

Disenrollment for Cause Report

May 2015

Summary

The Disenrollment for Cause process is regulated by 907 KAR 17:010, Section 2 and 42 CFR438.56. The Department for Medicaid Services (DMS) has been instructed by CMS to be lenient in our review of these requests from the members. 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

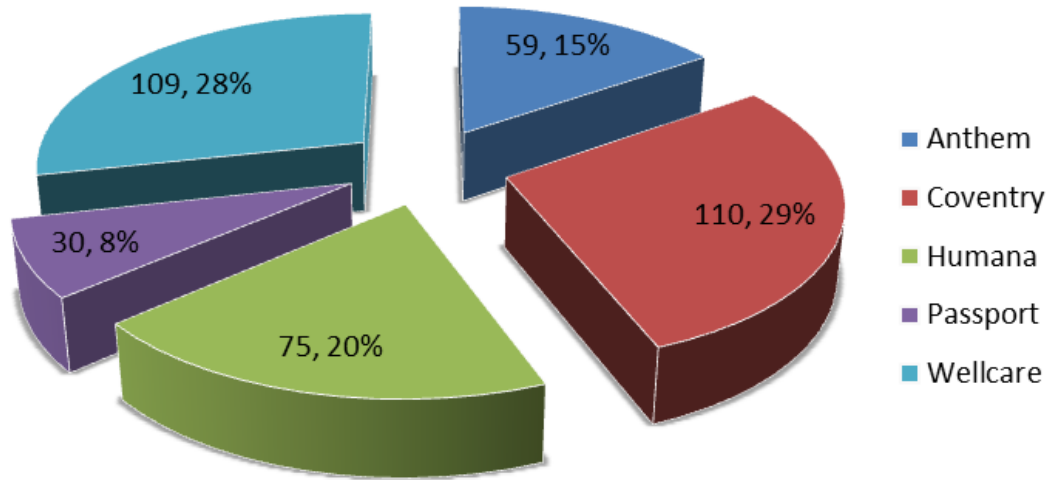
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professionals issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCOs were given appropriate timeframe to respond to DMS' inquiries.
- MCOs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

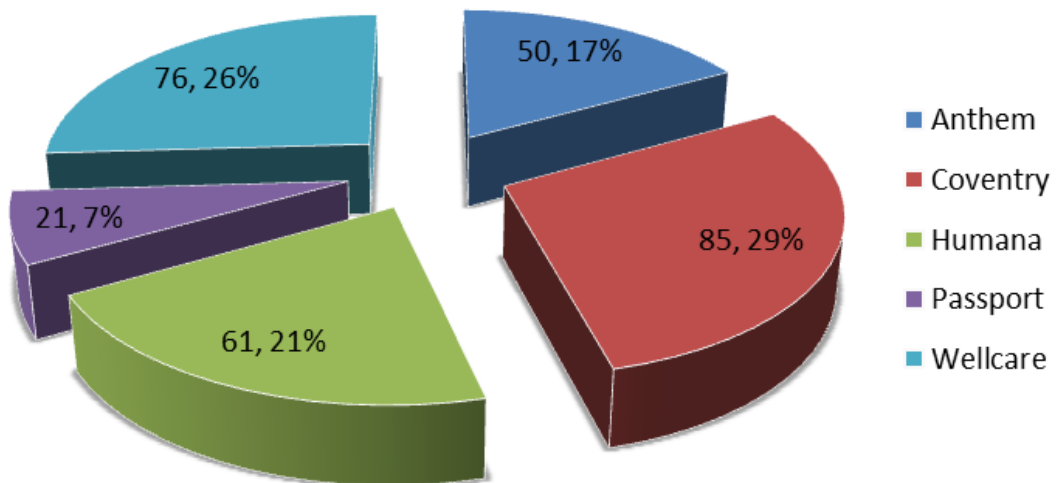
- Total Disenrollment for Cause requests received during the month of May 2015 was 383.
- Of the 383 requests received, 76.5% (293) were approved, 90 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of May 2015.
- Highest percentage – Anthem, approx. 0.08% 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	59	50	84.75%
Coventry	110	85	77.27%
Humana	75	61	81.33%
Passport	30	21	70.00%
Wellcare	109	76	69.72%
Total	383	293	76.50%

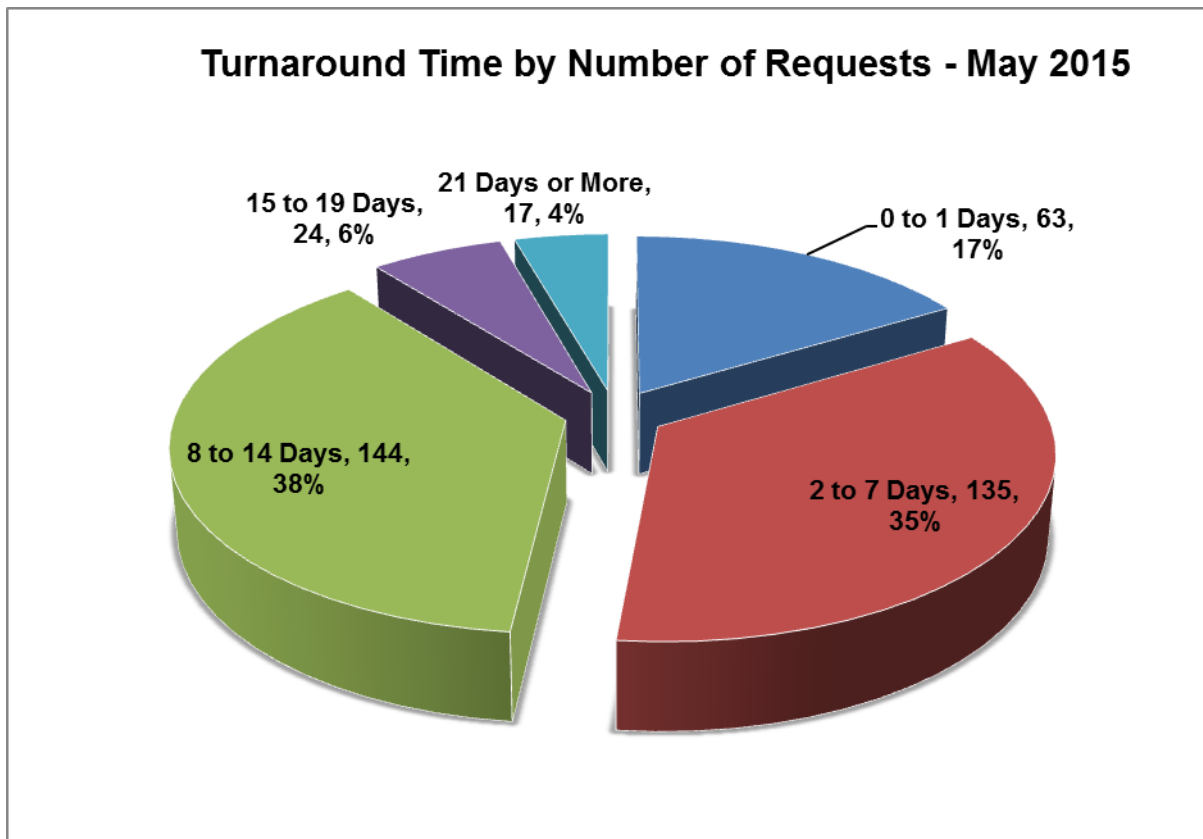
Disenrollment Requests From MCO May 2015



Approved Disenrollment Requests from MCO May 2015

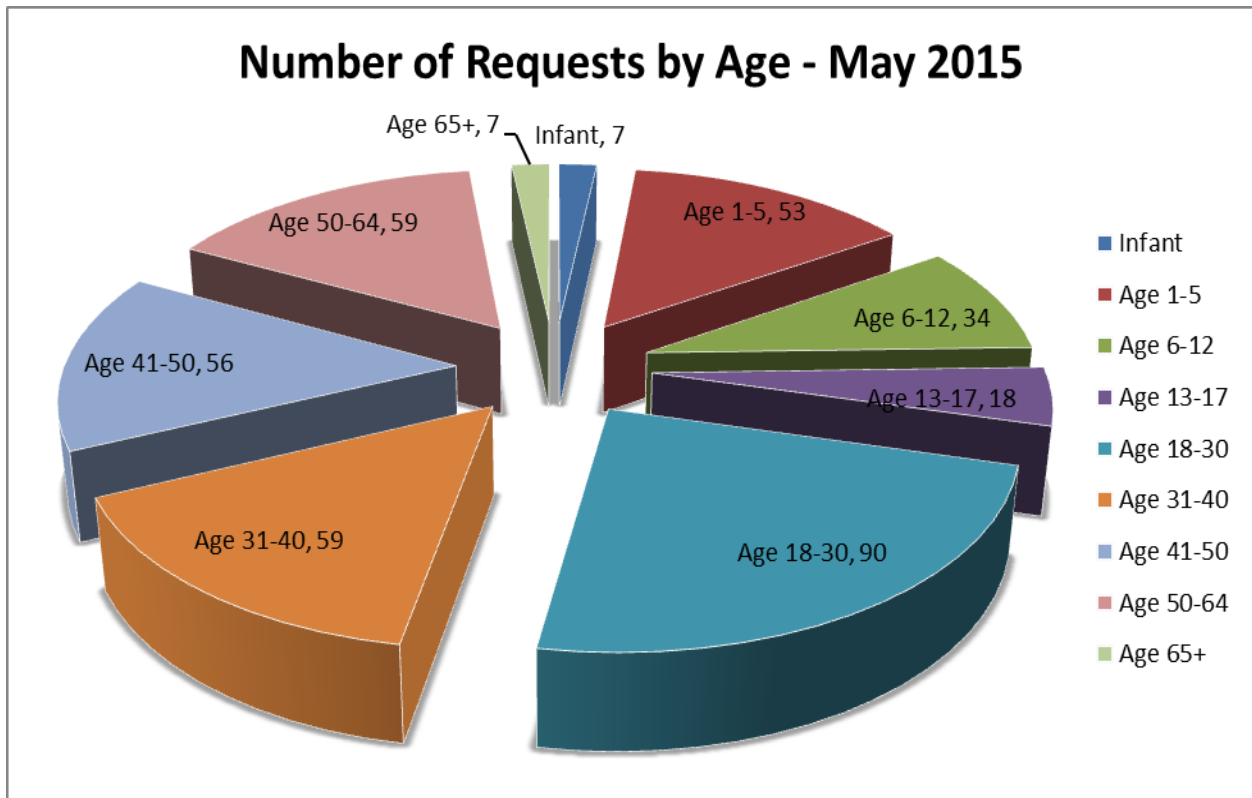


Turnaround time



- Over half of the disenrollment requests (52%) submitted in May 2015 were processed and disposed within 7 calendar days by DMS.
- About 10% of the cases required more than 2 weeks to process, i.e., 90% of the cases were closed in 2 weeks.

Age Distribution



- Of 383 disenrollment requests submitted in May 2015, 112 cases are for children between age 0 and age 17. About 89.3% (100 cases) were approved. The approval rate is 18.1% higher than all the other age groups combined, which is 71.2% (193 approved cases out of 271 cases submitted).

Reasons for Disenrollment – Numbers for Approved Cases in May 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Provider is not accepting member's MCO	33	27	42	14	11	127
Provider left network	1	12	8	0	39	60
Specialist not in provider network	8	14	7	6	9	44
Medications prescribed by physician not covered	1	5	0	0	16	22
Closest Hospital does not participate with MCO	4	9	0	0	0	13
Amount of co-pays	0	11	0	0	0	11
Services ordered by physician not covered	0	3	0	1	0	4
Service ordered by dentist not covered	1	2	0	0	0	3
Denial of behavioral health service	0	1	1	0	0	2
Family needs to be enrolled in same MCO	1	0	1	0	0	2
Change in enrollment error	0	0	2	0	0	2
Member dissatisfied with quality of service	0	0	0	0	1	1
Member within 90 day change period	1	0	0	0	0	1
Other reason	0	1	0	0	0	1
Total Requests Approved	50	85	61	21	76	293
Total Members Enrolled in MCO	71,665	298,957	116,061	254,643	433,609	1,174,935
Percentage of Total Membership Requesting Disenrollment	0.06977%	0.02843%	0.05256%	0.00825%	0.01753%	0.02494%

- About 83% of the requests in May 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.
 - Thirty-eight (38) members receiving service from Kidz Club submitted requests in May 2015 to disenroll from Wellcare (35) and Coventry (3) to other MCO companies, as Kidz Club has terminated contract with Wellcare and Coventry. All requests were approved.

- Forty-seven (47) members requested to disenroll due to difficulty to access dental health care, including oral surgery. Forty (40) cases have been approved. Twenty-five (25) approved cases were from Humana members.
- Specialists needed/not in MCO network in the members' local areas are:
 - Atlas orthogonal
 - Bariatric physician (obesity specialist)
 - Cardiologist
 - Dermatologist
 - Geneticist
 - Nephrologist
 - Neurologist (rehab specialist)
 - Neurosurgeon
 - Obstetrician/Gynecologist
 - Oncologist
 - Ophthalmologist/Optometrlist
 - Oral surgeon
 - Orthopedics
 - Otolaryngologist
 - Pain management specialist
 - Psychiatrist
 - Pulmonologist
 - Substance abuse therapist
 - Surgeon
- Co-Pay issue – 12 members addressed their inability to afford co-pay; 11 have been approved. The members of all of these cases were with Coventry.

Summary of MCO Movements

MCO Movement	
Anthem	-29
Coventry	-46
Humana	-33
Passport	+59
Wellcare	+49

Total Disenrollment for Cause Requests Submitted in May 2015 --- 383 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	5	1	2	15	23
Disenroll to Coventry	16	*	14	4	17	51
Disenroll to Humana	6	6	*	3	28	43
Disenroll to Passport	3	28	25	*	47	103
Disenroll to Wellcare	34	71	35	21	*	161
Total	59	110	75	30	107	

** Total number does not add up 383, as the requests without indicating desired MCO are not included in the chart above.

Approved Disenrollment for Cause Requests Submitted in May 2015 --- 293 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	4	1	1	15	21
Disenroll to Coventry	15	*	11	3	10	39
Disenroll to Humana	3	5	*	2	18	28
Disenroll to Passport	3	24	20	*	33	80
Disenroll to Wellcare	29	52	29	15	*	125
Total	50	85	61	21	76	293

Anthem

- Anthem had a net loss of 29 members during the month of May 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied
1	3	3	0
2	19	19	0
3	0	0	0
4	9	6	3
5	9	5	4
6	5	5	0
7	6	6	0
8	8	6	2
Totals	59	50	9

From	Number Requesting Disenrollment to Anthem	Number Approved	Number Denied
Coventry	5	4	1
Humana	1	1	0
Passport	2	1	1
Wellcare	15	15	0
Total	23	21	2

- Dental care access issue - 10 approved cases.
- Specialists needed/not in Anthem network:
 - Cardiologist
 - Obstetrician/Gynecologist
 - Surgeon
 - Oral surgeon

- Pulmonologist
- Orthopedics
- Geneticist
- Oncologist
- Substance abuse therapist
- Nephrologist

Coventry Cares of Kentucky

- Coventry had a net loss of 46 members during the month of May 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied
1	3	1	2
2	9	7	2
3	19	15	4
4	29	21	8
5	10	6	4
6	8	7	1
7	9	8	1
8	23	20	3
Totals	110	85	25

From	Number Requesting Disenrollment to Coventry	Number Approved	Number Denied
Anthem	16	15	1
Humana	14	11	3
Passport	4	3	1
Wellcare	17	10	7
Total	51	39	12

- Co-Pay issue – 11 approved cases.
- Closest Hospitals not accepting Coventry – 9 approved cases for hospitals such as ARH, King's Daughters Medical Center, Baptist Health, etc.

- Providers left network – 12 approved cases (5 for Bluegrass Pain Consultant; 3 for Kidz Club).

- Dental care access issue – 3 approved cases

- Specialists needed/not in Coventry network:
 - Cardiologist
 - Obstetrician/Gynecologist
 - Surgeon
 - Oral surgeon
 - Pulmonologist
 - Orthopedics
 - Oncologist
 - Pain management specialist
 - Bariatric physician (obesity specialist)
 - Neurosurgeon
 - Psychiatrist
 - Neurologist (rehab specialist)

Humana CareSource

- Humana CareSource had a net loss of 33 members for the month of May 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied
1	4	4	0
2	7	3	4
3	21	15	6
4	14	13	1
5	7	5	2
6	8	8	0
7	3	3	0
8	11	10	1
Totals	75	61	14

From	Number Requesting Disenrollment to Humana	Number Approved	Number Denied
Anthem	6	3	3
Coventry	6	5	1
Passport	3	2	1
Wellcare	28	18	10
Total	43	28	15

- Dental care access issue – 25 approved disenrollment requests (out of 61, 41% of all approved Humana cases) stated difficulty getting appropriate dental care in Humana network.

- Specialists needed/not in Humana network
 - Obstetrician/Gynecologist
 - Orthopedics
 - Pain management specialist
 - Oral surgeon
 - Ophthalmologist/Optometrlist

Passport Health Plans

- Passport Health Plan had a net gain of 59 members for the month of May 2015 due to the Disenrollment for Cause process.

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

From	Number Requesting Disenrollment to Passport	Number Approved	Number Denied
Anthem	3	3	0
Coventry	28	24	4
Humana	25	20	5
Wellcare	47	33	14
Total	103	80	23

- Dental care access issue – 2 cases
- Specialists needed/not in Passport network
 - Ophthalmologist/Optometrist
 - Atlas orthogonal
 - Dermatologist

- Otolaryngologist
- Neurologist
- Cardiologist
- Orthopedics
- Obstetrician/Gynecologist

Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 49 members for the month of May 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Wellcare	Number Approved	Number Denied
1	0	0	0
2	1	0	1
3	17	12	5
4	18	11	7
5	28	19	9
6	24	22	2
7	3	1	2
8	18	11	7
Totals	109	76	33

From	Number Requesting Disenrollment to Wellcare	Number Approved	Number Denied
Anthem	34	29	5
Coventry	71	52	19
Humana	35	29	6
Passport	21	15	6
Total	161*	125	36

* The member of one of the requests to disenroll to Wellcare has already been with Wellcare.

- Dental care access issue – 2 cases
- Providers left network – 39 approved cases (3 for Bluegrass Pain Consultant; 35 for Kidz Club).

- Suboxone related cases – 14 approval (out of 26 cases).
 - The main reason of approval is that members were unable to take Zubsolv, a Wellcare preferred medication to substitute Suboxone.
 - 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. Another reason is that there is no evidence showing that the member has tried Zubsolv.

- Specialists needed/not in Passport network
 - Ophthalmologist/Optometrlist
 - Nephrologist
 - Dermatologist
 - Pediatric speech pathologist
 - Obstetrician/Gynecologist
 - Pain management specialist

Disenrollment for Cause Requests - May 2014 to May 2015

