

Disenrollment for Cause Report

August 2015

Summary

The Disenrollment for Cause process is regulated by 907 KAR 17:010, Section 2 and 42 CFR438.56. 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 submit the requests, communicating with the health care providers, communicating with MCO (Managed Care Organization) representatives, conducting online research, as well as consulting with other medical professionals in DMS.

General Review Procedures

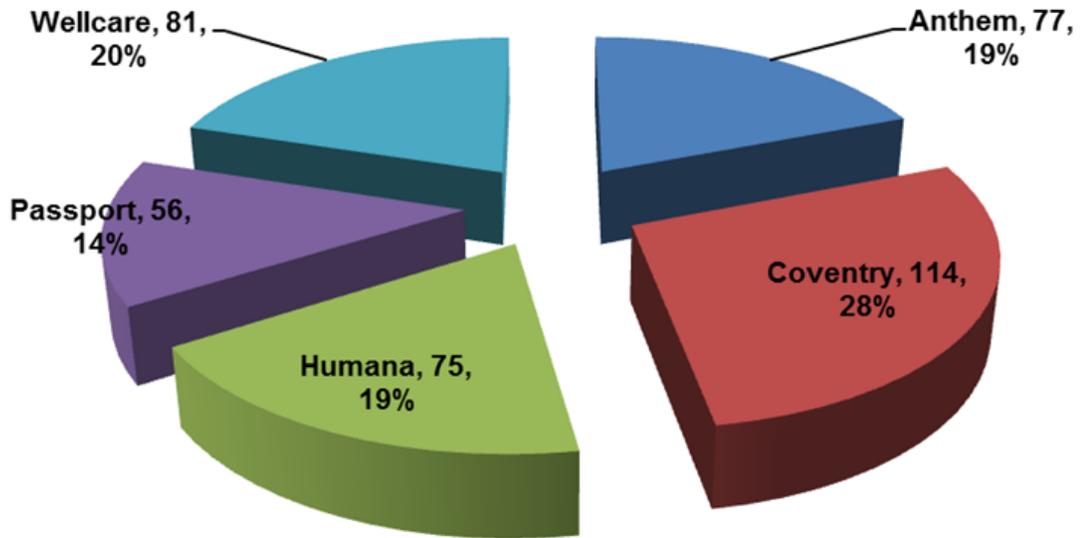
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professionals issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCOs were given appropriate timeframe to respond to DMS' inquiries.
- MCOs were given opportunities to resolve the problems before decisions for disenrollment requests were rendered.
- Physicians' offices were contacted to verify their participation in the MCO network(s).
- Members were contacted by DMS medical professionals for further information.
- All documentation was scanned and archived.
- All correspondence between DMS, providers, and members was documented and archived.
- An approval/denial letter was mailed to the member when a decision was made.
- Members with complicated medical needs were referred to members' MCO for case management services.

Statewide Data

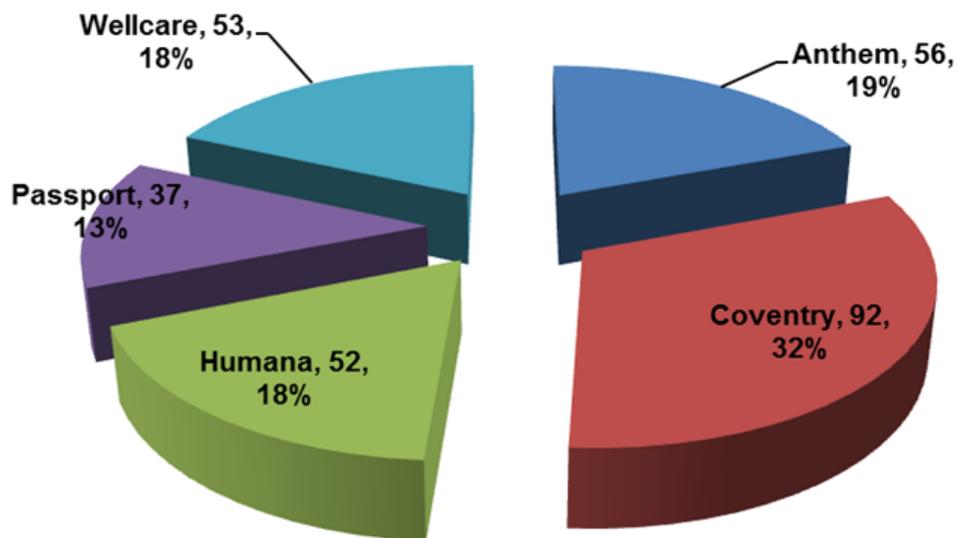
- Total Disenrollment for Cause requests received during the month of August 2015 was 403.
- Of the 403 requests received, 72% (290) were approved, 113 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of August 2015.
- Highest percentage – Anthem, approx. 0.1% of total membership requesting disenrollment.
- The requests to disenroll from the member's current MCO were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	77	56	72.73%
Coventry	114	92	80.70%
Humana	75	52	69.33%
Passport	56	37	66.07%
Wellcare	81	53	65.43%
Total	403	290	71.96%

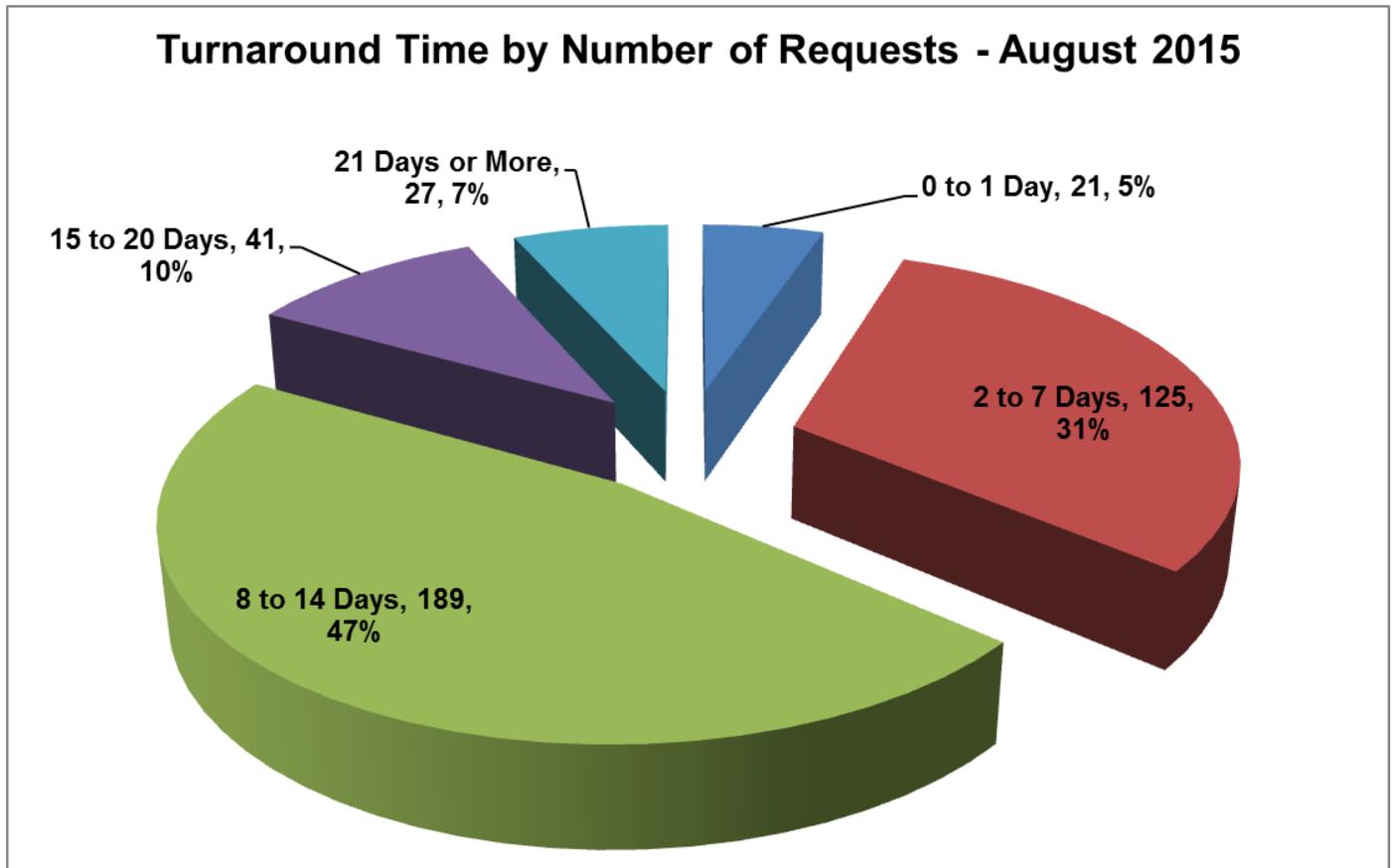
Disenrollment Requests From MCO August 2015



Approved Disenrollment Requests from MCO August 2015

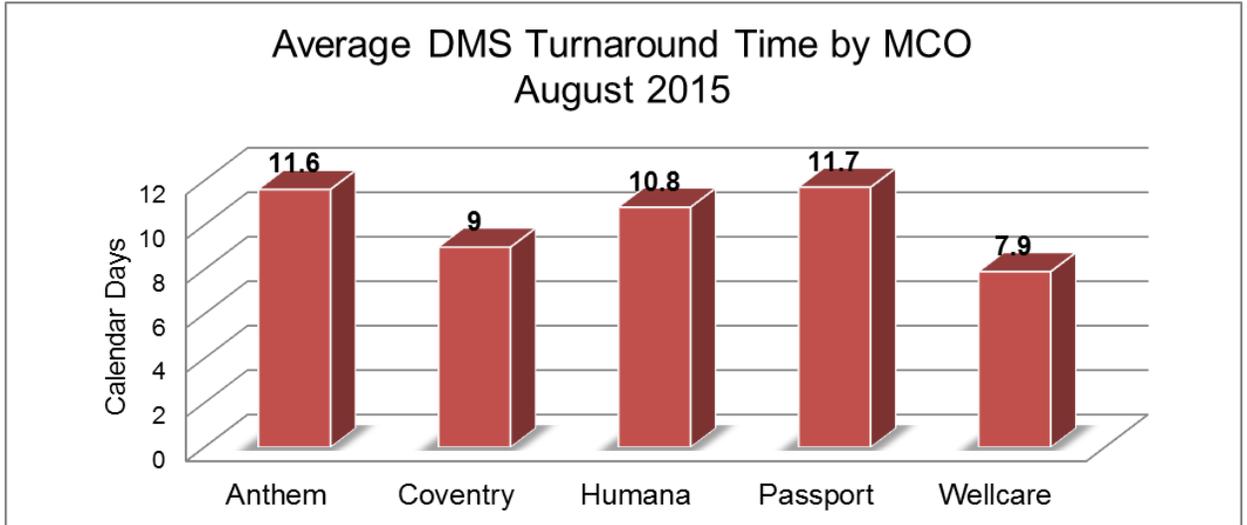


Turnaround time



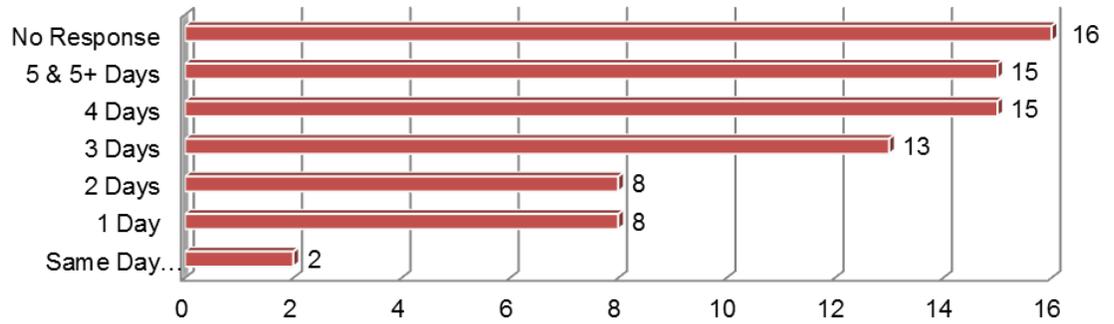
- About 31% of the disenrollment requests submitted in August 2015 were processed and disposed within 7 calendar days by DMS.
- Only 17% of the cases required more than 2 weeks to process, i.e., over 80% of the cases were closed in 2 weeks.
- Possible factors that determine turnaround time
 - Dire need nature of the case.
 - Time required obtaining documentation from other State agencies, such as Department of Community Based Services (DCBS) and Guardianship at Department of Aging and Independent Living (DAIL).

- The time it takes for the MCO to respond to State requests
- The time it takes for the members to submit additional document
- If the required responses from MCO are not received within the given timeframe, the decision of approval or denial will be rendered based on the information given to DMS at the time of decisions.
- Some cases that are automatically approved or denied due to pre-determined and agreed factors, such as a regional big provider changing policy related to a certain MCO, require shorter turnaround time, as investigation is not necessary to approve or deny the cases.

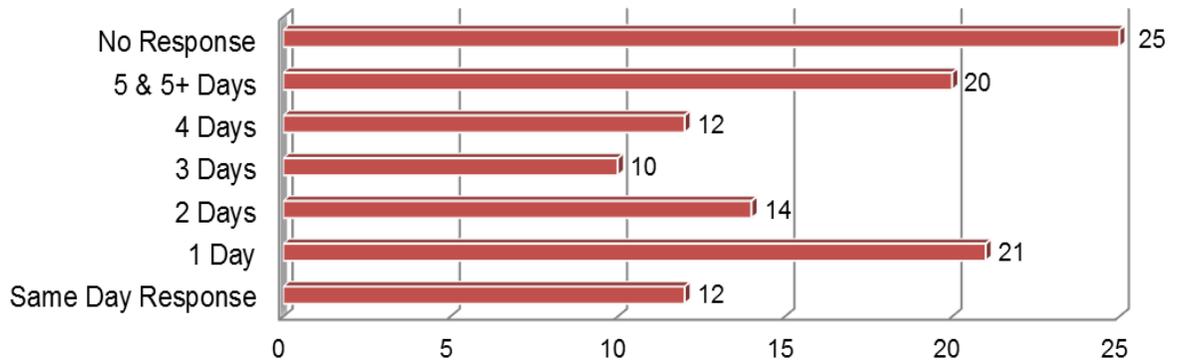


- Cases to disenroll from Wellcare have the shortest average turnaround time (around 8 days) in August 2015. Many factors determine turnaround times, such as how soon the MCO responds to DMS, the urgency of the cases, etc.
- Turnaround time from each MCO in responding to DMS requests in August 2015:

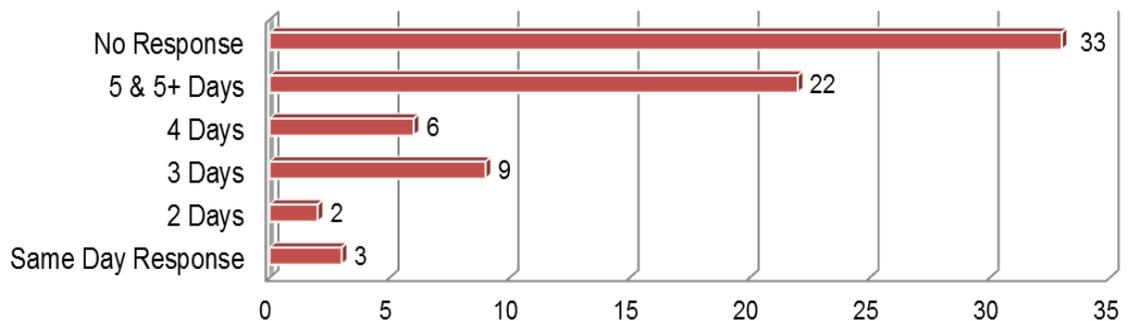
Anthem Turnaround Time in Responding to DMS Request by Number of Cases - August 2015

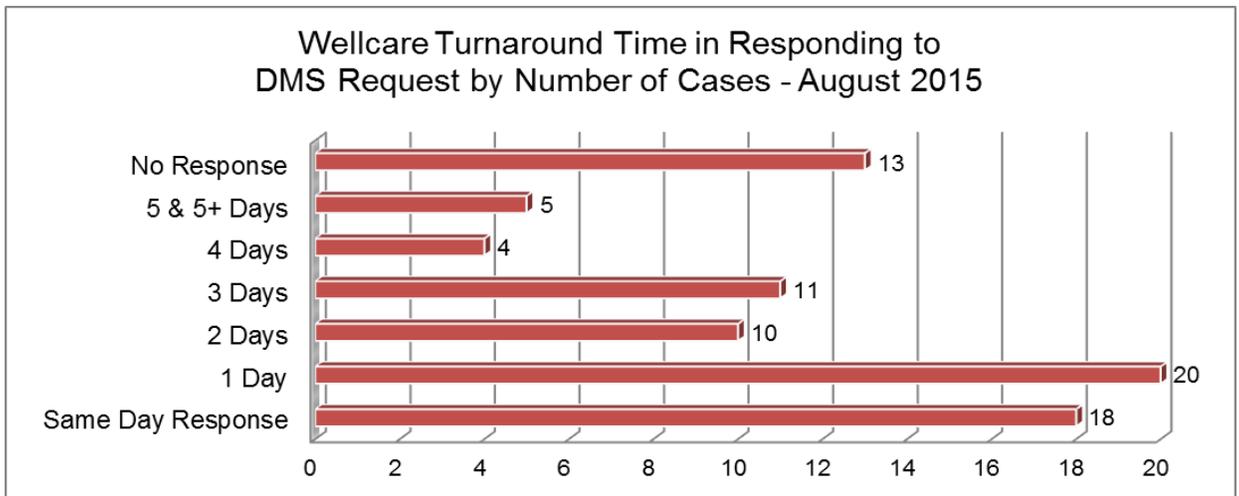
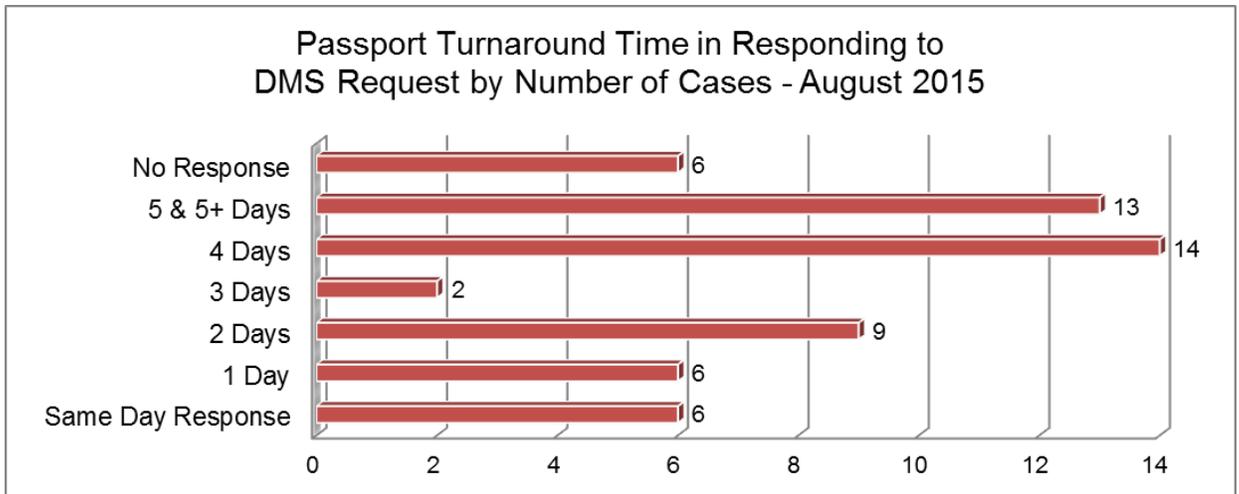


Coventry Turnaround Time in Responding to DMS Request by Number of Cases - August 2015



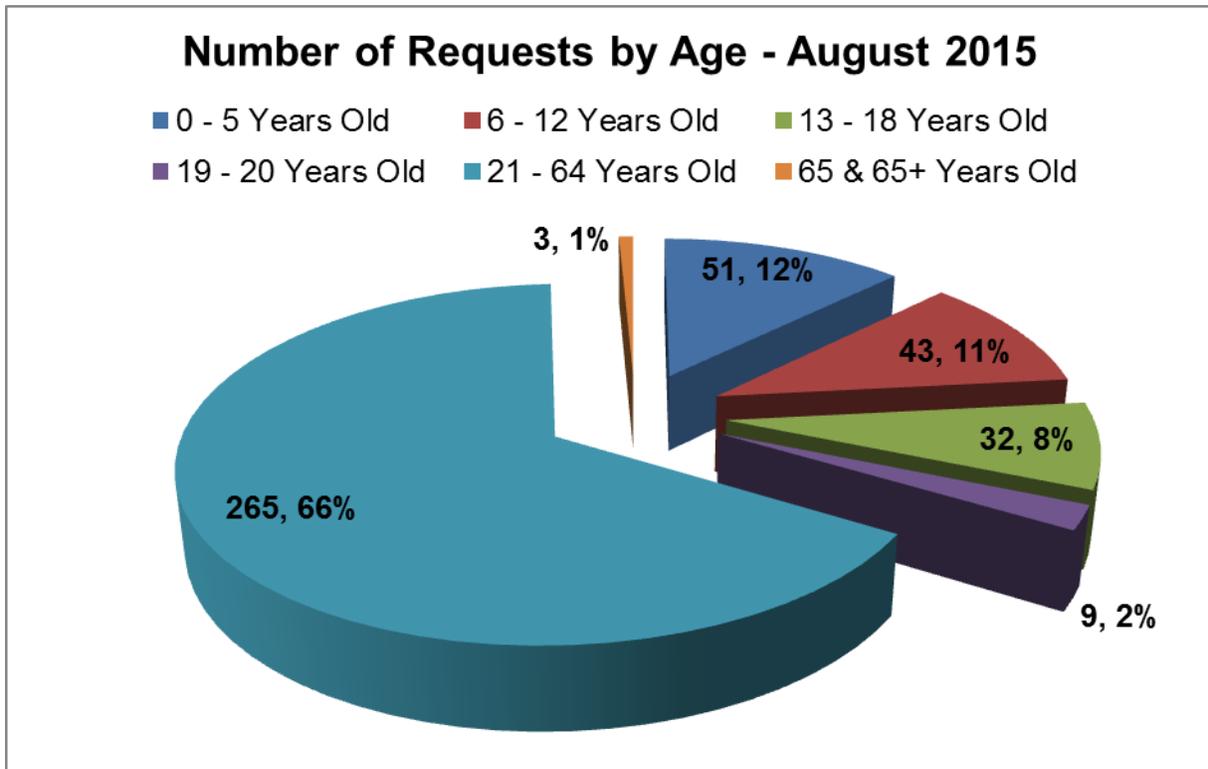
Humana Turnaround Time in Responding to DMS Request by Number of Cases - August 2015





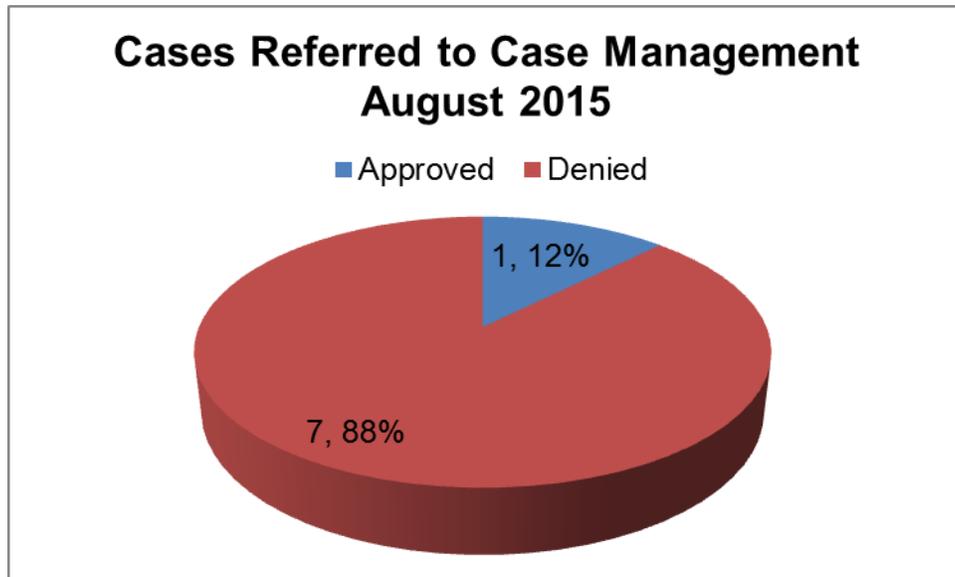
- Typical timeframe given to MCO to respond to DMS request is 3 days.
- MCO Responding to DMS requests by the end of the same day or next business day is often required for dire need cases.
- Decisions for disenrollment requests might be rendered without MCO input if the requested responses are not received by DMS within the given timeframe.
- A couple of reasons for no response from MCO:
 - Response from MCO is not required for cases approved or denied automatically due to pre-determined factors, such as DMS policies, system error, in-network providers' changes, etc.
 - MCO companies failed to respond to DMS requests.

Age Distribution

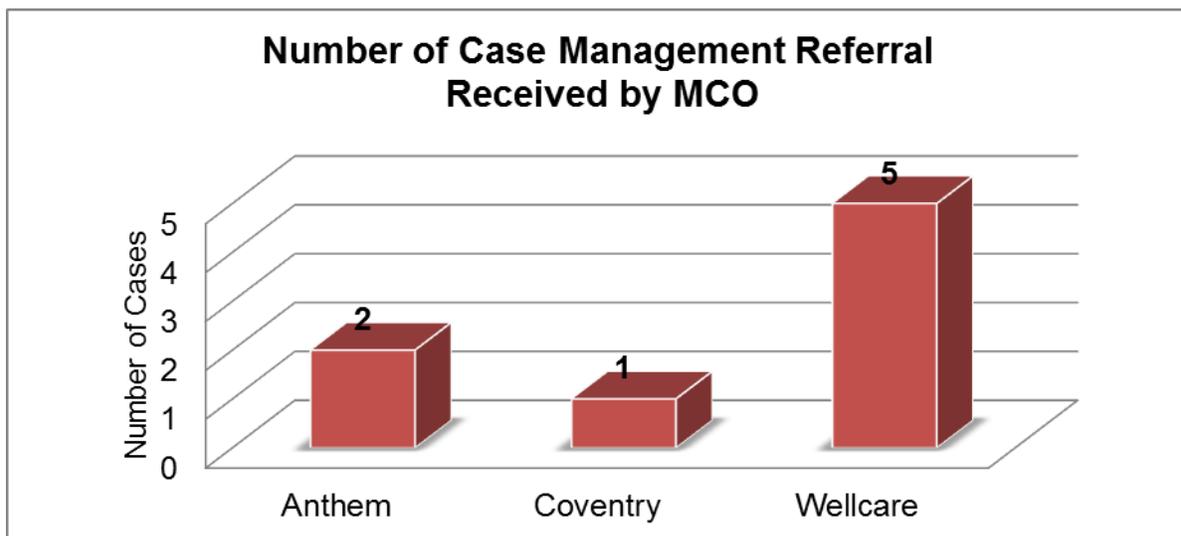


- Of 403 disenrollment requests submitted in August 2015, 126 cases are from population of age 18 or younger, slightly less than one third of the requests submitted in August 2015.
- One hundred thirty-five (135) members age 20 or younger who requested disenrollment in July 2015 are also eligible for EPSDT.
- Only three members requesting disenrollment in August 2015 are also receiving services from Medicare.

Case Management Referral



- Eight (8) cases were referred to case management services. Only one of these disenrollment cases was approved, and the referral was sent to the member's new MCO. For the cases that were denied for disenrollment but needed case management assistance, members' current MCO were notified.
- Wellcare received highest number (5 cases) of case management referral in August 2015.



Reasons for Disenrollment – Numbers for Approved Cases in August 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Provider is not accepting member's MCO	24	25	33	14	24	120
Specialist not in provider network	18	35	16	16	9	94
Closest Hospital does not participate with MCO	11	13	0	0	0	24
Medications prescribed by physician not covered	0	3	2	4	13	22
Services ordered by physician not covered	1	5	1	0	1	8
Family needs to be enrolled in same MCO	0	1	0	0	3	4
Change in enrollment error	1	3	0	2	3	9
Amount of co-pays	0	6	0	0	0	6
Member dissatisfied with quality of services	1	0	0	1	0	2
Denial of behavioral health service	0	1	0	0	0	1
Total Requests Approved	56	92	52	37	53	290
Total Members Enrolled in MCO	77,424	292,796	118,109	262,922	431,121	1,182,372
Percentage of Total Membership Approved to Disenroll from MCO	0.07233%	0.03142%	0.04403%	0.01407%	0.01229%	0.02453%

- Only one main cause was included in the above statistics for each disenrollment case, although some members addressed multiple reasons in their disenrollment requests.
- About 82% of the approved requests in August 2015 are related to provider issues, i.e., the providers are not accepting the member's current MCO, provider left network, specialist not in provider network, and closest hospital not in the network.
 - The major reason for denial are:
 - The providers are still in-network.
 - Alternative providers within reasonable distance are available.
 - Member's current MCO has outreached to the member to assist the member to locate providers/arrange appointments.

- Forty-four (44) members addressed difficulty to access dental health care, including oral surgery; 40 cases were approved.
 - Anthem – 19 cases (17 approved)
 - Coventry – 2 cases (2 approved)
 - Humana – 20 cases (18 approved)
 - Passport – 3 case (3 approved)

- Sixty-nine (67) disenrollment requests are related to substance abuse rehab services, including requests for Suboxone, Subutex, Zubsolv, inpatient rehab services. Providers related to most of these cases:
 - Second Chances
 - Self-Refind
 - Addiction Recovery Care
 - Jackson Recovery
 - Beth Blessings
 - BHG Lexington Treatment Center
 - Counselor’s Clinical Cottage
 - New Vision
 - Real Recovery

- Twelve (12) members requested to disenroll from their MCO due to unable to receive services from their obstetrician/gynecologist; 9 were approved.

- Eight (8) members receiving services from Counselor’s Clinical Cottage requested disenrollment due to the provider’s certification issue.

- Six (6) members receiving services from Second Chance requested disenrollment due to the provider’s change of insurance policy.

- Fourteen (14) members requested to disenroll from either Wellcare or Coventry in order to receive services from Kidz Club. All 14 cases were approved.

- Specialists needed/not in MCO network in the members’ local areas are:
 - Allergy specialist
 - Audiologist
 - Cardiologist
 - Crohn’s disease specialist
 - Dermatologist
 - Ear, nose, throat specialist

- Gastroenterologist
 - Kidney specialist
 - Neurologist
 - Neurosurgeon
 - Obstetrician/Gynecologist
 - Occupational therapist
 - Oncologist
 - Ophthalmologist/Optomtrist
 - Oral surgeon
 - Orthopedics/Orthopedic Surgeon
 - Pain management specialist
 - Podiatrist
 - Psychiatrist
 - Rheumatologist
 - Speech pathologist
 - Substance abuse specialist
 - Urologist
- Co-Pay issue – 6 members addressed their inability to afford co-pay; all have been approved. The members of all of these cases were with Coventry.

Summary of MCO Movements

MCO Movement	
Anthem	-37
Coventry	-59
Humana	-26
Passport	58
Wellcare	64

Total Disenrollment for Cause Requests Submitted in August 2015 --- 403 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	8	1	8	11	28
Disenroll to Coventry	21	*	11	9	2	43
Disenroll to Humana	3	9	*	4	21	37
Disenroll to Passport	7	44	32	*	42	125
Disenroll to Wellcare	43	52	29	35	*	159
Total	74	113	73	56	76	

** Total number does not add up 403, as the requests without indicating desired MCO are not included in the chart above.

Approved Disenrollment for Cause Requests Submitted in August 2015 --- 290 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	6	1	6	6	19
Disenroll to Coventry	15	*	7	9	2	33
Disenroll to Humana	2	7	*	3	14	26
Disenroll to Passport	5	37	22	*	31	95
Disenroll to Wellcare	34	42	22	19	*	117
Total	56	92	52	37	53	290

Anthem

- Anthem had a net loss of 37 members during the month of August 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	8	6	2
Humana	1	1	0
Passport	8	6	2
Wellcare	11	6	5
Total	28	19	9

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied
1	8	6	2
2	24	20	4
3	3	2	1
4	9	7	2
5	9	4	5
6	9	4	5
7	4	4	0
8	11	9	2
Totals	77	56	21

- 17 complaints (out of 19 cases) related to dental care issue from Anthem members were approved to disenroll, due to dentists/oral surgeons left Anthem network, or the members' preferred dentists/oral surgeons are not in the Anthem network.

- 11 members were approved to disenroll from Anthem in order to receive services from their local hospitals.

- Specialists/services needed/not in Anthem network in the members' areas:
 - Substance Abuse Treatment Program
 - Ear, Nose, Throat Specialist
 - Dentist/Oral Surgeon
 - Dermatologist
 - Gastroenterologist
 - Hematologist
 - Orthodontist
 - Obstetrician/Gynecologist
 - Ophthalmologist/Optometrlist
 - Orthopedic
 - Cancer Specialist
 - Urologist

Coventry Cares of Kentucky

- Coventry had a net loss of 59 members during the month of August 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	21	15	6
Humana	11	7	4
Passport	9	9	0
Wellcare	2	2	0
Total	43	33	10

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied
1	1	1	0
2	4	4	0
3	21	16	5
4	10	9	1
5	23	16	7
6	4	4	0
7	14	14	0
8	37	28	9
Totals	114	92	22

- Co-Pay issue – 6 approved cases.
- 13 approved cases indicate that members' closest hospitals do not accept Coventry – ARH and King's Daughters Hospital.
- Dental care access issue – 2 approved cases due to members' dentists/oral surgeons not in Coventry network.

- Nineteen (19) cases are associated with the denied coverage of Suboxone film or other substance abuse medication, and/or the lack of access to substance abuse treatment provider:
 - Counselor's Clinical Cottage – 7 approved cases
 - Second Chances related cases – 3 approved cases
 - Self-Refind – 1 approved case
 - New Vision – 1 approved case
 - Jackson Recovery – 1 approved case
 - Real Recovery – 1 approved case

- Kidz Club related disenrollment requests – 6 approved cases

- Closest hospital does not accept member's MCO – 13 approved cases.

- Specialists/services needed/not in Coventry network in the members' area:
 - Cardiologist
 - Ear, Nose, Throat Specialist
 - Obstetrician/Gynecologist
 - Oral surgeon
 - Pain management specialist
 - Psychiatrist
 - Neurologist
 - Orthopedic/Orthopedic Surgeon
 - Occupational Therapist
 - Speech Therapist
 - Substance abuse rehab program

Humana CareSource

- Humana CareSource had a net loss of 26 members for the month of August 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Humana	Number Approved	Number Denied
Anthem	3	2	1
Coventry	9	7	2
Passport	4	3	1
Wellcare	21	14	7
Total	37	26	11

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied
1	4	3	1
2	3	2	1
3	22	17	5
4	8	6	2
5	6	2	4
6	16	10	6
7	5	3	2
8	11	9	2
Totals	75	52	23

- Dental care access issue – 18 of 20 cases were approved for difficulty getting appropriate dental care (including oral surgery and orthodontist) in Humana network.
- Addiction Recovery Care related cases – 3 approved cases

- Specialists/services needed/not in Humana network in the members' areas
 - Crohn's disease specialist
 - Obstetrician/Gynecologist
 - Cardiologist
 - Orthopedics
 - Pain management specialist
 - Oral surgeon/Orthodontist
 - Psychiatrist
 - Substance abuse rehab services

Passport Health Plans

- Passport Health Plan had a net gain of 58 members for the month of August 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Passport	Number Approved	Number Denied
Anthem	7	5	2
Coventry	44	37	7
Humana	32	22	10
Wellcare	42	31	9
Total	125	95	28

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied
1	1	1	0
2	11	1	10
3	4	2	2
4	7	5	2
5	6	5	1
6	9	9	0
7	10	7	3
8	8	7	1
Totals	56	37	19

- Three Passport members complained about not having appropriate access to dental care, and were approved to disenroll from Passport.
- Nine (9) cases are associated with the denied coverage of Suboxone film or other substance abuse medication, and/or the lack of access to substance abuse treatment provider.

- Real Recovery
 - BHG Lexington Treatment Center
 - Second Chance
 - Self-Refind
- Specialists/services needed/not in Passport network in the members' area
- Psychologist
 - Allergy specialist
 - Audiologist
 - Kidney specialist
 - Obstetrician/Gynecologist
 - Rheumatologist
 - Substance abuse rehab specialist

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 64 members for the month of August 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	43	34	9
Coventry	52	42	10
Humana	29	22	7
Passport	35	19	16
Total	159	117	42

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied
1	1	1	0
2	2	1	1
3	25	21	4
4	7	6	1
5	13	6	7
6	3	3	0
7	4	2	2
8	26	13	13
Totals	81	53	28

- Eleven (11) out of 13 cases related to denial of medication are associated with Suboxone.
- Twenty-five (25) cases are associated with the denied coverage of Suboxone film or other substance abuse medication, and/or the lack of access to substance abuse treatment provider.

- One of the main reasons of approval is that members were unable to take Zubsolv, a Wellcare preferred medication to substitute Suboxone.
 - Another reason is that the providers that the members are familiar with do not accept Wellcare insurance.
 - One of the main reasons of denial for Suboxone cases is that there is no evidence showing that the member has experienced adverse effect from Zubsolv, or that the member has tried Zubsolv – 5 denied cases.
- Kidz Club related cases – 8 approved cases
- Specialists/services needed/not in Wellcare network in the members' area
- Ear, Nose, Throat specialist
 - Psychiatrist
 - Obstetrician/Gynecologist
 - Orthopedics
 - Podiatrist
 - Pain management specialist
 - Cancer specialist
 - Substance abuse recovery program specialist

Disenrollment for Cause Request - August 2014 to August 2015

