0

Coventry Cares of Kentucky

- Coventry had a net loss of 48 members during the month of February 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied	Number not Processed
1	4	4	0	0
2	8	3	5	0
3	27	17	10	0
4	20	18	2	0
5	10	7	3	0
6	3	3	0	0
7	6	1	5	0
8	35	29	6	0
Totals	113	82	31	0

Humana CareSource

- Humana CareSource had a net gain of 28 members for the month of February 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied	Number not Processed
1	2	1	1	0
2	0	0	0	0
3	17	10	7	0
4	28	6	22	0
5	6	2	4	0
6	7	3	4	0
7	1	1	0	0
8	4	1	3	0
Totals	65	24	41	0

Passport Health Plans

- Passport Health Plan had a net gain of 31 members for the month of February 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied	Number not Processed
1	2	1	1	0
2	3	1	2	0
3	10	9	1	0
4	0	0	0	0
5	9	6	3	0
6	3	3	0	0
7	2	0	2	0
8	6	6	0	0
Totals	35	26	9	0

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 41 members for the month of February 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied	Number not Processed
1	7	2	5	0
2	3	3	0	0
3	14	7	7	0
4	13	9	4	0
5	20	13	7	0
6	3	3	0	0
7	5	2	3	0
8	32	19	13	0
Totals	97	58	39	0

Disenrollment Request Long Term Trend

Compared to the data from a year ago, there is a substantial increase in the number of disenrollment requests in February 2015.

	Nov-2013	Dec-2013	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014	Jul-14	Aug-2014	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15
Anthem	0	0	2	6	5	12	9	25	35	25	17	11	14	23	43	72
Coventry	253	120	201	124	120	138	40	112	288	207	165	94	51	71	139	113
Humana	2	3	5	7	11	17	9	26	33	43	25	18	10	12	28	65
Passport	2	0	8	11	6	12	15	31	39	53	25	18	12	21	40	35
Wellcare	31	26	26	34	54	26	7	39	86	61	47	44	31	43	96	97
Total	288	149	242	182	196	205	80	233	481	389	279	185	118	170	346	382

