



## Department for Medicaid Services Division of Quality and Outcomes



Disenrollment for Cause Report – December 2015

### Summary

The Disenrollment for Cause process is regulated by 907 KAR 17:010 and 42 CFR 438.56. Disenrollment for Cause requests are received in the Disease and Case Management Branch, Division of Quality and Outcomes. Investigation techniques include: interviewing the members/families who submit the requests, communicating with health care providers, communicating with MCO (Managed Care Organization) representatives, conducting online research, as well as consulting with other medical professionals and policy staff in DMS.

### General Review Procedures

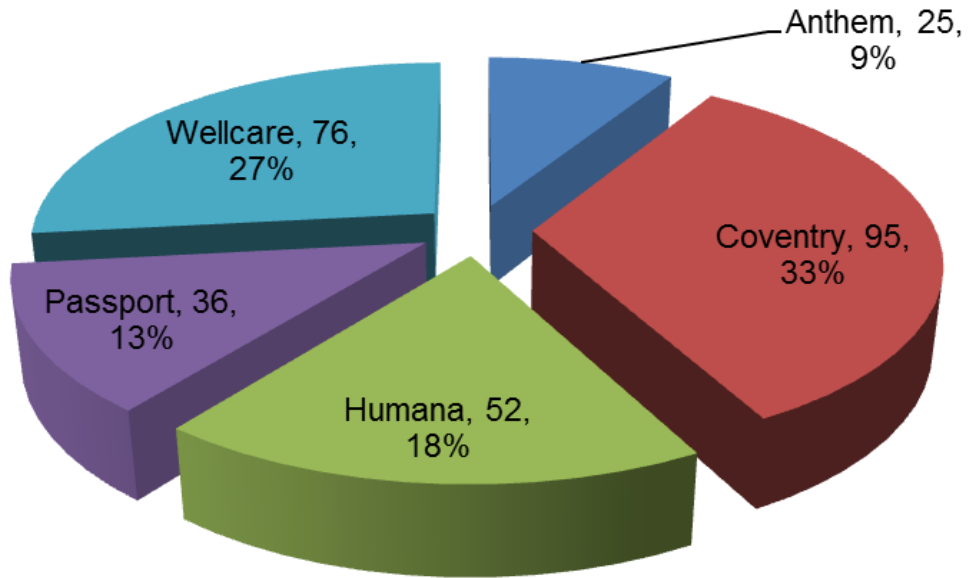
- All cases with valid signatures were investigated by DMS medical professionals.
- DMS medical professionals issued an initial inquiry email for each case to the member's current MCO as soon as the cases were assigned to them.
- MCOs were given appropriate timeframe to respond to DMS' inquiries.
- MCOs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

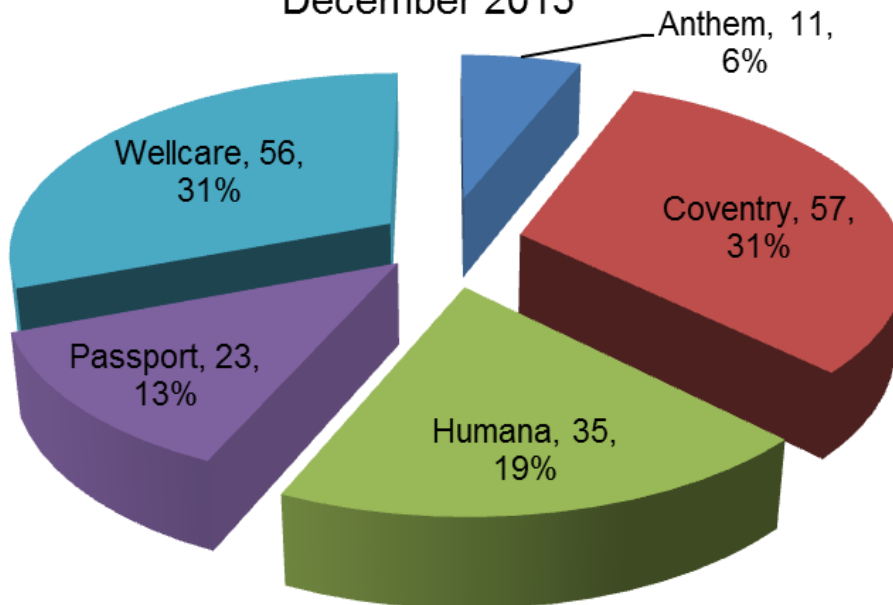
- Total Disenrollment for Cause requests received during the month of December 2015 was 284.
- Of the 284 requests received, 64.1% (182) were approved, 102 were denied.
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of December 2015.
- Highest percentage – Humana, approx. 0.03% of total membership requesting disenrollment.
- The requests to disenroll from the member’s current MCO in December 2015 were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	25	11	44.00%
Coventry	95	57	60.00%
Humana	52	35	67.31%
Passport	36	23	63.89%
Wellcare	76	56	73.68%
Total	284	182	64.08%

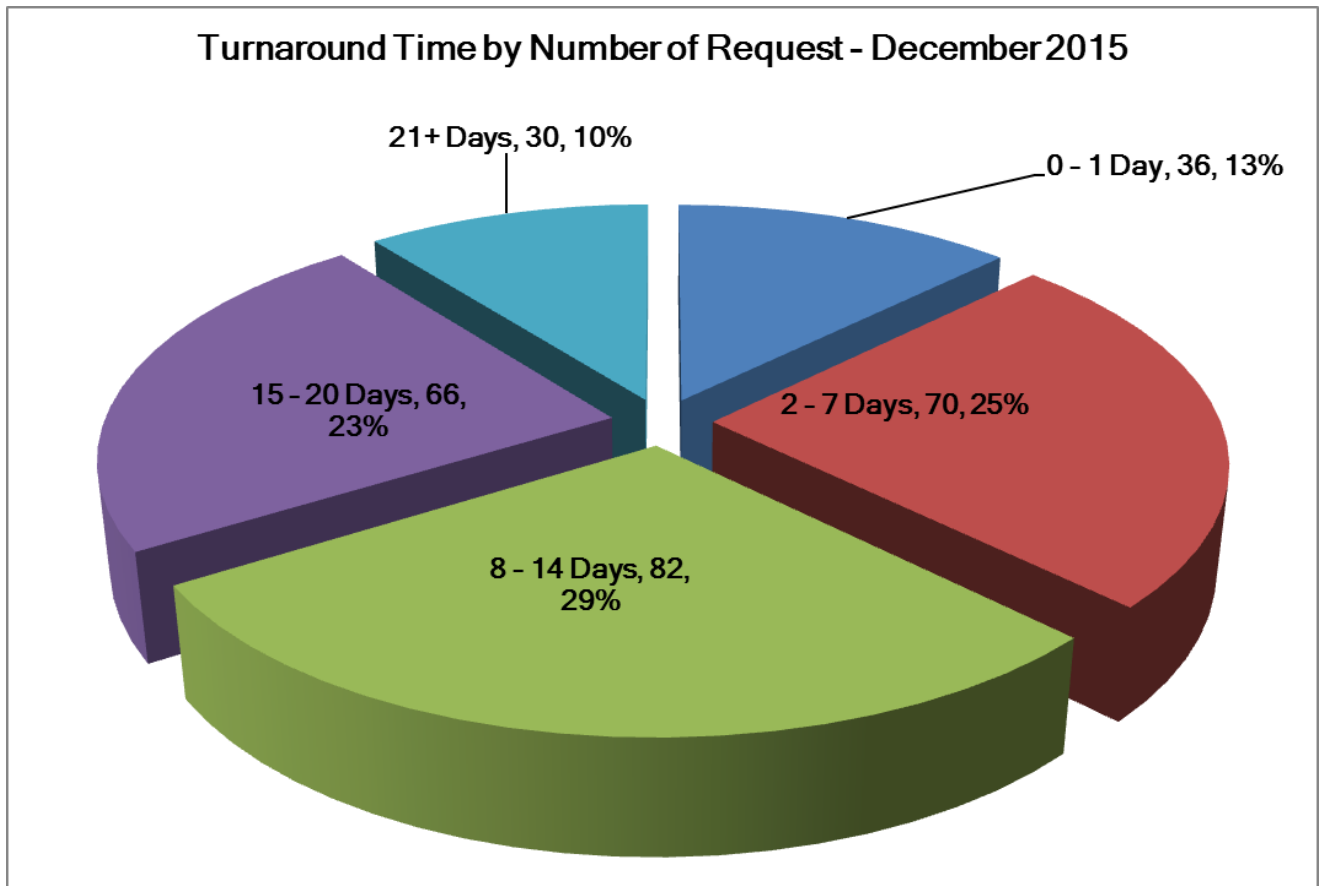
### Disenrollment Requests from MCO December 2015



### Approved Disenrollment Requests from MCO December 2015



## Turnaround time



- About 37% of the disenrollment requests submitted in December 2015 were processed and disposed within 7 calendar days by DMS.
- Other 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 documentation.

- 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 - December 2015	
MCO	Calendar Days
Anthem	12.9
Coventry	10.6
Humana	12.2
Passport	11.2
Wellcare	10.3

\*Holidays are not subtracted from the numbers in the chart above.

\*\*DMS was closed for 2 days for Christmas, and 2 days for New Year Day.

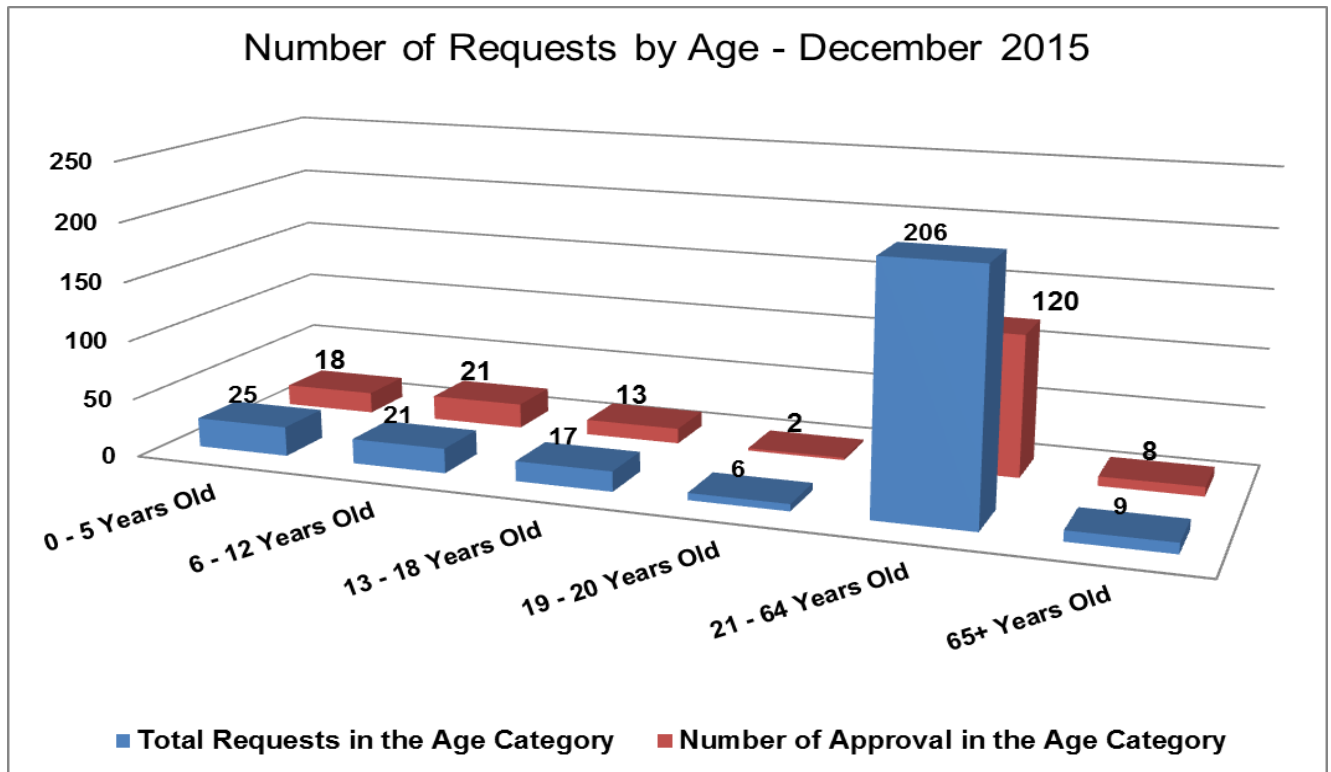
- Below is a chart of MCO turnaround time from each MCO in responding to DMS requests in December 2015.

	In the Same Day	Next Day	2 Days	3 Days	4 Days	5+ Days	Response not Necessary	No Response from MCO
Anthem	0	4	2	4	5	2	6	2
Percentage of all Anthem Cases	0.00%	16.00%	8.00%	16.00%	20.00%	8.00%	24.00%	8.00%
Coventry	10	14	12	20	9	4	24	2
Percentage of all Coventry Cases	10.53%	14.74%	12.63%	21.05%	9.47%	4.21%	25.26%	2.11%
Humana	0	2	1	14	8	9	18	0
Percentage of all Humana Cases	0.00%	3.85%	1.92%	26.92%	15.38%	17.31%	34.62%	0.00%
Passport	3	2	3	9	8	3	8	0
Percentage of all Passport Cases	8.33%	5.56%	8.33%	25.00%	22.22%	8.33%	22.22%	0.00%
Wellcare	10	7	8	16	5	2	27	1
Percentage of all Wellcare Cases	13.16%	9.21%	10.53%	21.05%	6.58%	2.63%	35.53%	1.32%

\*\* The numbers in the chart above were calculated without the holidays (Christmas day and New Year Day).

- 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.
- 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 5 disenrollment for cause cases that MCO failed to respond to DMS requests:
    - Anthem – 2 cases
    - Coventry – 2 cases
    - Wellcare – 1 case
    - Passport and Humana responded all disenrollment cases which required response.

## Age Distribution



- Of 284 disenrollment requests submitted in December 2015, 63 (22.2%) cases are from population of age 18 or younger.
- Sixty-nine (69) members age 20 or younger who requested disenrollment in December 2015 are also eligible for the EPSDT benefit.
- Nine members requesting disenrollment in December 2015 are also receiving services from Medicare.
- The age group between 6 years old and 12 years old has the highest approval rate (100%); group between 19 years old and 20 years old has the lowest approval rate (33%).

## **Case Management Referral – December 2015**

- DMS referred 6 members to MCO for case management services during the disenrollment process in December 2015.
- All the disenrollment requests from these 6 members were denied, therefore they were referred to their current MCO for the case management services.
  - Coventry – 2 cases
  - Humana – 2 cases
  - Wellcare – 2 cases
- Many members qualified for case management during the disenrollment process when MCO's reached out to members.



## Reasons Cited by Members for Disenrollment

### Reason for Approved Requests in December 2015

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total
Specialist not in provider network	5	20	7	13	38	83
Provider is not accepting member's MCO	4	20	22	8	15	69
Closest Hospital does not participate with MCO	2	10	1	0	1	14
Medications prescribed by physician not covered	0	3	0	0	2	5
Services ordered by physician not covered	0	2	0	0	0	2
Family needs to be enrolled in same MCO	0	0	5	1	0	6
Amount of co-pays	0	2	0	0	0	2
Other Reason	0	0	0	1	0	1
<b>Total Requests Approved</b>	<b>11</b>	<b>57</b>	<b>35</b>	<b>23</b>	<b>56</b>	<b>182</b>
<b>Total Members Enrolled in MCO</b>	<b>94,095</b>	<b>290,877</b>	<b>122,823</b>	<b>275,821</b>	<b>438,138</b>	<b>1,221,754</b>
<b>Percentage of Total Membership Approved to Disenroll from MCO</b>	<b>0.01169%</b>	<b>0.01960%</b>	<b>0.02850%</b>	<b>0.00834%</b>	<b>0.01278%</b>	<b>0.01490%</b>

- Only one reason for request was included in the above statistics for each disenrollment case, although some members addressed multiple reasons in their disenrollment requests.
  
- The major reasons for denial in December 2015 are:
  - The providers are still in-network (20 cases).
  - Alternative providers within reasonable distance are available, or member's current MCO outreached to the member to locate providers/arrange appointments (16 cases).
  - The requests were not signed by the members or the legal guardians (7 cases). DMS always attempts to reach members if the requests were not signed in order to obtain their verbal permission to sign for the members. The requests are denied after several failed attempts.
  - The requests do not contain sufficient information, and therefore the cause for disenrollment cannot be established (13 cases).
  - Twenty-two (26) requests were denied in December 2015 due to open enrollment, as the members were already scheduled to switch to their preferred MCO through open enrollment.

- Two (2) disenrollment cases were denied because the members' eligibilities had ended.
  - Four (4) members rescinded their requests and planned to change their MCO through open enrollment.
- About 91% of the approved requests in December 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.
- Seventeen (17) members addressed difficulty to access dental health care, including oral surgery and orthodontics; 12 cases were approved.
    - Coventry – 5 cases (2 approved)
    - Humana – 10 cases (8 approved)
    - Passport – 1 case (1 approved)
    - Wellcare – 1 case (1 approved)
  - Forty-six (46) 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 – 14 cases
    - Real Recovery – 5 cases
    - Addiction Recovery
    - ARC
    - Ashland Integrative Medicine
    - Cave Run Clinic
    - EHC Medical
    - Essential Healing
    - Health Solutions
    - HealthCare Express
    - Jackson Recovery
    - Pathways Community Mental Health Center
    - Recovery Work
    - Renewed You
    - Restorative Wellness Clinic
  - Eleven (11) members requested to disenroll from their MCO due to unable to receive services from their obstetrician/gynecologist; 6 were approved.
    - Anthem – 1 cases (0 approved)
    - Coventry – 2 cases (1 approved)

- Humana – 3 case (1 approved)
- Passport – 1 cases (1 approved)
- Wellcare – 3 case (3 approved)
- Seven (8) disenrollment cases are related to the needs for pain management specialist; 3 were approved.
- Twenty-six (26) disenrollment requests are related to the needs for mental health care, including psychologist, psychiatrist, and counseling therapist. Twenty (20) of the cases were related to Adanta Group which terminated their contract with Wellcare and were automatically approved.
- Specialists needed/not in MCO network in the members' local areas are:
  - Allergy Specialist
  - Cardiologist
  - Dermatologist
  - Ear, Nose, Throat Specialist
  - Endocrinologist
  - Gastroenterologist
  - Hepatologist
  - Neurologist
  - Obstetrician/Gynecologist
  - Oncologist
  - Orthopedic
  - Oral surgeon
  - Orthodontic
  - Pain Management Specialist
  - Pediatric Urologist
  - Physical Therapist
  - Podiatrist
  - Psychiatrist
  - Psychologist
  - Substance Abuse Specialist
  - Surgeon
- Co-Pay issue – 2 cases related to co-pay issue from Coventry members; both were approved.

## Summary of MCO Movements

<b>MCO Movement</b>	
<b>Anthem</b>	<b>4</b>
<b>Coventry</b>	<b>-28</b>
<b>Humana</b>	<b>1</b>
<b>Passport</b>	<b>25</b>
<b>Wellcare</b>	<b>-2</b>

<b>Total Disenrollment for Cause Requests Submitted in December 2015 --- 284 Cases</b>						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	7	2	5	7	21
Disenroll to Coventry	5	*	5	4	17	31
Disenroll to Humana	1	18	*	9	23	51
Disenroll to Passport	3	24	22	*	28	77
Disenroll to Wellcare	15	46	23	18	*	102
<b>Total</b>	<b>24</b>	<b>95</b>	<b>52</b>	<b>36</b>	<b>75</b>	

\*\* Total number does not add up 284, as the requests without indicating desired MCO are not included in the chart above.

<b>Approved Disenrollment for Cause Requests Submitted in December 2015 --- 182 Cases</b>						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	4	1	4	6	15
Disenroll to Coventry	5	*	4	3	17	29
Disenroll to Humana	1	13	*	6	16	36
Disenroll to Passport	0	14	17	*	17	48
Disenroll to Wellcare	5	26	13	10	*	54
<b>Total</b>	<b>11</b>	<b>57</b>	<b>35</b>	<b>23</b>	<b>56</b>	<b>182</b>

## Anthem

- Anthem had a net gain of 4 members during the month of December 2015 due to the Disenrollment for Cause process.

<b>From</b>	<b>Number Requesting Disenrollment to Anthem</b>	<b>Number Approved</b>	<b>Number Denied</b>
Coventry	7	4	3
Humana	2	1	1
Passport	5	4	1
Wellcare	7	6	1
<b>Total</b>	<b>21</b>	<b>15</b>	<b>6</b>

<b>Region</b>	<b>Number Requesting Disenrollment from Anthem</b>	<b>Number Approved</b>	<b>Number Denied</b>
1	0	0	0
2	4	3	1
3	4	0	4
4	3	3	0
5	0	0	0
6	4	2	2
7	3	2	1
8	7	1	6
<b>Totals</b>	<b>25</b>	<b>11</b>	<b>14</b>

- Anthem had no disenrollment request associated with dental care in December 2015.
- Three (3) Anthem members requested disenrollment from Anthem due to difficulty to access addiction recovery program.
- Specialists/services needed/not in Anthem network in the members' areas:

- Obstetrician/Gynecologist
- Oncologist
- Psychiatrist
- Phycologist
- Rheumatologist
- Substance Abuse Treatment Specialist
- Surgeon

## Coventry Cares of Kentucky

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

<b>From</b>	<b>Number Requesting Disenrollment to Coventry</b>	<b>Number Approved</b>	<b>Number Denied</b>
Anthem	5	5	0
Humana	5	4	1
Passport	4	3	1
Wellcare	17	17	0
<b>Total</b>	<b>31</b>	<b>29</b>	<b>2</b>

<b>Region</b>	<b>Number Requesting Disenrollment from Coventry</b>	<b>Number Approved</b>	<b>Number Denied</b>
1	4	3	1
2	6	5	1
3	24	11	13
4	18	8	10
5	11	9	2
6	3	2	1
7	4	4	0
8	25	15	10
<b>Totals</b>	<b>95</b>	<b>57</b>	<b>38</b>

- Co-Pay issue – 2 approved cases.
- Sixteen (16) Coventry members request disenrollment from Coventry to access addiction recovery program; 9 of them are patients at Self Refind, all were approved.
- Two (2) cases from Coventry member in December 2015 were approved due to dental care access issue.

- Local hospitals no longer accepting Coventry:
  - King's Daughter Medical Center – 3 cases
  - Hazard ARH – 1 case
  - Kindred Hospital – 1 case
  - Barbourville ARH Hospital – 3 cases
  
- Specialists/services needed/not in Coventry network in the members' area:
  - Allergy Specialist
  - Cardiologist
  - Dentist
  - Dermatologist
  - Ear, Nose, Throat Specialist
  - Gastroenterologist
  - Hepatologist
  - Obstetrician/Gynecologist
  - Pain Management Specialist
  - Pediatric Urologist
  - Psychiatrist
  - Physical Therapist
  - Respiratory Therapist
  - Substance abuse rehab program
  - Surgeon



## Humana CareSource

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

<b>From</b>	<b>Number Requesting Disenrollment to Humana</b>	<b>Number Approved</b>	<b>Number Denied</b>
Anthem	1	1	0
Coventry	18	13	5
Passport	9	6	3
Wellcare	23	16	7
<b>Total</b>	<b>51</b>	<b>36</b>	<b>15</b>

<b>Region</b>	<b>Number Requesting Disenrollment from Humana</b>	<b>Number Approved</b>	<b>Number Denied</b>
1	2	1	1
2	3	1	2
3	17	12	5
4	9	6	3
5	2	0	2
6	3	2	1
7	3	3	0
8	13	10	3
<b>Totals</b>	<b>52</b>	<b>35</b>	<b>17</b>

- Dental care access issue – 10 disenrollment cases; 8 of them were approved for difficulty getting appropriate dental care (including oral surgery and orthodontist) in Humana network, or being seen by members' familiar dentists.

- Three (3) Humana members submitted disenrollment requests to receive services from preferred or local recovery program providers.
  
- Specialists/services needed/not in Humana network in the members' areas
  - Dermatologist  
Gastroenterologist
  - Obstetrician/Gynecologist
  - Oral Surgeon/Orthodontist/Dentist
  - Pain Management Specialist
  - Psychologist
  - Psychiatrist
  - Behavioral Therapist
  - Substance abuse rehab services

## Passport Health Plans

- Passport Health Plan had a net gain of 25 members for the month of December 2015 due to the Disenrollment for Cause process.

<b>From</b>	<b>Number Requesting Disenrollment to Passport</b>	<b>Number Approved</b>	<b>Number Denied</b>
Anthem	3	0	3
Coventry	24	14	10
Humana	22	17	5
Wellcare	28	17	11
<b>Total</b>	<b>77</b>	<b>48</b>	<b>29</b>

<b>Region</b>	<b>Number Requesting Disenrollment from Passport</b>	<b>Number Approved</b>	<b>Number Denied</b>
1	2	0	2
2	5	3	2
3	5	2	3
4	7	5	2
5	9	7	2
6	1	1	0
7	4	4	0
8	3	1	2
<b>Totals</b>	<b>36</b>	<b>23</b>	<b>13</b>

- One approved disenrollment for cause case from Passport member in December 2015 due to dental care 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.

- Twelve (12) Passport members requested to disenroll from Passport in order to access addiction recovery program; 8 are patients at Self Refind.
  
- Specialists/services needed/not in Passport network in the members' area
  - Neurologist
  - Obstetrician/Gynecologist
  - Orthodontist/Dentist
  - Orthopedic
  - Psychologist
  - Psychiatrist
  - Behavioral Therapist
  - Substance abuse rehab specialist

**Wellcare of Kentucky**

- Wellcare of Kentucky had a net loss of 2 members for the month of December 2015 due to the Disenrollment for Cause process.

<b>From</b>	<b>Number Requesting Disenrollment to Wellcare</b>	<b>Number Approved</b>	<b>Number Denied</b>
Anthem	15	5	10
Coventry	46	26	20
Humana	23	13	10
Passport	18	10	8
<b>Total</b>	<b>102</b>	<b>54</b>	<b>48</b>

<b>Region</b>	<b>Number Requesting Disenrollment from Wellcare</b>	<b>Number Approved</b>	<b>Number Denied</b>
1	0	0	0
2	1	1	0
3	8	1	7
4	27	24	3
5	20	19	1
6	2	1	1
7	5	4	1
8	13	6	7
<b>Totals</b>	<b>76</b>	<b>56</b>	<b>20</b>

- Twenty (20) members requested disenrollment in order to receive services from Adanta. All of these cases were approved.
- One disenrollment for cause case from Wellcare member in December 2015 due to dental care access issue, and it's approved.

- Thirteen (13) Wellcare members who submitted disenrollment requests in December 2015 were related to access to recovery program.
  - Real Recovery – 5 cases
  - EHC Medical
  - Ashland Integrative Medicine
  - Addiction Recovery Center
  - Renewed You
  
- Specialists/services needed/not in Wellcare network in the members' area
  - Dermatologist
  - Obstetrician/Gynecologist
  - Oral Surgeon/Orthodontics/Dentist
  - Pain Management Specialist
  - Psychiatrist
  - Psychologist
  - Behavioral Health Therapist
  - Substance abuse recovery program specialist

**Disenrollment for Cause Request - December 2014 to December 2015**

