



Department for Medicaid Services

Division of Quality and Outcomes



Disenrollment for Cause Report

November 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.

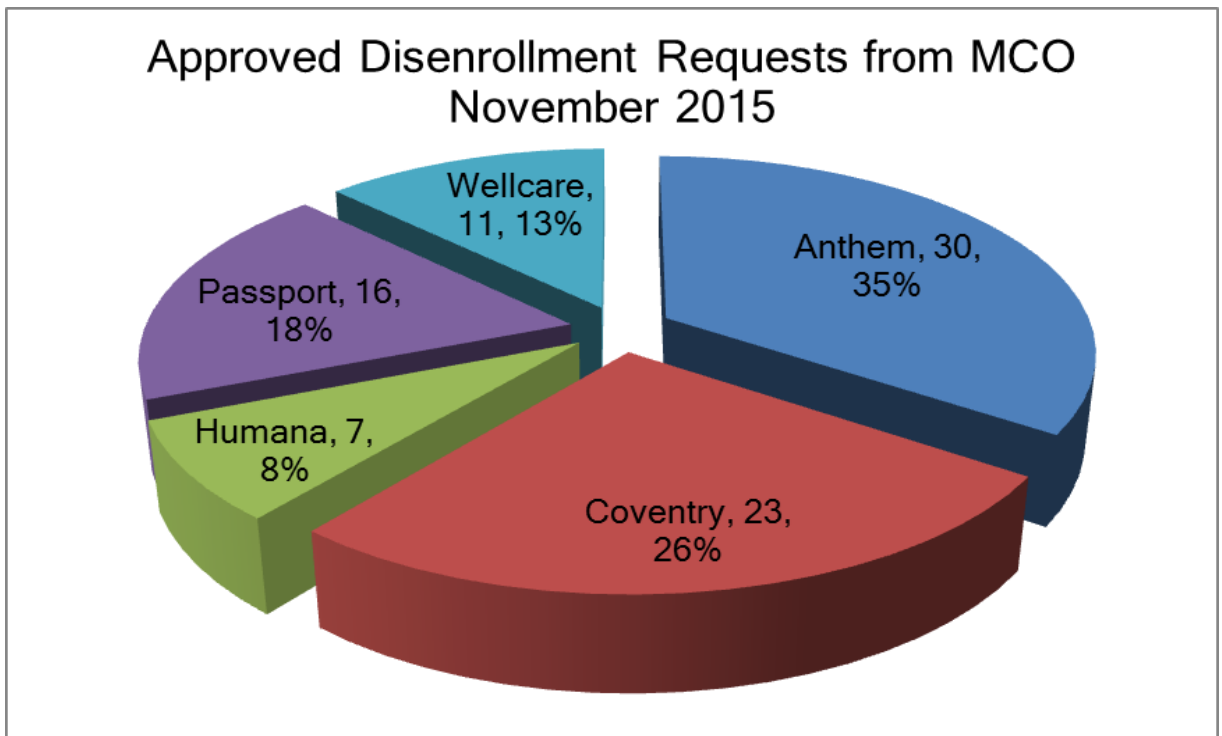
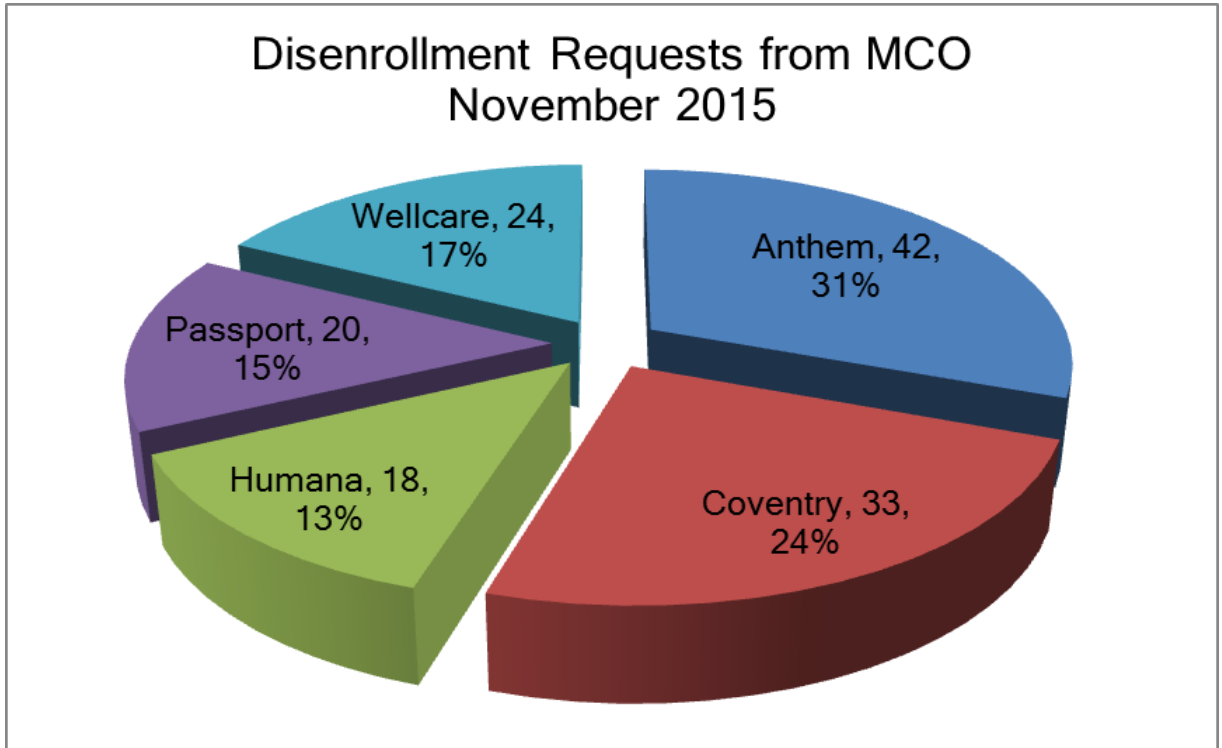
Statewide Data

- Total Disenrollment for Cause requests received during the month of November 2015 was 137.
- Of the 137 requests received, 63.5% (87) were approved, 50 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of November 2015.
- Highest percentage – Anthem, approx. 0.03% of total membership requesting disenrollment.
- The requests to disenroll from the member's current MCO in November 2015 were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	42	30	71.43%
Coventry	33	23	69.70%
Humana	18	7	38.89%
Passport	20	16	80.00%
Wellcare	24	11	45.83%
Total	137	87	63.50%

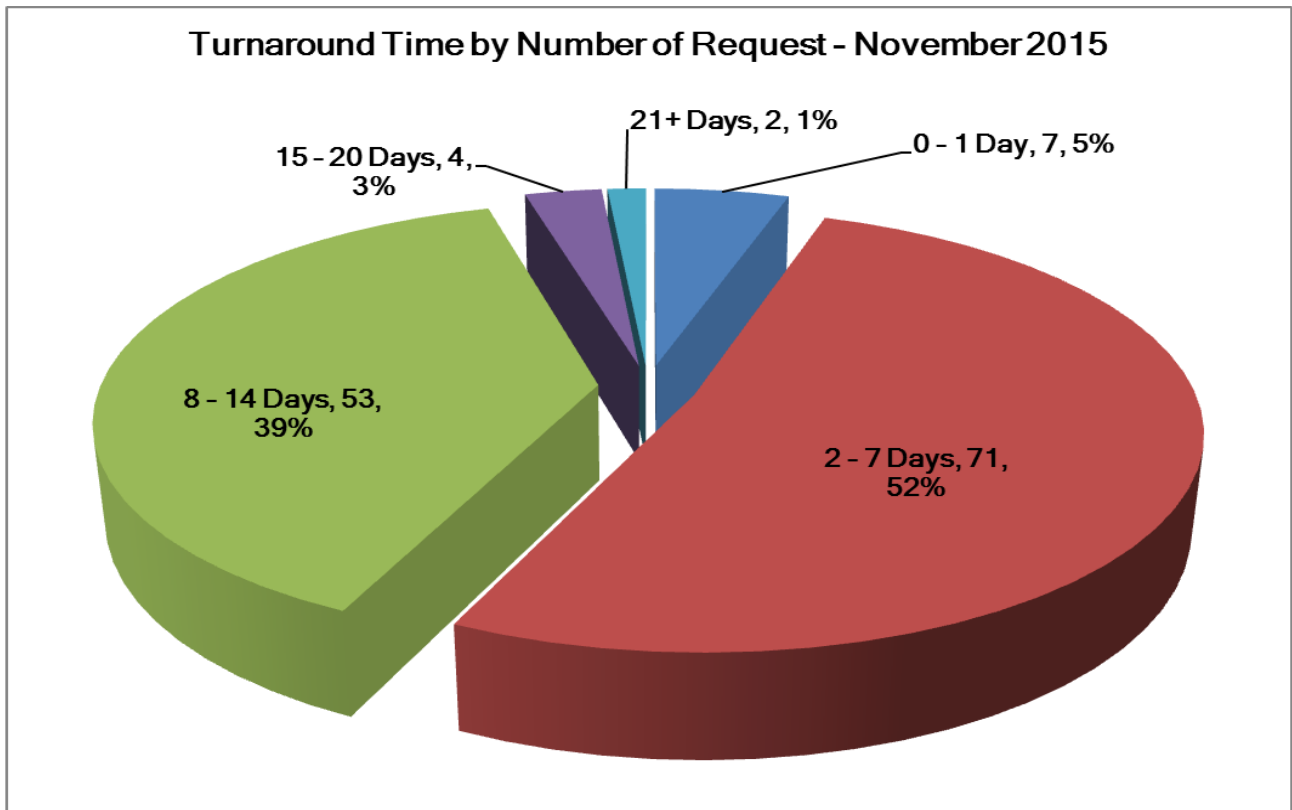
- Seventeen (17) cases were denied due to open enrollment, as the cases were not urgent and the members already made the switches via open enrollment process.
 - Anthem – 9 cases
 - Coventry – 2 cases
 - Humana – 1 cases
 - Passport – 2 cases
 - Wellcare – 3 cases

[Type text]



[Type text]

Turnaround time



- About 57% of the disenrollment requests submitted in November 2015 were processed and disposed within 7 calendar days by DMS.
- Slightly higher than 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

[Type text]

- 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 - November 2015	
MCO	Calendar Days
Anthem	7.52
Coventry	6.7
Humana	10.11
Passport	6.6
Wellcare	6.75

- Cases to disenroll from Humana have the longest average turnaround time (around 10.11 days) in November 2015. The difference between the longest and shortest DMS turnaround time by MCO is over 3 days. 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 November 2015.

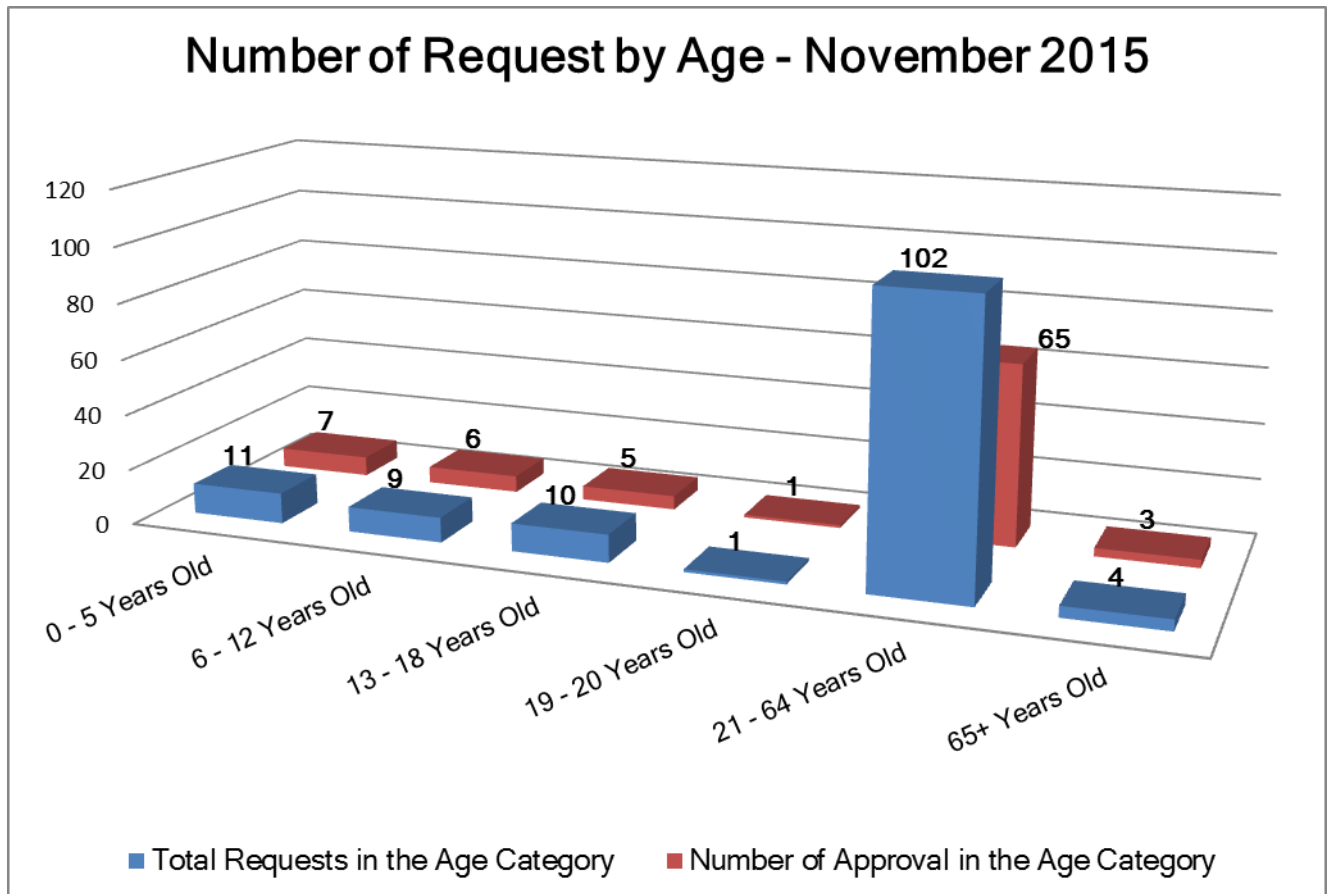
[Type text]

	In the Same Day	1 Day	2 Days	3 Days	4 Days	5+ Days	Response not Necessary	No Response from MCO
Anthem	4	0	5	6	6	13	8	0
Percentage of all Anthem Cases	9.52%	0.00%	11.90%	14.29%	14.29%	30.95%	19.05%	0.00%
Coventry	3	5	2	7	3	10	3	0
Percentage of all Coventry Cases	9.09%	15.15%	6.06%	21.21%	9.09%	30.30%	9.09%	0.00%
Humana	0	0	1	1	1	11	4	0
Percentage of all Humana Cases	0.00%	0.00%	5.56%	5.56%	5.56%	61.11%	22.22%	0.00%
Passport	1	2	2	1	5	7	1	1
Percentage of all Passport Cases	5.00%	10.00%	10.00%	5.00%	25.00%	35.00%	5.00%	5.00%
Wellcare	7	7	2	0	0	1	5	2
Percentage of all Wellcare Cases	29.17%	29.17%	8.33%	0.00%	0.00%	4.17%	20.83%	8.33%

- 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 3 disenrollment for cause cases that MCO failed to respond to DMS requests:
 - Passport – 1 case
 - Wellcare – 1 case
 - Anthem, Coventry, and Humana responded all disenrollment cases which required response.

[Type text]

Age Distribution



- Of 137 disenrollment requests submitted in November 2015, 30 cases are from population of age 18 or younger, slightly over one fifth (21.9%) of the requests submitted in November 2015.
- Thirty-one (31) members age 20 or younger who requested disenrollment in November 2015 are also eligible for EPSDT.
- Four members requesting disenrollment in November 2015 are also receiving services from Medicare.

[Type text]

Case Management Referral – November 2015

- DMS medical professionals did not refer member to case management service during the disenrollment process in November 2015.
- However, many cases came under case management during the disenrollment process when the MCO's were reaching out to the members.

Reasons for Disenrollment

Reason for Approved Requests in November 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Specialist not in provider network	20	13	4	12	0	49
Provider is not accepting member's MCO	8	3	2	3	6	22
Closest Hospital does not participate with MCO	0	5	0	0	0	5
Medications prescribed by physician not covered	2	0	0	1	4	7
Provider recommended member change MCO	0	0	1	0	0	1
Services ordered by physician not covered	0	1	0	0	0	1
Amount of co-pays	0	1	0	0	0	1
Other Reason	0	0	0	0	1	1
Total Requests Approved	30	23	7	16	11	87
Total Members Enrolled in MCO	90,358	291,824	121,752	273,276	437,495	1,214,705
Percentage of Total Membership Approved to Disenroll from MCO	0.03320%	0.00788%	0.00575%	0.00585%	0.00251%	0.00716%

- 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 87% of the approved requests in November 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; 7 cases were approved.

[Type text]

- Anthem – 7 cases (3 approved)
- Humana – 5 cases (4 approved)
- Thirty-three (33) disenrollment requests are related to substance abuse rehab services, including requests for Suboxone, Subutex, Zubsolv, inpatient rehab services, etc. Eighteen (21) cases were approved. Providers related to most of these cases are:
 - Self-Refind – 16 cases
 - Of the 16 Self-Refind cases, 11 were from Anthem members.
- Thirteen (13) members requested to disenroll from their MCO due to unable to receive services from their obstetrician/gynecologist; 8 were approved.
 - Anthem – 4 cases (2 approved)
 - Coventry – 2 cases (1 approved)
 - Humana – 1 case (approved)
 - Passport – 5 cases (4 approved)
 - Wellcare – 1 case (denied)
- Six (6) disenrollment cases are related to the needs for pain management specialist; 5 were approved.
- Three (3) disenrollment requests are related to the needs for cardiologist, including children's cardiologist. All three were approved.
- Specialists needed/not in MCO network in the members' local areas are:
 - Cardiologist
 - Dermatologist
 - Ear, Nose, Throat Specialist
 - Endocrinologist
 - Gastroenterologist
 - Hepatologist
 - Obstetrician/Gynecologist
 - Oncologist
 - Ophthalmologist
 - Oral surgeon
 - Orthodontic
 - Pain Management Specialist
 - Physical Therapist
 - Psychiatrist

[Type text]

- Psychologist
 - Substance Abuse Specialist
 - Surgeon
- Co-Pay issue – The only case related to co-pay issue is a case from a Coventry member, and it was approved.

[Type text]

Summary of MCO Movements

MCO Movement	
Anthem	-28
Coventry	-15
Humana	4
Passport	5
Wellcare	34

Total Disenrollment for Cause Requests Submitted in November 2015 --- 137 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	0	2	3	6
Disenroll to Coventry	8	*	1	1	4	14
Disenroll to Humana	1	4	*	5	11	21
Disenroll to Passport	9	10	10	*	6	35
Disenroll to Wellcare	24	18	5	12	*	59
Total	42	33	16	20	24	

** Total number does not add up 137, as the requests without indicating desired MCO are not included in the chart above.

Approved Disenrollment for Cause Requests Submitted in November 2015 --- 87 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	1	0	1	0	2
Disenroll to Coventry	4	*	1	1	2	8
Disenroll to Humana	0	3	*	4	4	11
Disenroll to Passport	6	7	3	*	5	21
Disenroll to Wellcare	20	12	3	10	*	45
Total	30	23	7	16	11	87

[Type text]

Anthem

- Anthem had a net loss of 28 members during the month of November 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	1	1	0
Humana	0	0	0
Passport	2	1	1
Wellcare	3	0	3
Total	6	2	4

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied
1	1	1	0
2	3	1	2
3	6	5	1
4	8	5	3
5	6	4	2
6	2	0	2
7	1	1	0
8	15	13	2
Totals	42	30	12

- Anthem had 7 disenrollment cases 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. Three (3) were approved.
- Four (4) Anthem members addressed the needs to access their familiar Obstetrician/Gynecologist. Two (2) were approved to disenroll from Anthem.

[Type text]

- Eleven (11) disenrollment requests were from Anthem members who needed services from Self-Refind (a substance abuse/recovery program provider). Per DMS investigation, Self-Refind is an Anthem provider, but has refused to provide services to Anthem members.

- Specialists/services needed/not in Anthem network in the members' areas:
 - Dentistry/Oral Surgeon
 - Ophthalmology
 - Pain Management Specialist
 - Psychiatrist
 - Phycologist
 - Substance Abuse Treatment Specialist
 - Surgeon

[Type text]

Coventry Cares of Kentucky

- Coventry had a net loss of 15 members during the month of November 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	8	4	4
Humana	1	1	0
Passport	1	1	0
Wellcare	4	2	2
Total	14	8	6

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied
1	0	0	0
2	3	2	1
3	7	4	3
4	7	6	1
5	1	1	0
6	1	1	0
7	3	0	3
8	11	9	2
Totals	33	23	10

- Co-Pay issue – 1 approved case.
- Five (5) approved cases indicate that members' closest hospitals do not accept Coventry – Appalachian Regional Hospitals and King's Daughters Hospital.
- There is no disenrollment for cause case from Coventry member in November 2015 due to dental case access issue.

[Type text]

- Specialists/services needed/not in Coventry network in the members' area:
 - Dermatologist
 - Gastroenterologist
 - Hepatologist
 - Obstetrician/Gynecologist
 - Oncologist
 - Pain Management Specialist
 - Physical Therapist
 - Substance abuse rehab program
 - Surgeon

[Type text]

Humana CareSource

- Humana CareSource had a net gain of 4 members for the month of November 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Humana	Number Approved	Number Denied
Anthem	1	0	1
Coventry	4	3	1
Passport	5	4	1
Wellcare	11	4	7
Total	21	11	10

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

- Dental care access issue – 5 cases; 4 of them were approved for difficulty getting appropriate dental care (including oral surgery and orthodontist) in Humana network.

[Type text]

- Four (4) Humana members submitted disenrollment requests to receive services from preferred or local recovery program providers.
 - Approved – 1 cases
 - Denied – 3 cases; due to eligibility issue, or member have already made the switches of MCO via open enrollment process.

- Specialists/services needed/not in Humana network in the members' areas
 - Obstetrician/Gynecologist
 - Cardiologist
 - Oral surgeon/Orthodontist
 - Substance abuse rehab services

[Type text]

Passport Health Plans

- Passport Health Plan had a net gain of 5 members for the month of November 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Passport	Number Approved	Number Denied
Anthem	9	6	3
Coventry	10	7	3
Humana	10	3	7
Wellcare	6	5	1
Total	35	21	14

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied
1	1	1	0
2	4	4	0
3	3	1	2
4	2	2	0
5	4	4	0
6	1	1	0
7	0	0	0
8	5	3	2
Totals	20	16	4

- There is no disenrollment for cause case from Passport member in November 2015 due to dental case access issue.
- Five (5) Passport members submitted disenrollment requests to access services from their preferred Obstetrician/Gynecologist. Four were approved. The only member who was denied had already made the switch via open enrollment.

[Type text]

- Specialists/services needed/not in Passport network in the members' area
 - Cardiologist
 - Dermatologist
 - Ear, Nose, Throat Specialist
 - Obstetrician/Gynecologist
 - Orthodontist
 - Substance abuse rehab specialist

[Type text]

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 34 members for the month of November 2015 due to the Disenrollment for Cause process.

From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	24	20	4
Coventry	18	12	6
Humana	5	3	2
Passport	12	10	2
Total	59	45	14

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied
1	1	0	1
2	0	0	0
3	5	2	3
4	5	2	3
5	1	1	0
6	3	2	1
7	3	1	2
8	6	3	3
Totals	24	11	13

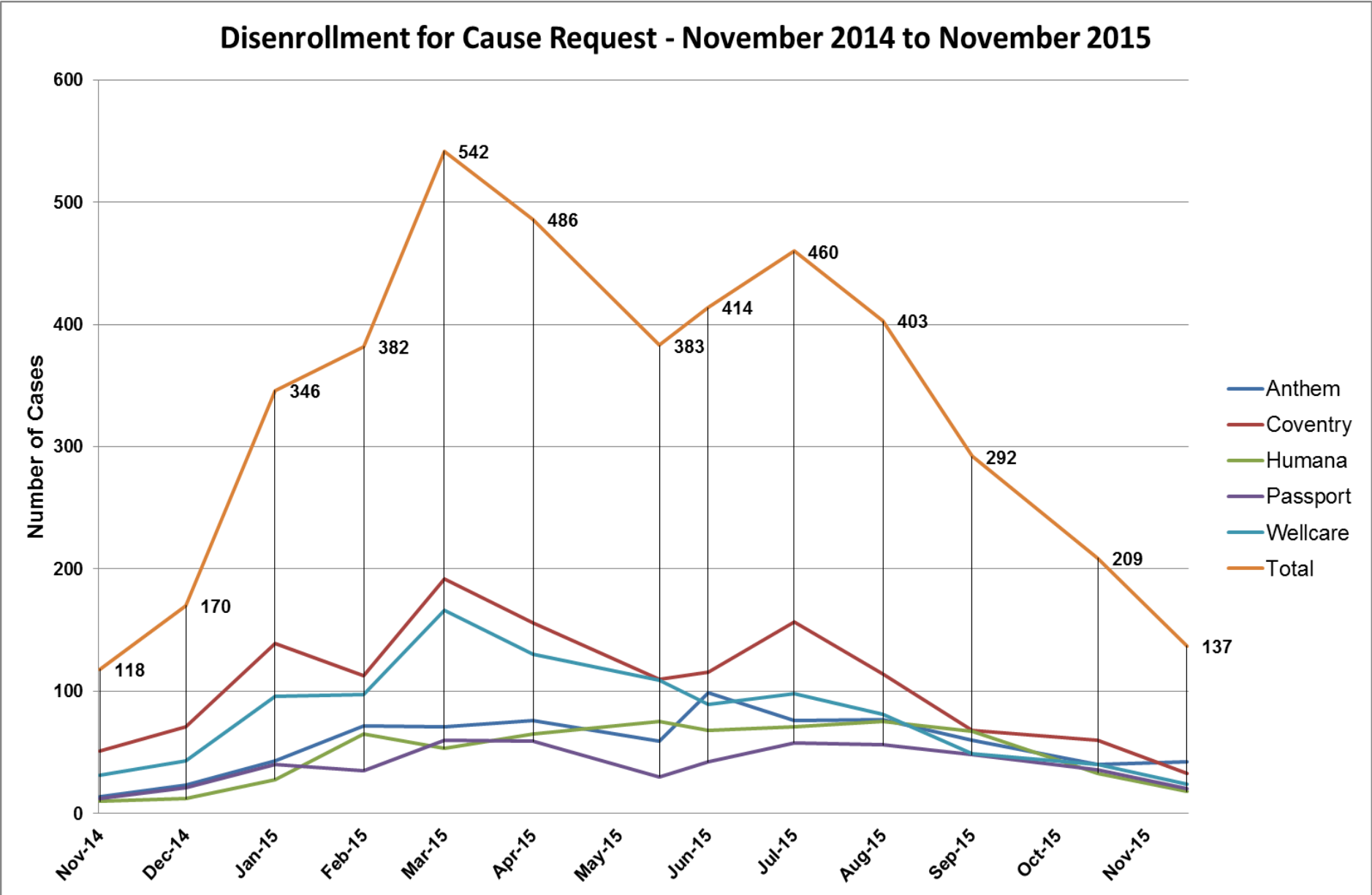
- Two (2) members requested disenrollment in order to receive services from Kidz Club. Both were approved.
- There is no disenrollment for cause case from Wellcare member in November 2015 due to dental case access issue.

[Type text]

- Seven (7) Wellcare members who submitted disenrollment requests in November 2015 were on Suboxone. Their requests were related to access to recovery program.

- Specialists/services needed/not in Wellcare network in the members' area
 - Psychiatrist
 - Obstetrician/Gynecologist
 - Pain Management Specialist
 - Substance abuse recovery program specialist

[Type text]



[Type text]