

Disenrollment for Cause Report

Submitted in April 2015

Summary

The Disenrollment for Cause process is regulated by 907 KAR 17:010, Section 2 and 42 CFR438.56. Disenrollment request information is based on members' written requests and investigations conducted by the nurses in 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.

General Review Procedures

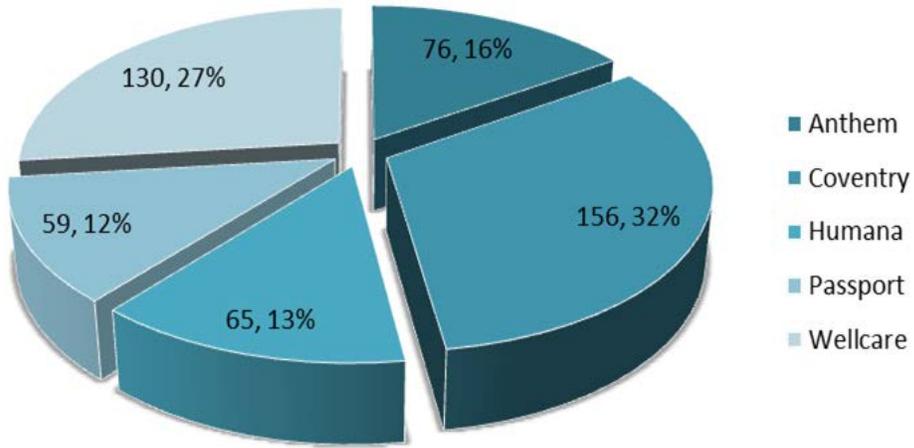
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professional issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCO companies were given appropriate timeframe to respond to DMS' inquiries.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

Statewide Data

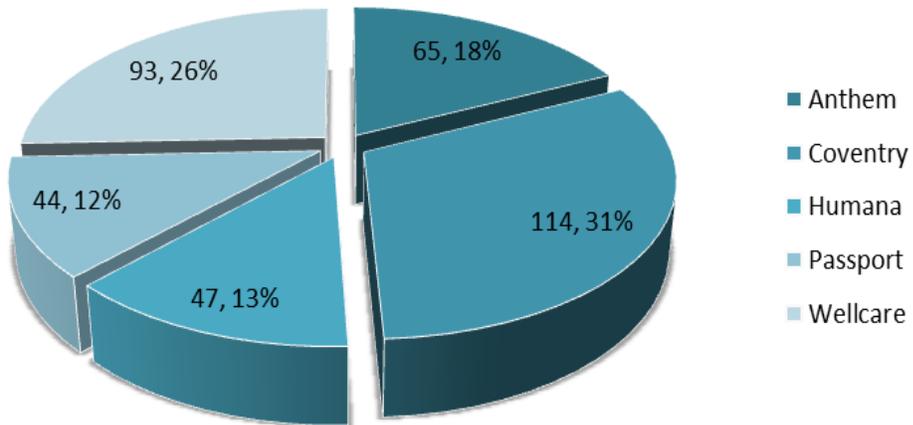
- Total Disenrollment for Cause requests received during the month of April 2015 was 486.
- Of the 486 requests received, approximately 3 quarters (363, 74.69%) were approved, 123 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of April 2015.
- Highest percentage – Anthem, approx. 0.11% 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	76	65	85.53%
Coventry	156	114	73.08%
Humana	65	47	72.31%
Passport	59	44	74.58%
Wellcare	130	93	71.54%
Total	486	363	74.69%

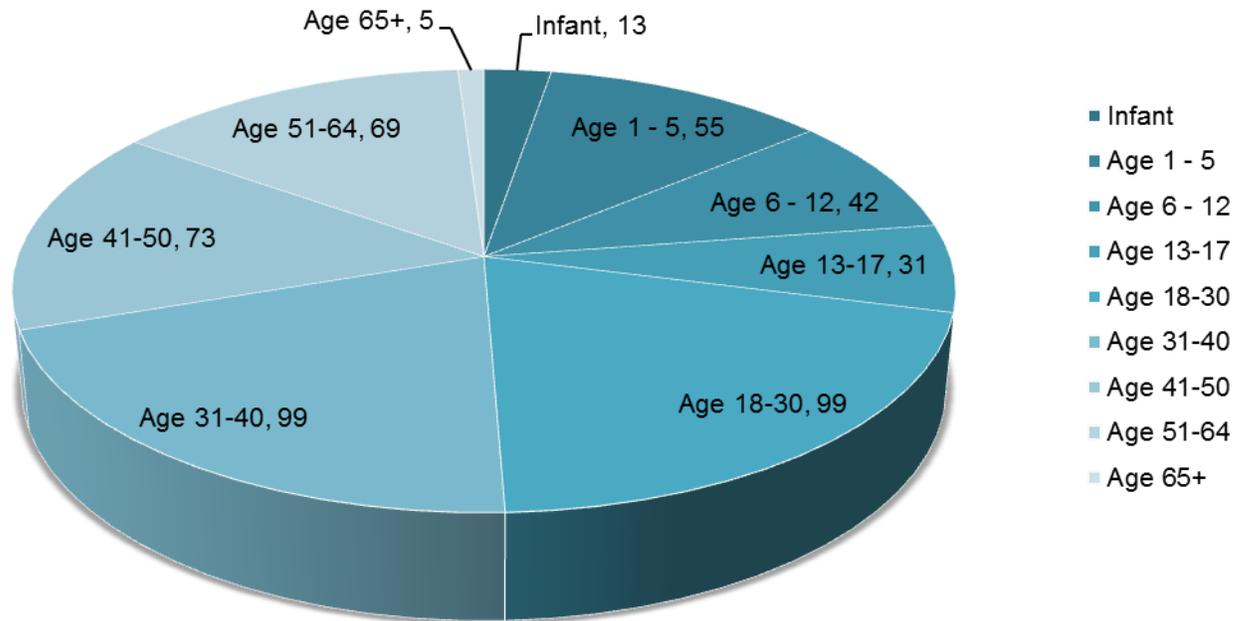
Disenrollment Requests April 2015



Number of Approval April 2015



Number of Requests by Age - April 2015



Of 486 disenrollment requests submitted in April 2015, 141 cases are for children between age 0 and age 17. About 85.5% (121 cases) were approved. The approval rate is 15.5% higher than all the other age groups combined, which is 70% (242 approved cases out of 345 cases submitted).

Reasons for Disenrollment in April 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Provider is not accepting member's MCO	32	39	27	32	17	147
Medications prescribed by physician not covered	4	22	3	2	48	79
Provider left network	5	26	5	1	42	79
Specialist not in provider network	8	17	14	11	13	63
Services ordered by physician not covered	4	17	5	3	2	31
Closest Hospital does not participate with MCO	14	8	3	1	0	26
Member dissatisfied with quality of service	1	10	4	4	2	21
Amount of co-pays	2	15	0	0	0	17
Service ordered by dentist not covered	3	0	3	0	0	6
Family needs to be enrolled in same MCO	1	0	0	2	3	6
No reason provided in request	2	0	0	2	1	5
Change in enrollment error	0	1	1	1	0	3
Denial of behavioral health service	0	0	0	0	1	1
Member within 90 day change period	0	0	0	0	1	1
Other reason	0	1	0	0	0	1
Total Requests Received	76	156	65	59	130	486
Total Members Enrolled in MCO	71,897	307,924	116,988	257,715	443,320	1,197,844
Percentage of Total Membership Requesting Disenrollment	0.10571%	0.05066%	0.05556%	0.02289%	0.02932%	0.04057%

- About 65% of the requests in April 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 the network.
 - Alternative providers within reasonable distance are available.
 - Thirty-five (35) members receiving service from Kidz Club submitted requests in April 2015 to disenroll from Wellcare to other MCO companies, as Kidz Club is terminating contract with Wellcare, effective 6/1/2015.
 - Bluegrass Pain Consultants has discontinued contract with Coventry. The change of the policy has resulted in 18 members switching from Coventry to Passport.

- Of 26 cases due to access issues related to closest local hospital, 25 were approved. One was denied due to the absence of signature on the request letter.
 - ARH - 17 cases
 - Baptist Health – 3 cases
 - King’s Daughters – 3 cases
 - St Elizabeth Hospital – 2 cases

- Fifty-five (55) members requested to disenroll due to the difficulty to access dental health care, including oral surgery.

- Specialists needed are:
 - Addiction specialist
 - Cardiologist
 - Chiropractor
 - Ob/Gyn
 - Oncologist
 - Orthopedics
 - Pain management specialist
 - Psychologist
 - Psychiatrist
 - Surgeon
 - Urologist

- One hundred sixteen (116) cases were submitted in April 2015 for reason related to denial of medications or services. This category includes causes associated with denial of prescribed medications, medical tests, or services needed to perform dental services, etc.
 - 33 Cases related to the denials of Suboxone: 31 cases were with Wellcare
 - The common reason of approval for the Suboxone/Zubsolv related cases is that per our researches, the members have had adverse effects from Zubsolv or Suboxone pills
 - The most common reason for denial is that per DMS research, there is no evidence showing that members have tried Zubsolv, or no record showing adverse effect from Zubsolv.

- Seventeen (17) cases were related to members’ inability to afford co-pay. Most of the members citing this reason were with Coventry.

Summary of MCO Movements

MCO Movement	
Anthem	-50
Coventry	-49
Humana	+1
Passport	+56
Wellcare	+42

Total Disenrollment for Cause Requests Submitted in April 2015 --- 486 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	2	2	15	20
Disenroll to Coventry	28	*	16	17	12	73
Disenroll to Humana	2	10	*	13	42	67
Disenroll to Passport	6	61	19	*	57	143
Disenroll to Wellcare	38	82	27	26	*	173
Total	74	154	64	58	126	

** Total number does not add up 486, as the requests without indicating desired MCO are not included in the chart.

Approved Disenrollment for Cause Requests Submitted in April 2015 --- 363 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	2	2	10	15
Disenroll to Coventry	26	*	13	15	11	65
Disenroll to Humana	2	6	*	11	29	48
Disenroll to Passport	3	42	12	*	43	100
Disenroll to Wellcare	34	65	20	16	*	135
Total	65	114	47	44	93	363

Anthem

- Anthem had a net loss of 50 members during the month of April 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied	Number not Processed
1	6	5	1	0
2	17	16	1	0
3	3	2	1	0
4	10	8	2	0
5	8	8	0	0
6	10	8	2	0
7	4	4	0	0
8	18	14	4	0
Totals	76	65	11	0

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	1	1	0
Humana	2	2	0
Passport	2	2	0
Wellcare	15	10	5
Total	20	15	5

Coventry Cares of Kentucky

- Coventry had a net loss of 49 members during the month of April 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied	Number not Processed
1	10	10	0	0
2	3	2	1	0
3	40	29	11	0
4	17	16	1	0
5	19	12	7	0
6	11	7	4	0
7	10	6	4	0
8	46	32	14	0
Totals	156	114	42	0

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	28	26	2
Humana	16	13	3
Passport	17	15	2
Wellcare	12	11	1
Total	73	65	8

Humana CareSource

- Humana CareSource had a net gain of 1 member for the month of April 2015 due to the Disenrollment for Cause process.

Region	Number Requesting			
	Disenrollment from Humana	Number Approved	Number Denied	Number not Processed
1	3	1	2	0
2	7	6	1	0
3	16	10	6	0
4	4	4	0	0
5	10	8	2	0
6	9	6	3	0
7	4	4	0	0
8	12	8	4	0
Totals	65	47	18	0

From	Number Requesting		
	Disenrollment to Humana	Number Approved	Number Denied
Anthem	2	2	0
Coventry	10	6	4
Passport	13	11	2
Wellcare	42	29	13
Total	67	48	19

Passport Health Plans

- Passport Health Plan had a net gain of 56 members for the month of April 2015 due to the Disenrollment for Cause process.

Region	Number Requesting			
	Disenrollment from Passport	Number Approved	Number Denied	Number not Processed
1	3	1	2	0
2	16	9	7	0
3	5	4	1	0
4	5	5	0	0
5	11	11	0	0
6	1	1	0	0
7	6	5	1	0
8	12	8	4	0
Totals	59	44	15	0

From	Number Requesting		
	Disenrollment to Passport	Number Approved	Number Denied
Anthem	6	3	3
Coventry	61	42	19
Humana	19	12	7
Wellcare	57	43	14
Total	143	100	43

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 42 members for the month of April 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied	Number not Processed
1	0	0	0	0
2	4	3	1	0
3	22	19	3	0
4	10	9	1	0
5	34	25	9	0
6	17	15	2	0
7	8	2	6	0
8	35	20	15	0
Totals	130	93	37	0

From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	38	34	4
Coventry	82	65	17
Humana	27	20	7
Passport	26	16	10
Total	173	135	38

Disenrollment Request Long Term Trend

Disenrollment Requests - Long Term Trend						
	Anthem	Coventry	Humana	Passport	Wellcare	Total
Jul-13	0	386	31	2	28	447
Aug-13	0	243	20	21	15	299
Sep-13	0	177	2	2	8	189
Oct-13	0	280	1	1	39	321
Nov-13	0	253	2	2	31	288
Dec-13	0	120	3	0	26	149
Jan-14	2	201	5	8	26	242
Feb-14	6	124	7	11	34	182
Mar-14	5	120	11	6	54	196
Apr-14	12	138	17	12	26	205
May-14	9	40	9	15	7	80
Jun-14	25	112	26	31	39	233
Jul-14	35	288	33	39	86	481
Aug-14	25	207	43	53	61	389
Sep-14	17	165	25	25	47	279
Oct-14	11	94	18	18	44	185
Nov-14	14	51	10	12	31	118
Dec-14	23	71	12	21	43	170
Jan-15	43	139	28	40	96	346
Feb-15	72	113	65	35	97	382
Mar-15	71	192	53	60	166	542
Apr-15	76	156	65	59	130	486

Disenrollment for Cause Requests - May 2014 to April 2015

