



Department for Medicaid Services

Division of Quality and Outcomes



Disenrollment for Cause Report

September 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

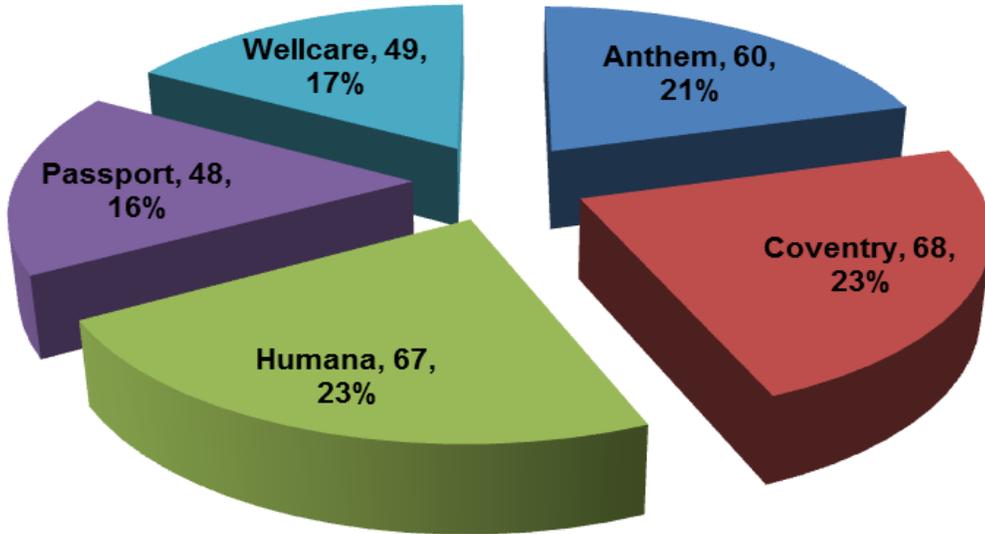
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professionals issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCOs were given appropriate timeframe to respond to DMS' inquiries.
- MCOs 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

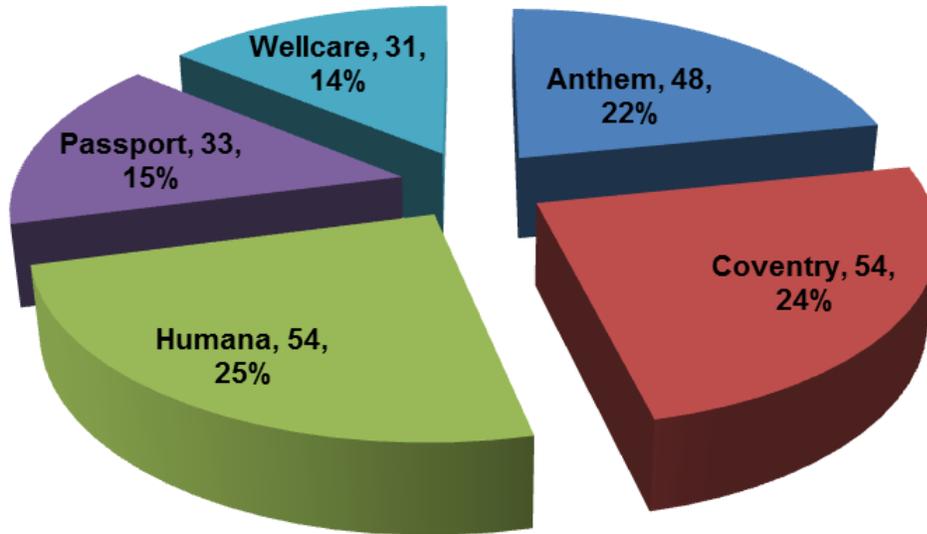
- Total Disenrollment for Cause requests received during the month of September 2015 was 292.
- Of the 292 requests received, 75% (220) were approved, 72 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of September 2015.
- Highest percentage – Anthem, approx. 0.06% 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	60	48	80.00%
Coventry	68	54	79.41%
Humana	67	54	80.60%
Passport	48	33	68.75%
Wellcare	49	31	63.27%
Total	292	220	75.34%

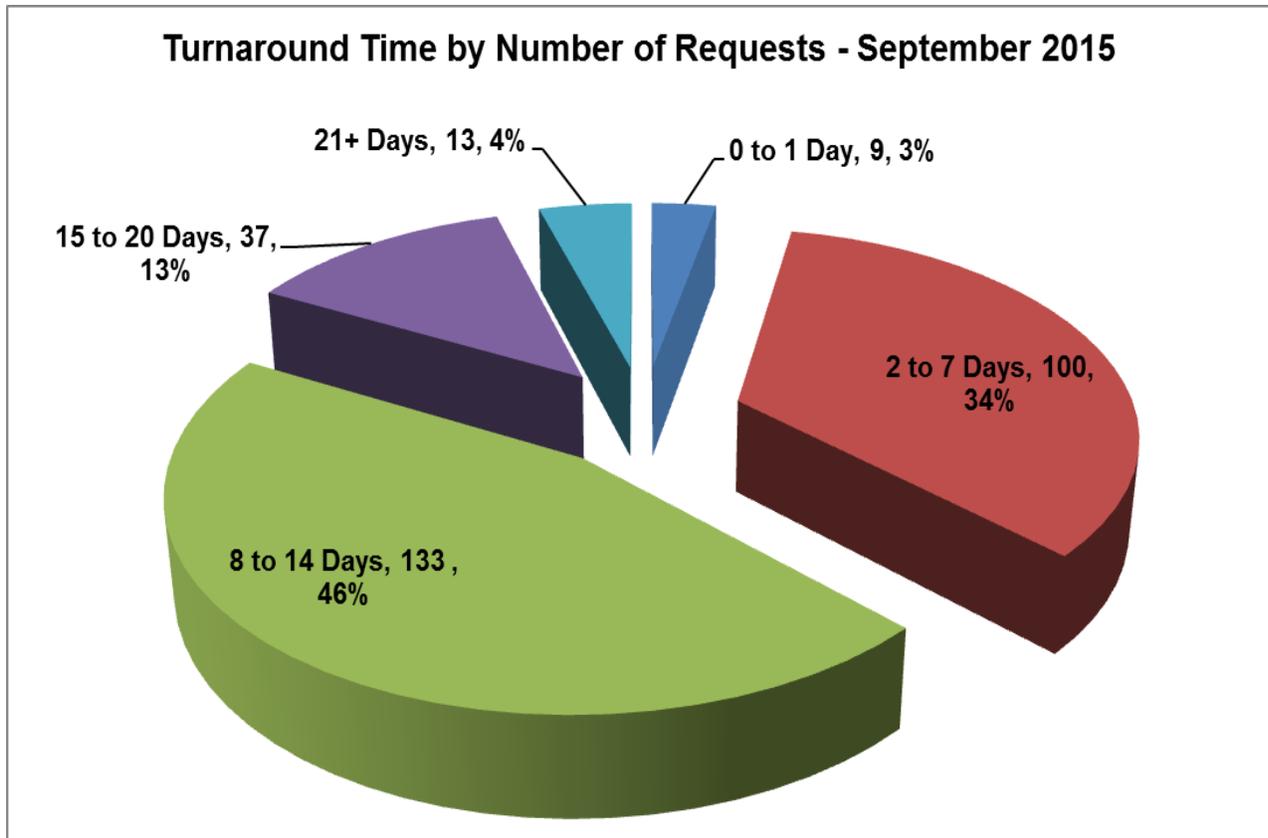
Disenrollment Requests from MCO September 2015



Approved Disenrollment Requests from MCO September 2015

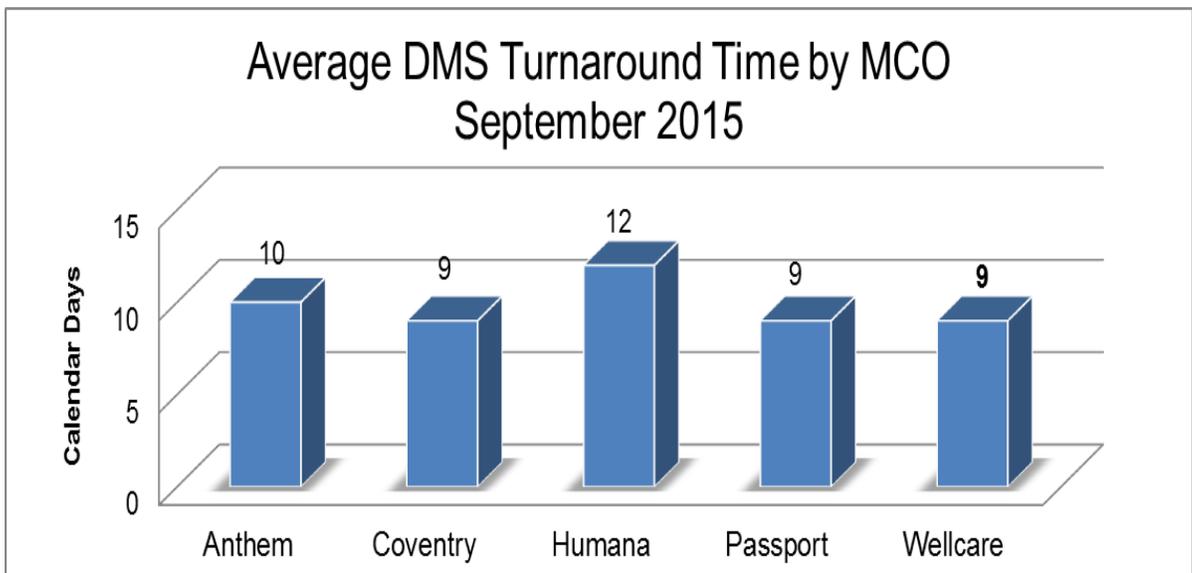


Turnaround time



- About 37% of the disenrollment requests submitted in September 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 Humana have the longest average turnaround time (around 12 days) in September 2015. Many factors determine turnaround times, such as how soon the MCO responds to DMS, the urgency of the cases, etc.

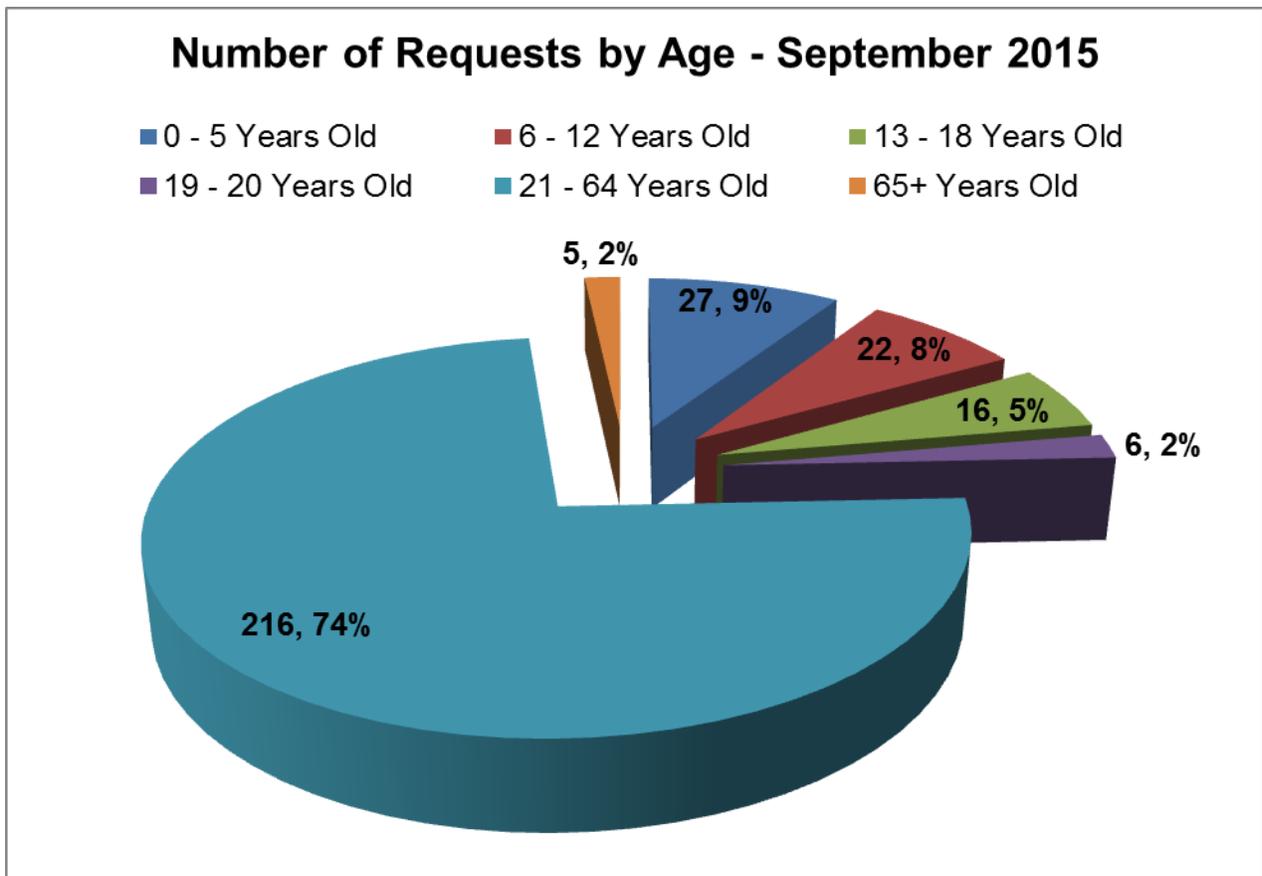
- Below is a chart of MCO turnaround time from each MCO in responding to DMS requests in September 2015.

	In the Same Day	1 Day	2 Days	3 Days	4 Days	5+ Days	Response not Necessary	No Response from MCO
Anthem	9	3	6	12	5	20	3	2
Percentage of all Anthem Cases	15.00%	5.00%	10.00%	20.00%	8.33%	33.33%	5.00%	3.33%
Coventry	16	7	6	15	4	17	0	3
Percentage of all Coventry Cases	23.53%	10.29%	8.82%	22.06%	5.88%	25.00%	0.00%	4.41%
Humana	6	1	1	2	2	37	6	12
Percentage of all Humana Cases	8.96%	1.49%	1.49%	2.99%	2.99%	55.22%	8.96%	17.91%
Passport	6	11	7	11	3	6	1	3
Percentage of all Passport Cases	12.50%	22.92%	14.58%	22.92%	6.25%	12.50%	2.08%	6.25%
Wellcare	14	11	7	5	5	4	3	0
Percentage of all Wellcare Cases	28.57%	22.45%	14.29%	10.20%	10.20%	8.16%	6.12%	0.00%

- 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.
 - Numbers of approved cases that MCO failed to respond to DMS requests:
 - Anthem – 2 cases
 - Coventry – 3 cases

- Humana – 11 cases
- Passport – 3 cases
- Wellcare – none (Wellcare responded to all Wellcare disenrollment cases which required responses in September 2015)

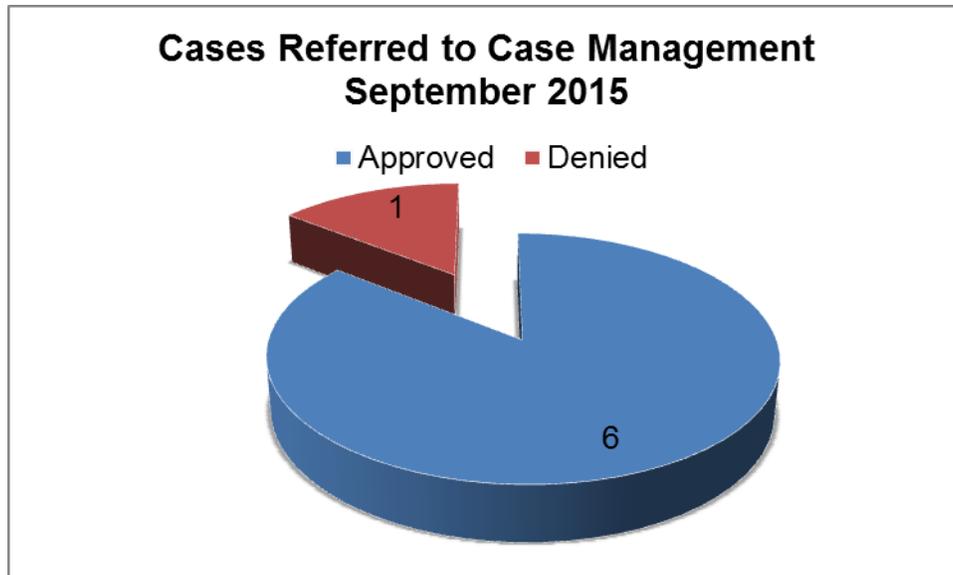
Age Distribution



- Of 292 disenrollment requests submitted in September 2015, 65 cases are from population of age 18 or younger, slightly less than one quarter (22.3%) of the requests submitted in September 2015.
- Seventy-one (71) members age 20 or younger who requested disenrollment in September 2015 are also eligible for EPSDT.

- Only five members requesting disenrollment in September 2015 are also receiving services from Medicare.

Case Mangement Referral



- Seven (7) 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.
- Each MCO received referral(s) from DMS in the month of September 2015.
 - Anthem – 2 cases
 - Coventry – 1 case
 - Humana – 1 case
 - Passport – 1 case
 - Wellcare – 2 cases

Reasons for Disenrollment – Numbers for Approved Cases in September 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Provider is not accepting member's MCO	18	12	25	21	15	91
Specialist not in provider network	27	25	24	10	5	91
Closest Hospital does not participate with MCO	2	3	1	2	0	8
Medications prescribed by physician not covered	0	2	1	0	7	10
Services ordered by physician not covered	1	5	1	0	1	8
Family needs to be enrolled in same MCO	0	4	2	0	2	8
Amount of co-pays	0	2	0	0	0	2
Member dissatisfied with quality of services	0	1	0	0	1	2
Total Requests Approved	48	54	54	33	31	220
Total Members Enrolled in MCO	80,769	293,047	118,892	266,804	434,112	1,193,624
Percentage of Total Membership Approved to Disenroll from MCO	0.05943%	0.01843%	0.04542%	0.01237%	0.00714%	0.01843%

- 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 86% of the approved requests in September 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-nine (49) members addressed difficulty to access dental health care, including oral surgery; 45 cases were approved.

- Anthem – 14 cases (14 approved)
 - Coventry – 2 cases (2 approved)
 - Humana – 21 cases (19 approved)
 - Passport – 9 case (9 approved)
 - Wellcare – 3 cases (1 approved)
- Sixty-two (62) disenrollment requests are related to substance abuse rehab services, including requests for Suboxone, Subutex, Zubsolv, inpatient rehab services, etc. Forty-two (42) cases were approved. Providers related to most of these cases are:
 - Second Chances
 - Self-Refind
 - Hazard Recovery
 - Jackson Recovery Center
 - Express Health Care
 - Community Family Clinic
 - Counselor’s Clinical Cottage
 - New Life in Nicholasville
 - Real Recovery
 - Recovery Works
 - Eleven (11) members receiving services from Counselor’s Clinical Cottage requested disenrollment due to the provider’s certification issue.
 - Six (6) members receiving services from Self-Refind requested disenrollment due to the provider’s change of insurance policy.
 - Eight (8) members requested to disenroll from their MCO due to the needs of services from mental health providers, such as psychiatrist, therapists, and behavioral health facilities. These requests are unrelated to substance abuse recovery program. One case was denied due to insufficient information in the request.
 - Twelve (15) members requested to disenroll from their MCO due to unable to receive services from their obstetrician/gynecologist; 11 were approved.
 - Ten (10) disenrollment cases are related to the needs for pain management specialist.

- Specialists needed/not in MCO network in the members' local areas are:
 - Behavioral Health
 - Cardiologist
 - Dermatologist
 - Ear, Nose, Throat Specialist
 - Endocrinologist
 - Gastroenterologist
 - Hepatologist
 - Nephrologist
 - Neurologist
 - Neurosurgeon
 - Obstetrician/Gynecologist
 - Occupational Therapist
 - Ophthalmologist/Optomtrist
 - Oral surgeon
 - Orthopedics/Orthopedic Surgeon
 - Pain Management Specialist
 - Physical Therapist
 - Podiatrist
 - Psychiatrist
 - Pulmonologist/Pulmonary specialist
 - Rheumatologist
 - Speech Therapist
 - Substance Abuse Specialist

- Co-Pay issue – 2 members addressed their inability to afford co-pay; all have been approved. The members of both cases were with Coventry.

Summary of MCO Movements

MCO Movement	
Anthem	-38
Coventry	-27
Humana	-32
Passport	26
Wellcare	71

Total Disenrollment for Cause Requests Submitted in September 2015 --- 292 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	4	3	3	5	15
Disenroll to Coventry	9	*	7	7	10	33
Disenroll to Humana	9	4	*	13	9	35
Disenroll to Passport	10	22	27	1	25	85
Disenroll to Wellcare	30	38	28	24	*	120
Total	58	68	65	48	49	

** Total number does not add up 292, as the requests without indicating desired MCO are not included in the chart above.

Approved Disenrollment for Cause Requests Submitted in September 2015 --- 220 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	4	1	2	3	10
Disenroll to Coventry	7	*	6	4	10	27
Disenroll to Humana	7	2	*	7	6	22
Disenroll to Passport	8	16	23	*	12	59
Disenroll to Wellcare	26	32	24	20	*	102
Total	48	54	54	33	31	220

Anthem

- Anthem had a net loss of 38 members during the month of September 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	4	4	0
Humana	3	1	2
Passport	3	2	1
Wellcare	5	3	2
Total	15	10	5

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied
1	4	3	1
2	14	12	2
3	7	4	3
4	16	13	3
5	7	4	3
6	1	1	0
7	1	1	0
8	10	10	0
Totals	60	48	12

- 14 complaints (out of 14 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.

- Specialists/services needed/not in Anthem network in the members' areas:
 - Substance Abuse Treatment Program
 - Ear, Nose, Throat Specialist
 - Dentist/Oral Surgeon
 - Dermatologist
 - Endocrinologist
 - Gastroenterologist
 - Physical Therapist
 - Obstetrician/Gynecologist
 - Ophthalmologist/Optomtrist
 - Orthopedic
 - Hepatologist
 - Cancer Specialist
 - Nephrologist
 - Pulmonologist/Pulmonary Specialist
 - Occupational Therapist
 - Speech Therapist

Coventry Cares of Kentucky

- Coventry had a net loss of 27 members during the month of September 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	9	7	2
Humana	7	6	1
Passport	7	4	3
Wellcare	10	10	0
Total	33	27	6

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied
1	2	2	0
2	5	5	0
3	16	13	3
4	4	2	2
5	14	8	6
6	2	2	0
7	8	6	2
8	17	16	1
Totals	68	54	14

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

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

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Humana CareSource

- Humana CareSource had a net loss of 32 members for the month of September 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Humana	Number Approved	Number Denied
Anthem	9	7	2
Coventry	4	2	2
Passport	13	7	6
Wellcare	9	6	3
Total	35	22	13

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied
1	2	2	0
2	4	1	3
3	20	16	4
4	6	4	2
5	2	2	0
6	9	9	0
7	21	18	3
8	3	2	1
Totals	67	54	13

- Dental care access issue – 19 of 21 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
 - Obstetrician/Gynecologist
 - Cardiologist
 - Orthopedics
 - Pain management specialist
 - Oral surgeon/Orthodontist
 - Psychiatrist
 - Substance abuse rehab services
 - Rheumatologist

Passport Health Plans

- Passport Health Plan had a net gain of 26 members for the month of September 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Passport	Number Approved	Number Denied
Anthem	10	8	2
Coventry	22	16	6
Humana	27	23	4
Wellcare	25	12	13
Total	84	59	25

* One case requesting to remain with Passport is not included in this chart.

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied
1	2	2	0
2	15	13	2
3	3	1	2
4	3	2	1
5	13	7	6
6	1	1	0
7	7	4	3
8	4	3	1
Totals	48	33	15

- Nine (9) Passport members complained about not having appropriate access to dental care, and were approved to disenroll from Passport.
- Specialists/services needed/not in Passport network in the members' area

- Ear, Nose, Throat Specialist
- Psychologist
- Ophthalmologist
- Allergy specialist
- Nephrologist
- Obstetrician/Gynecologist
- Orthopedic Surgeon
- Rheumatologist
- Substance abuse rehab specialist

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 71 members for the month of September 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	30	26	4
Coventry	38	32	6
Humana	28	24	4
Passport	24	20	4
Total	120	102	18

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied
1	0	0	0
2	1	1	0
3	9	7	2
4	5	2	3
5	7	5	2
6	6	6	0
7	1	1	0
8	20	9	11
Totals	49	31	18

- Two (2) members requested disenrollment in order to receive services from Kidz Club. Both were approved.
- Specialists/services needed/not in Wellcare network in the members' area
 - Ear, Nose, Throat specialist
 - Psychiatrist

- Obstetrician/Gynecologist
- Oral Surgeon
- Orthopedics
- Podiatrist
- Pain Management Specialist
- Cancer specialist
- Pulmonologist/Pulmonary Specialist
- Substance abuse recovery program specialist

Disenrollment for Cause Request - September 2014 to September 2015

