

# Disenrollment for Cause Report

Processed in March 2015

## Summary

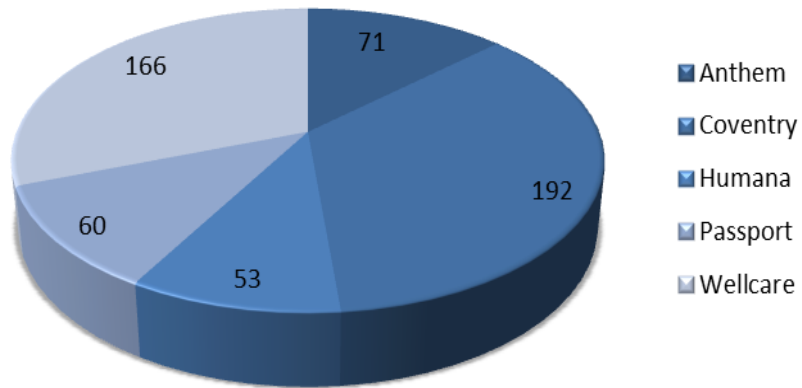
The Disenrollment for Cause process is regulated by 907 KAR 17:010, Section 2 and 42 CFR438.56. Disenrollment request information is based on members' written requests and investigations conducted by the nurses at The Disease and Case Management Branch, Division of Quality and Outcomes. Investigation 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.

## Statewide Data

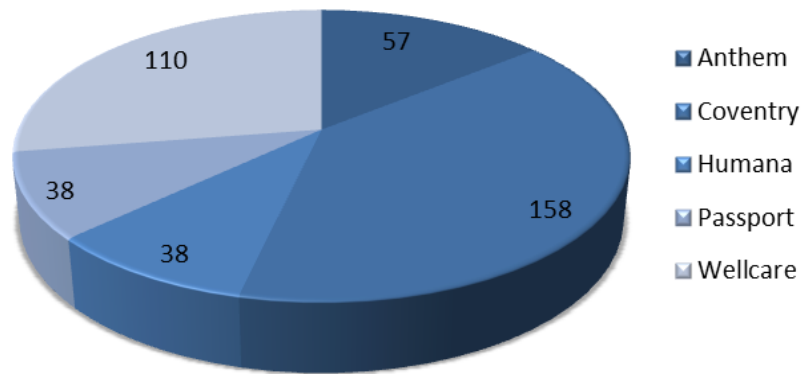
- Total Disenrollment for Cause requests received during the month of March 2015 was 542.
- Of the 542 requests received, 401 were approved, 141 were denied.
- The requests to disenroll from the member's current MCO were as follows:

	Number of Requests From	Number of Approval	Percentage of Approval
Anthem	71	57	80.28%
Coventry	192	158	82.29%
Humana	53	38	71.70%
Passport	60	38	63.33%
Wellcare	166	110	66.27%
Total	542	401	73.99%

### Number of Requests - March 2015



### Number of Approval - March 2015



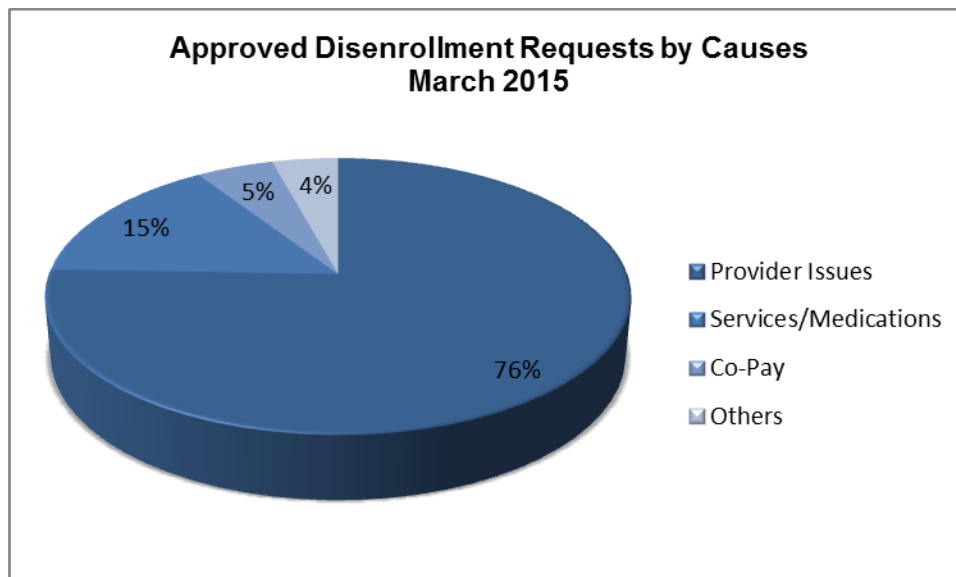
- Each MCO had less than 1% of their total membership submit a Disenrollment for Cause request during the month of March 2015.
- Highest percentage – Anthem, approx. 0.11% of total membership requesting disenrollment.

### Reasons for Disenrollment in March 2015

Reason for Request	Number of Requests	Number of Approval	Percentage of Approval
Services ordered by physician not covered	16	16	100.00%
Lexington Clinic	1	1	100.00%
Closest Hospital does not participate in MCO network	2	2	100.00%
Needed services are 60 or more miles from residence	2	2	100.00%
ARH	29	28	96.55%
Specialist not in provider network	52	50	96.15%
Amount of co-pays	21	20	95.24%
King's Daughter	17	16	94.12%
Disenrollment to allow Family/household in same MCO	13	12	92.31%
PCP does not participate in MCO network	61	56	91.80%
Unable to access/locate participating providers in area	7	6	85.71%
No access to dental provider/services	32	23	71.88%
Provider is not accepting member's MCO	172	119	69.19%
Other	3	2	66.67%
Denial of behavioral health services	5	3	60.00%
Medications prescribed by physician not covered	73	42	57.53%
Member dissatisfied with quality of service	13	3	23.08%
No reason provided in request	4	0	0.00%
<b>Total Requests Received</b>	<b>542</b>	<b>401</b>	<b>73.99%</b>

**General Overview:**

- Requests without signature (29 cases) by the members or their legal guardians were denied automatically.
- All cases with 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.
- About 69% of the requests in March 2015 are related to provider issues, i.e., the providers are not accepting the member's current MCO. The approval rate for this type of request is 81% (303 cases).
- Sixty cases (60) were approved for service/medication reasons - about 15% of approved cases in March 2015. This category includes causes associated with denial of prescribed medications, behavioral health services, medical tests, etc.
- Twenty cases were approved due to members' inability to afford co-pay.



**Top 11 reasons (by number of requests) for disenrollment in March 2015**

Reason for Request	Anthem	Coventry	Humana	Passport	Wellcare	Total Requests	Total Approved	% of Approval
Provider is not accepting member's MCO	18	47	24	21	62	172	119	69%
Medications prescribed by physician not covered	2	15	0	3	53	73	42	58%
PCP does not participate in MCO network	13	24	10	12	2	61	56	92%
Specialist not in provider network	17	15	4	8	8	52	50	96%
No access to dental provider/services	9	3	9	10	1	32	23	72%
ARH	1	28	0	0	0	29	28	97%
Amount of co-pays	0	20	0	0	1	21	20	95%
King's Daughter	0	16	0	1	0	17	16	94%
Services ordered by physician not covered	2	6	3	2	3	16	16	100%
Member dissatisfied with quality of service	2	7	0	1	3	13	3	23%
Disenrollment to allow Family/household in same MCO	2	4	1	1	5	13	12	92%

1. Provider is not accepting member's MCO – 172 requests, 119 approved (69%). This approval rate is higher than last month (55%). This category includes 24 cases related to Kidz Club which is no longer participating in Wellcare network. The major reason for denial are:
  - The providers are still in the network.
  - Alternative providers within reasonable distance are available.
  
2. Prescribed medications were not covered by MCO – 73 requests, 42 (58%) approved.
  - This category includes 35 cases related to Suboxone/Zubsolv from member enrolled with Wellcare. Twenty-three (23) of them were approved. 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. Therefore the requests were denied.
3. Primary Care Physician did not participate in MCO network – 61 requests, 56 (92%) approved. The major reasons for denial are:
    - The providers are still in the network.
    - Alternative providers within reasonable distance are available.
    - No evidence showing a relationship between the member and the provider.
  4. Specialist not in provider Network – 52 requests, 50 (96%) approved. The specialists needed are:
    - OB/GYN
    - Psychiatrist
    - Cardiologist
    - Oncologist
    - Orthopedic
    - ENT Specialist
    - Pain management physician
    - Urologist
    - Optometrist & Ophthalmologist
    - Neurologist
    - Mental health therapist
  5. No access to dental provider/services – 31 requests, 23 (72%) approved. The common reason for denial is:
    - The providers are still in the network.
    - Alternative providers within reasonable distance are available.
  6. Member unable to access services at ARH – 29 requests, 28 (97%) approved.
  7. Member couldn't afford the co-pay – 21 requests, 20 (95%) approved.
  8. Member unable to access services at King's Daughter Medical Center – 17 requests, 16 (94%) approved.

9. Services ordered by physician not covered – 16 requests, 16 (100%) approved.
10. Member dissatisfied with the quality of services – 13 requests, 3 (23%) approved.  
The low percentage of approval rate due to insufficient information in the requests to determine member's needs for disenrollment.
11. Disenrollment to allow family/household in the same MCO – 13 requests, 12 (92%) approved.

## Summary of MCO Movements

MCO Movement	
Anthem	-36
Coventry	-125
Humana	+21
Passport	+78
Wellcare	+62

Total Disenrollment for Cause Requests Submitted in March 2015 --- 542 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	12	1	4	11	28
Disenroll to Coventry	10	*	5	11	21	47
Disenroll to Humana	5	22	*	7	48	82
Disenroll to Passport	6	50	24	*	83	163
Disenroll to Wellcare	49	105	23	36	*	213
<b>Total</b>	<b>70</b>	<b>189</b>	<b>53</b>	<b>58</b>	<b>163</b>	

\*\* Total number does not add up to 542, as the requests without indicating desired MCO are not included in the chart.

Approved Disenrollment for Cause Requests Submitted in March 2015 --- 401 Cases						
	Disenroll from Anthem	Disenroll from Coventry	Disenroll from Humana	Disenroll from Passport	Disenroll from WellCare	Total
Disenroll to Anthem	*	9	1	2	9	21
Disenroll to Coventry	8	*	2	6	17	33
Disenroll to Humana	5	21	*	4	29	59
Disenroll to Passport	5	39	17	*	55	116
Disenroll to Wellcare	39	89	18	26	*	172
<b>Total</b>	<b>57</b>	<b>158</b>	<b>38</b>	<b>38</b>	<b>110</b>	<b>401</b>



## Anthem

- Anthem had a net loss of 36 members during the month of March 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Anthem	Number Approved	Number Denied	Number not Processed
1	2	2	0	0
2	21	16	5	0
3	0	0	0	0
4	9	7	2	0
5	10	9	1	0
6	12	10	2	0
7	5	4	1	0
8	12	9	3	0
<b>Totals</b>	<b>71</b>	<b>57</b>	<b>14</b>	<b>0</b>

## Coventry Cares of Kentucky

- Coventry had a net loss of 125 members during the month of March 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Coventry	Number Approved	Number Denied	Number not Processed
1	2	2	0	0
2	6	5	1	0
3	32	23	9	0
4	22	18	4	0
5	28	20	8	0
6	5	4	1	0
7	16	16	0	0
8	81	70	11	0
<b>Totals</b>	<b>192</b>	<b>158</b>	<b>34</b>	<b>0</b>

## Humana CareSource

- Humana CareSource had a net gain of 21 members for the month of March 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Humana	Number Approved	Number Denied	Number not Processed
1	1	1	0	0
2	0	0	0	0
3	19	15	4	0
4	5	2	3	0
5	7	4	3	0
6	10	6	4	0
7	2	2	0	0
8	9	8	1	0
<b>Totals</b>	<b>53</b>	<b>38</b>	<b>15</b>	<b>0</b>

## Passport Health Plans

- Passport Health Plan had a net gain of 78 members for the month of March 2015 due to the Disenrollment for Cause process.

Region	Number Requesting Disenrollment from Passport	Number Approved	Number Denied	Number not Processed
1	4	2	2	0
2	14	8	6	0
3	7	6	1	0
4	8	3	5	0
5	7	5	2	0
6	5	2	3	0
7	10	8	2	0
8	5	4	1	0
<b>Totals</b>	<b>60</b>	<b>38</b>	<b>22</b>	<b>0</b>

## Wellcare of Kentucky

- Wellcare of Kentucky had a net gain of 62 members for the month of March 2015 due to the Disenrollment for Cause process.

<b>Region</b>	<b>Number Requesting Disenrollment from Wellcare</b>	<b>Number Approved</b>	<b>Number Denied</b>	<b>Number not Processed</b>
1	1	1	0	0
2	8	5	3	0
3	32	19	13	0
4	6	4	2	0
5	39	28	11	0
6	23	20	3	0
7	7	1	6	0
8	50	32	18	0
<b>Totals</b>	166	110	56	0

## Disenrollment Request Long Term Trend

Disenrollment Requests - Long Term Trend						
	Anthem	Coventry	Humana	Passport	Wellcare	Total
Jul-2013	0	386	31	2	28	<b>447</b>
Aug-2013	0	243	20	21	15	<b>299</b>
Sep-2013	0	177	2	2	8	<b>189</b>
Oct-2013	0	280	1	1	39	<b>321</b>
Nov-2013	0	253	2	2	31	<b>288</b>
Dec-2013	0	120	3	0	26	<b>149</b>
Jan-2014	2	201	5	8	26	<b>242</b>
Feb-2014	6	124	7	11	34	<b>182</b>
Mar-2014	5	120	11	6	54	<b>196</b>
Apr-2014	12	138	17	12	26	<b>205</b>
May-2014	9	40	9	15	7	<b>80</b>
Jun-2014	25	112	26	31	39	<b>233</b>
Jul-14	35	288	33	39	86	<b>481</b>
Aug-2014	25	207	43	53	61	<b>389</b>
Sep-14	17	165	25	25	47	<b>279</b>
Oct-14	11	94	18	18	44	<b>185</b>
Nov-14	14	51	10	12	31	<b>118</b>
Dec-14	23	71	12	21	43	<b>170</b>
Jan-15	43	139	28	40	96	<b>346</b>
Feb-15	72	113	65	35	97	<b>382</b>
Mar-15	71	192	53	60	166	<b>542</b>

### Disenrollment for Cause Requests - April 2014 to March 2015

