



Department for Medicaid Services



Division of Quality and Outcomes

Disenrollment for Cause Report

October 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

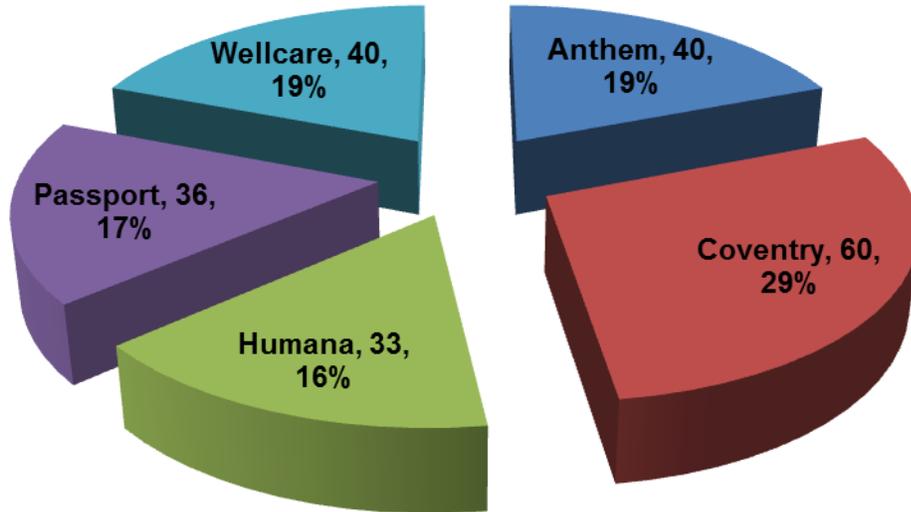
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professionals issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCOs were given appropriate timeframe to respond to DMS' inquiries.
- MCOs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

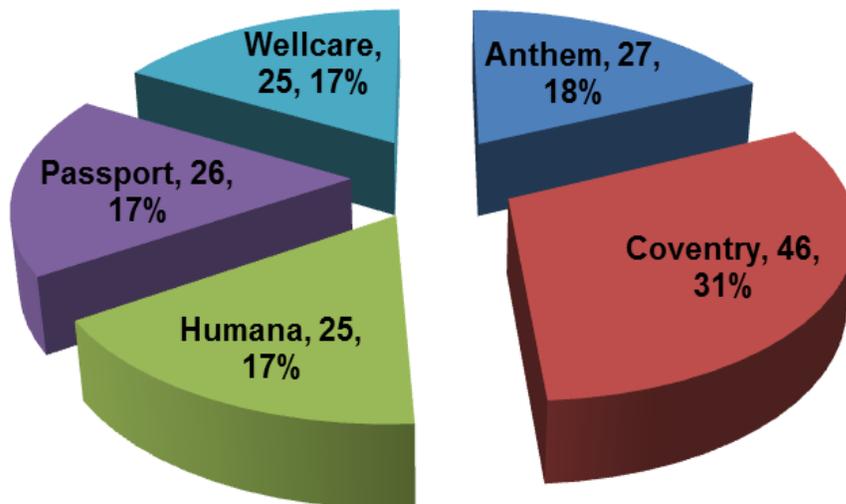
- Total Disenrollment for Cause requests received during the month of October 2015 was 209.
- Of the 209 requests received, 71.3% (149) were approved, 60 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of October 2015.
- Highest percentage – Anthem, approx. 0.05% of total membership requesting disenrollment.
- The requests to disenroll from the member's current MCO in October 2015 were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	40	27	67.50%
Coventry	60	46	76.67%
Humana	33	25	75.76%
Passport	36	26	72.22%
Wellcare	40	25	62.50%
Total	209	149	71.29%

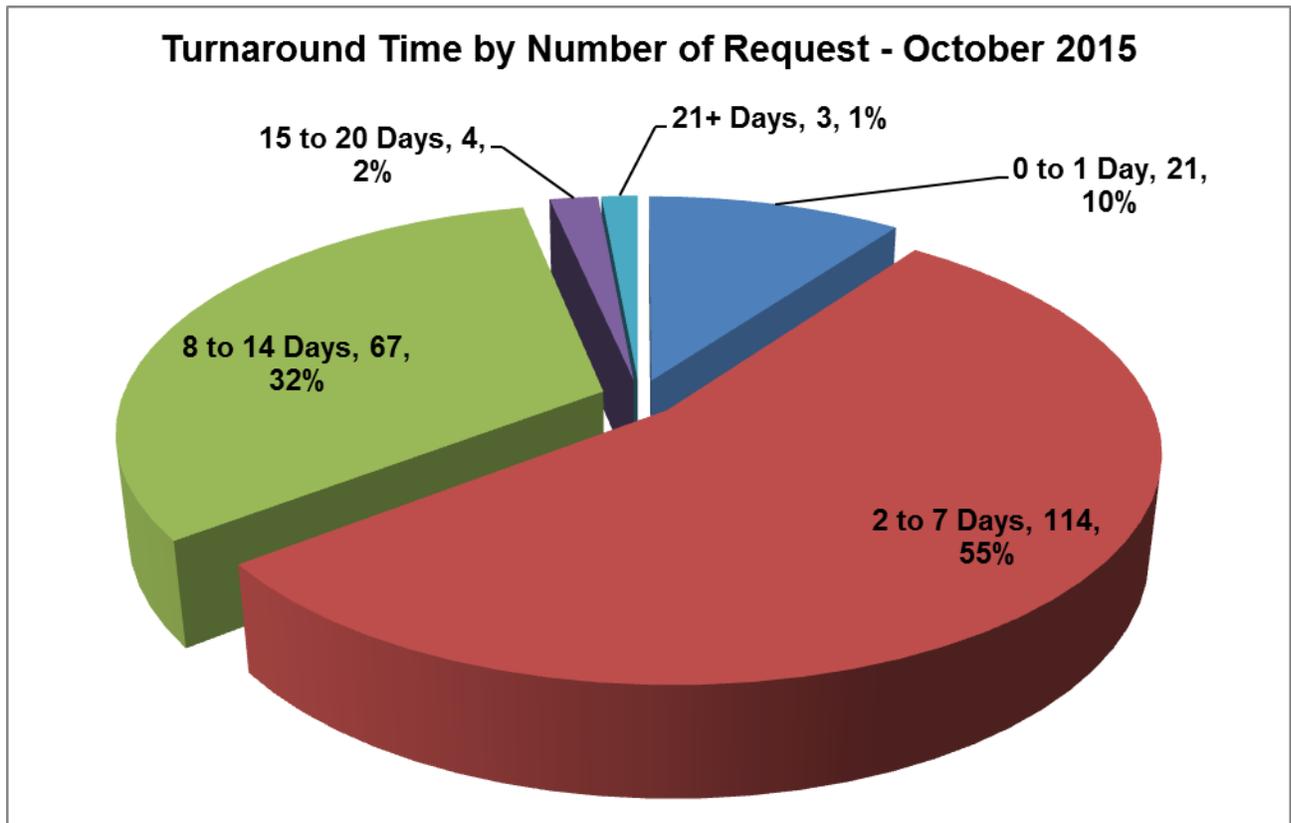
Disenrollment Requests from MCO October 2015



Approved Disenrollment Requests from MCO October 2015



Turnaround time



- About 65% of the disenrollment requests submitted in October 2015 were processed and disposed within 7 calendar days by DMS.
- Only 3.3% of the cases required more than 2 weeks to process, i.e., over 96% 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.

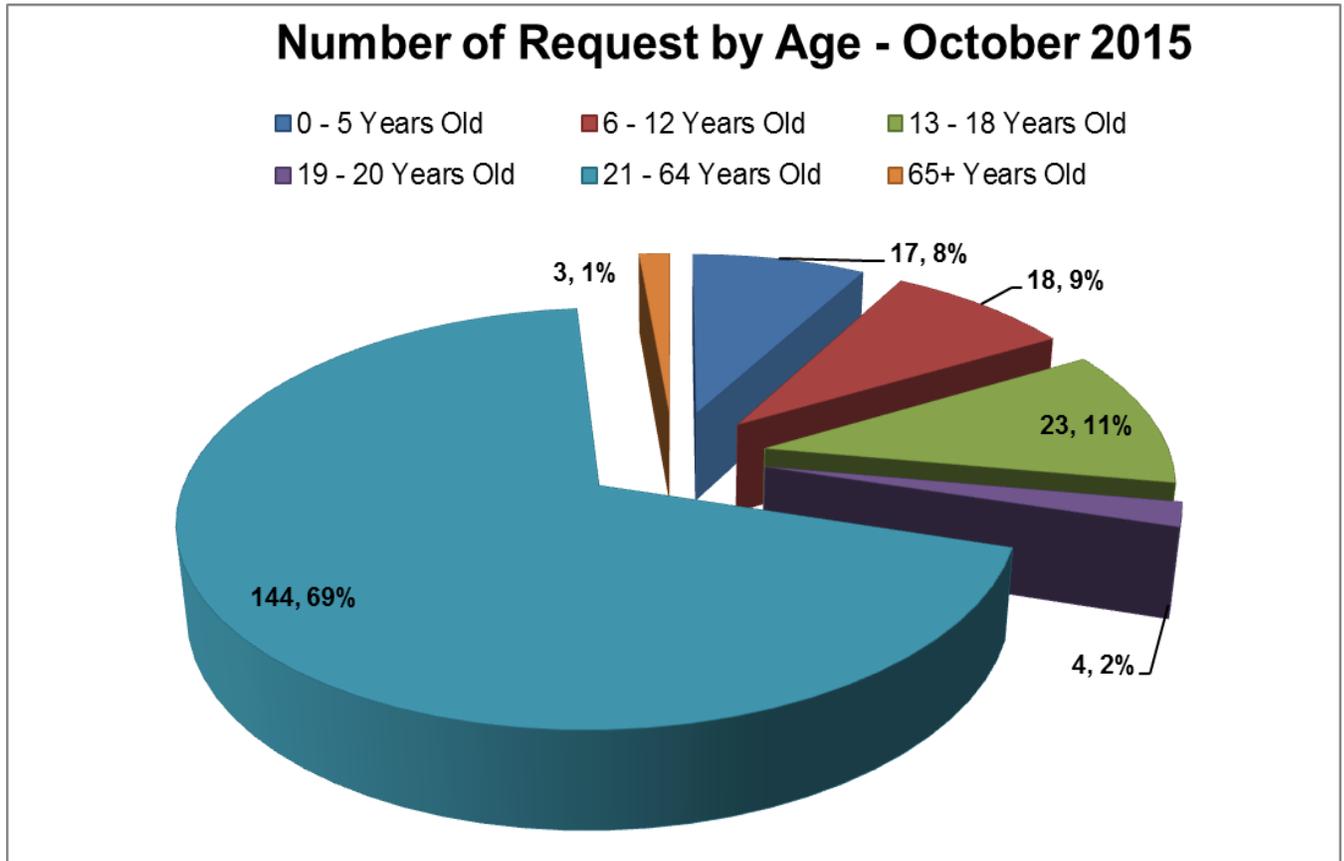
Average DMS Turnaround Time by MCO - October 2015	
MCO	Calendar Days
Anthem	6.3
Coventry	6.75
Humana	7.52
Passport	7.33
Wellcare	6.78

- Cases to disenroll from Humana have the longest average turnaround time (around 7.52 days) in October 2015. However the difference between the longest and shortest DMS turnaround time by MCO is relatively small (slightest over a day). 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 October 2015.

	In the Same Day	1 Day	2 Days	3 Days	4 Days	5+ Days	Response not Necessary	No Response from MCO
Anthem	0	6	5	4	6	6	13	0
Percentage of all Anthem Cases	0.00%	15.00%	12.50%	10.00%	15.00%	15.00%	32.50%	0.00%
Coventry	8	7	5	13	5	17	4	1
Percentage of all Coventry Cases	13.33%	11.67%	8.33%	21.67%	8.33%	28.33%	6.67%	1.67%
Humana	0	1	1	3	8	14	5	1
Percentage of all Humana Cases	0.00%	3.03%	3.03%	9.09%	24.24%	42.42%	15.15%	3.03%
Passport	0	6	13	3	2	2	10	0
Percentage of all Passport Cases	0.00%	16.67%	36.11%	8.33%	5.56%	5.56%	27.78%	0.00%
Wellcare	8	7	6	9	4	2	4	0
Percentage of all Wellcare Cases	20.00%	17.50%	15.00%	22.50%	10.00%	5.00%	10.00%	0.00%

- Typical timeframe given to MCO to respond to DMS request is 3 to 4 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.
 - There are 2 disenrollment for cause cases that MCO failed to respond to DMS requests:
 - Coventry – 1 case
 - Humana – 1 case
 - Anthem, Passport, and Wellcare responded all disenrollment cases which required response.

Age Distribution



- Of 209 disenrollment requests submitted in October 2015, 65 cases are from population of age 18 or younger, slightly over one quarter (27.8%) of the requests submitted in October 2015.
- Sixty-two (62) members age 20 or younger who requested disenrollment in October 2015 are also eligible for EPSDT.
- Only three members requesting disenrollment in October 2015 are also receiving services from Medicare.

Case Management Referral – October 2015

Current MCO	Desired MCO	Needed Provider Specialty	Approved/Denied
Anthem	WellCare	Recovery Program	Denied
Coventry	Humana	Recovery Program & Counseling	Denied
Humana	Anthem	Primary Care	Approved
WellCare	Passport	Recovery Program/Psychiatry	Denied
WellCare	Coventry	Behavioral Therapy	Denied
WellCare	Humana	Recovery Program	Denied

- Six (6) 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.
- MCO received referral(s) from DMS in the month of October 2015:
 - Anthem – 2 cases
 - Coventry – 1 case
 - Wellcare – 3 cases

Reasons for Disenrollment – Numbers for Approved Cases in October 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Specialist not in provider network	17	21	9	9	13	69
Provider is not accepting member's MCO	5	10	12	16	4	47
Closest Hospital does not participate with MCO	2	9	0	0	1	12
Medications prescribed by physician not covered	0	3	2	0	6	11
Change in enrollment error	1	0	1	1	0	3
Family needs to be enrolled in same MCO	1	1	0	0	0	2
Services ordered by physician not covered	0	1	0	0	0	1
Amount of co-pays	0	1	0	0	0	1
Service ordered by dentist not covered by MCO	0	0	0	0	1	1
Member within 90 day change period	1	0	0	0	0	1
Other Reason	0	0	1	0	0	1
Total Requests Approved	27	46	25	26	25	149
Total Members Enrolled in MCO	85,847	293,080	120,668	271,285	436,840	1,207,720
Percentage of Total Membership Approved to Disenroll from MCO	0.03145%	0.01570%	0.02072%	0.00958%	0.00572%	0.01234%

- 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 October 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.
- Twelve (12) members addressed difficulty to access dental health care, including oral surgery and orthodontics; 10 cases were approved.
 - Anthem – 4 cases (2 approved)
 - Coventry – 3 cases (3 approved)
 - Humana – 4 cases (4 approved)
 - Wellcare – 1 case (1 approved)
- Forty-four (44) disenrollment requests are related to substance abuse rehab services, including requests for Suboxone, Subutex, Zubsolv, inpatient rehab services, etc. Twenty-eight (28) cases were approved. Providers related to most of these cases are:
 - Advanced Pain Clinic
 - Self-Refind
 - Addiction Recovery Care
 - Karen's Place
 - Express Health Care
 - Central Kentucky Psychiatry
 - Counselor's Clinical Cottage
 - Dr. David Coffey
 - Dr. Keri McFarland
 - New Life Clinic
 - New Vision (Jackson, KY)
 - Pearl Medical
 - Recovery Works
- Five (5) members receiving services from Addiction Recovery Care requested disenrollment due to the provider's certification issue.
- Ten (10) members receiving services from Self-Refind requested disenrollment due to the provider's change of insurance policy.
- Seventeen (17) 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 cases are not related to substance abuse treatment.

- Cases related to Adanta – 7 cases
 - Cases related to Dr. Arnold Shapiro – 5 cases
- Twelve (7) members requested to disenroll from their MCO due to unable to receive services from their obstetrician/gynecologist; 5 were approved.
- Nine (9) disenrollment cases are related to the needs for pain management specialist; 7 were approved.
- Specialists needed/not in MCO network in the members' local areas are:
 - Allergy Specialist
 - Behavioral Health/Mental Health
 - Cardiologist
 - Dermatologist
 - Ear, Nose, Throat Specialist
 - Gastroenterologist
 - Hepatologist
 - Neurologist
 - Neurosurgeon
 - Obstetrician/Gynecologist
 - Oncologist
 - Ophthalmologist/Optomtrist
 - Oral surgeon
 - Orthodontic
 - Orthopedics/Orthopedic Surgeon
 - Pain Management Specialist
 - Physical Therapist
 - Psychiatrist
 - Pulmonologist/Pulmonary specialist
 - Rheumatologist
 - Speech Therapist
 - Substance Abuse Specialist
 - Urologist
- Co-Pay issue – The only case related to co-pay issue is a case from a Coventry member; the case was approved.

Summary of MCO Movements

MCO Movement	
Anthem	-17
Coventry	-24
Humana	2
Passport	8
Wellcare	31

Total Disenrollment for Cause Requests Submitted in October 2015 --- 209 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	5	8	5	19
Disenroll to Coventry	12	*	2	9	8	31
Disenroll to Humana	3	14	*	5	15	37
Disenroll to Passport	6	16	14	*	12	48
Disenroll to Wellcare	18	29	12	13	*	72
Total	39	60	33	35	40	

** Total number does not add up 209, as the requests without indicating desired MCO are not included in the chart above.

Approved Disenrollment for Cause Requests Submitted in October 2015 --- 149 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	3	2	4	10
Disenroll to Coventry	6	*	2	9	5	22
Disenroll to Humana	3	12	*	3	9	27
Disenroll to Passport	4	11	12	*	7	34
Disenroll to Wellcare	14	22	8	12	*	56
Total	27	46	25	26	25	149

Anthem

- Anthem had a net loss of 17 members during the month of October 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	1	1	0
Humana	5	3	2
Passport	8	2	6
Wellcare	5	4	1
Total	19	10	9

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied
1	3	2	1
2	8	8	0
3	1	1	0
4	5	4	1
5	5	3	2
6	7	2	5
7	4	4	0
8	7	3	4
Totals	40	27	13

- Anthem had related to dental care issue, such as 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:
 - Dentistry/Oral Surgeon
 - Neurosurgeon
 - Physical Therapist
 - Obstetrician/Gynecologist
 - Orthopedic
 - Oncologist
 - Pain Management Specialist
 - Occupational Therapist
 - Rheumatologist
 - Speech Therapist
 - Substance Abuse Treatment Specialist

Coventry Cares of Kentucky

- Coventry had a net loss of 24 members during the month of October 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	12	6	6
Humana	2	2	0
Passport	9	9	0
Wellcare	8	5	3
Total	31	22	9

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied
1	3	3	0
2	6	5	1
3	13	9	4
4	6	5	1
5	5	4	1
6	4	4	0
7	5	4	1
8	18	12	6
Totals	60	46	14

- Co-Pay issue – 1 approved case.
- 9 approved cases indicate that members' closest hospitals do not accept Coventry – Appalachian Regional Hospitals and King's Daughters Hospital.

- Dental care access issue – 3 approved cases due to members' dentists/oral surgeons not in Coventry network.
- Specialists/services needed/not in Coventry network in the members' area:
 - Cardiologist
 - Behavioral Health/Mental Health Therapist
 - Dermatologist
 - Endocrinologist
 - Obstetrician/Gynecologist
 - Oral surgeon
 - Pain Management Specialist
 - Psychiatrist
 - Neurologist
 - Orthopedic/Orthopedic Surgeon
 - Behavioral Health Therapist
 - Physical Therapist
 - Substance abuse rehab program

Humana CareSource

- Humana CareSource had a net gain of 2 members for the month of October 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Humana	Number Approved	Number Denied
Anthem	3	3	0
Coventry	14	12	2
Passport	5	3	2
Wellcare	15	9	6
Total	37	27	10

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied
1	1	1	0
2	1	0	1
3	12	11	1
4	6	2	4
5	2	1	1
6	6	5	1
7	2	2	0
8	3	3	0
Totals	33	25	8

- Dental care access issue – all 4 cases were approved for difficulty getting appropriate dental care (including oral surgery and orthodontist) in Humana network.

- Specialists/services needed/not in Humana network in the members' areas
 - Obstetrician/Gynecologist
 - Behavioral Health/Mental Health Therapist
 - Neurologist
 - Dermatologist
 - Pain management specialist
 - Oral surgeon/Orthodontist
 - Psychiatrist
 - Substance abuse rehab services

Passport Health Plans

- Passport Health Plan had a net gain of 8 members for the month of October 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Passport	Number Approved	Number Denied
Anthem	6	4	2
Coventry	16	11	5
Humana	14	12	2
Wellcare	12	7	5
Total	48	34	14

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied
1	0	0	0
2	4	3	1
3	0	0	0
4	2	2	0
5	19	12	7
6	1	1	0
7	2	2	0
8	8	6	2
Totals	36	26	10

- There is no disenrollment for cause case from Passport member in October 2015 due to dental case access issue.
- Specialists/services needed/not in Passport network in the members' area

- Allergy Specialist
- Gastroenterologist
- Psychologist
- Speech Therapist
- Obstetrician/Gynecologist
- Orthopedic Surgeon
- Urologist
- Substance abuse rehab specialist

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 31 members for the month of October 2015 due to the Disenrollment for Cause process.
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From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	18	14	4
Coventry	29	22	7
Humana	12	8	4
Passport	13	12	1
Total	72	56	16

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied
1	0	0	0
2	2	1	1
3	4	1	3
4	10	8	2
5	3	1	2
6	8	7	1
7	3	2	1
8	10	5	5
Totals	40	25	15

- Three (3) members requested disenrollment in order to receive services from Kidz Club. All were approved.

➤ Specialists/services needed/not in Wellcare network in the members' area

- Allergy Specialist
- Behavioral Health/Mental Health Specialist
- Psychiatrist
- Obstetrician/Gynecologist
- Orthodontics
- Oncologist
- Physical Therapist
- Pain Management Specialist
- Substance abuse recovery program specialist

