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## Health Insurer Information

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Health Insurer Information	
<b>Name of Health Insurer:</b>	Blue Cross and Blue Shield of Vermont
<b>State of Domicile:</b>	Vermont
<b>Total number of states in which health insurer operates:</b>	1
<b>List of names of states where licensed (other than Vermont):</b>	N/A
<b>Total number of Vermont lives covered (defined as the total of the Individual Comprehensive Health Coverage, Small Group Comprehensive Health Coverage and Large Group Comprehensive Health Coverage columns in Part 1 of the filed Supplemental Healthcare Exhibit for the State of Vermont ):</b>	57,814
Contact Information	
<b>Contact person:</b>	Rebecca Heintz
<b>Contact phone number:</b>	(802) 371-3289

## Tables 2.1 through 2.3: Claims Submissions and Denials

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**Table 2.1: Total claims and denials**

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,540,988	60,949	4.0%	0.08500
MHSA claims	363,612	8,647	2.4%	0.01206
Pharmacy Claims	418,836	145,768	34.8%	0.23565
<b>Grand Total</b>	<b>2,323,436</b>	<b>215,364</b>	<b>9.3%</b>	<b>0.33271</b>

**Table 2.2: Administrative denials only**

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,540,988	39,656	2.6%	0.05531
MHSA claims	363,612	6,751	1.9%	0.00942
Pharmacy Claims	418,836	124,593	29.7%	0.19372
<b>Grand Total</b>	<b>2,323,436</b>	<b>171,000</b>	<b>7.4%</b>	<b>0.25844</b>

**Table 2.3: Member impact denials only**

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,540,988	21,293	1.4%	0.02970
MHSA claims	363,612	1,896	0.5%	0.00264
Pharmacy Claims	418,836	21,175	5.1%	0.04193
<b>Grand Total</b>	<b>2,323,436</b>	<b>44,364</b>	<b>1.9%</b>	<b>0.07427</b>

**Tables 3.1 through 3.3: Utilization Review**

**Table 3.1: Pre-service Prior Authorization**

PA request		PAs at 1st level appeal					PAs at 2nd level appeal				PAs at independent external review level appeal			
(1) PA category	(2) Count of PA types	(3) Percent of total PA denied	(4) Count of PAs appealed to 1st level	(5) Percent of total of PAs appealed to 1st level	(6) Count of PAs appealed to 1st level that were overturned	(7) Percent of PAs appealed to 1st level that were overturned	(8) Count of PAs appealed to 2nd level	(9) Percent of total of PAs appealed to 2nd level	(10) Count of PAs appealed to 2nd level that were overturned	(11) Percent of PAs appealed to 2nd level that were overturned	(12) Count of PAs appealed to independent external review	(13) Percent of total of PAs appealed to independent external review	(14) Count of PAs appealed to independent external review that were overturned	(15) Percent of PAs appealed to independent external review that were overturned
Medical	15,899	8.0%	17	0.1%	9	53%	3	0%	2	67%	1	0%	0	0%
MHSA	927	4.6%	1	0.1%	0	0%	0	0%	0	0%	0	0%	0	0%
Pharmacy	4,067	13.9%	28	0.7%	11	39%	3	0%	2	67%	0	0%	0	0%
<b>Grand Total</b>	<b>20,893</b>	<b>9.0%</b>	<b>46</b>	<b>0.2%</b>	<b>20</b>	<b>43%</b>	<b>6</b>	<b>0%</b>	<b>4</b>	<b>67%</b>	<b>1</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

**Table 3.2: Concurrent Prior Authorization**

PA request		PAs at 1st level appeal					PAs at 2nd level appeal				PAs at independent external review level appeal			
(1) PA category	(2) Count of PA types	(3) Percent of total PA denied	(4) Count of PAs appealed to 1st level	(5) Percent of total of PAs appealed to 1st level	(6) Count of PAs appealed to 1st level that were overturned	(7) Percent of PAs appealed to 1st level that were overturned	(8) Count of PAs appealed to 2nd level	(9) Percent of total of PAs appealed to 2nd level	(10) Count of PAs appealed to 2nd level that were overturned	(11) Percent of PAs appealed to 2nd level that were overturned	(12) Count of PAs appealed to independent external review	(13) Percent of total of PAs appealed to independent external review	(14) Count of PAs appealed to independent external review that were overturned	(15) Percent of PAs appealed to independent external review that were overturned
Medical	1,335	0.7%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
MHSA	952	0.5%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Pharmacy	0	0.0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Grand Total</b>	<b>2,287</b>	<b>0.6%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

**Table 3.3: Post-service with Utilization Review (UR)**

UR request		UR requests at 1st level appeal					UR requests at 2nd level appeal				UR requests at independent external review level appeal			
(1) UR category	(2) Count of UR request types	(3) Percent of total UR requests denied	(4) Count of UR requests appealed to 1st level	(5) Percent of total of UR requests appealed to 1st level	(6) Count of UR requests appealed to 1st level that were overturned	(7) Percent of UR requests appealed to 1st level that were overturned	(8) Count of UR requests appealed to 2nd level	(9) Percent of total of UR requests appealed to 2nd level	(10) Count of UR requests appealed to 2nd level that were overturned	(11) Percent of UR requests appealed to 2nd level that were overturned	(12) Count of UR requests appealed to independent external review	(13) Percent of total of UR requests appealed to independent external review	(14) Count of UR requests appealed to independent external review that were overturned	(15) Percent of UR requests appealed to independent external review that were overturned
Medical	1,514	14.4%	10	1%	5	50%	0	0%	0	0%	4	0%	1	25%
MHSA	126	6.3%	3	2%	1	33%	0	0%	0	0%	0	0%	0	0%
Pharmacy	113	13.3%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Grand Total</b>	<b>1,753</b>	<b>13.2%</b>	<b>13</b>	<b>1%</b>	<b>6</b>	<b>46%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>4</b>	<b>0%</b>	<b>1</b>	<b>25%</b>

**Table 4: Adverse Benefit Determinations**

Table 4: Adverse Benefit Determinations without Utilization Review					
(1) Adverse Benefit Determination Level	Totals and percentages			PMPM	
	(2) Total Appeals	(3) Total Overturned	(4) Overturned Rate	(5) Appeals	(6) Overturned
First level appeals of post-service adverse determinations.	84	44	52%	0.00012	0.00006
Second level appeals of post-service adverse determinations.	6	2	33%	0.00001	0.00000
External review of post-service appeal determinations	2	0	0%	0.00000	0.00000

## Table 5: Claims processed in timely manner

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Table 5: Claims processing - timely processing	(1) Denominator	Never		Sometimes		Usually		Always	
		(2) Numerator	(3) Rate	(4) Numerator	(5) Rate	(6) Numerator	(7) Rate	(8) Numerator	(9) Rate
<a href="#">CAHPS: Claims processing is timely (Q40)</a>	29	0	0%	0	0%	12	41%	17	59%

## Table 6: Claims processed accurately

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Table 6: Claims processed accurately	(1) Denominator	Never		Sometimes		Usually		Always	
		(2) Numerator	(3) Rate	(4) Numerator	(5) Rate	(6) Numerator	(7) Rate	(8) Numerator	(9) Rate
<a href="#">CAHPS: Claims are processed correctly (Q41)</a>	31	0	0%	0	0%	10	32%	21	68%

**Tables 7.1 through 7.3: Utilization Review decision timelines**

Table 7.1: Medical Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving medical claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	203	66.6%	
Not Timely	102	33.4%	
Total Concurrent Reviews	305		
<b>Urgent Pre-Service Reviews</b>			
Timely	880	93.4%	
Not Timely	62	6.6%	
Total Urgent Pre-Service Reviews	942		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	10,421	95.9%	
Not Timely	446	4.1%	
Total Non-UrgentPre-Service Reviews	10,867		
<b>Post-Service Reviews</b>			
Timely	990	88.9%	
Not Timely	123	11.1%	
Total Post-Service Reviews	1,113		
<b>Total Medical UR Decisions Made</b>	<b>13,227</b>		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving MHSA claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	198	64.3%	
Not Timely	110	35.7%	
Total Concurrent Reviews	308		
<b>Urgent Pre-Service Reviews</b>			
Timely	248	84.4%	
Not Timely	46	15.6%	
Total Urgent Pre-Service Reviews	294		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	99	81.8%	
Not Timely	22	18.2%	
Total Non-UrgentPre-Service Reviews	121		
<b>Post-Service Reviews</b>			
Timely	84	96.6%	
Not Timely	3	3.4%	
Total Post-Service Reviews	87		
<b>Total MHSA UR Decisions Made</b>	<b>810</b>		

Table 7.3: Pharmacy		UR Decisions Made	
(1)	(2)	(3)	
Review types involving Pharmacy claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	0	0%	
Not Timely	0	0%	
Total Concurrent Reviews	0		
<b>Urgent Pre-Service Reviews</b>			
Timely	4,057	99.9%	
Not Timely	6	0.1%	
Total Urgent Pre-Service Reviews	4,063		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	4	100.0%	
Not Timely	-	0.0%	
Total Non-UrgentPre-Service Reviews	4		
<b>Post-Service Reviews</b>			
Timely	95	84.1%	
Not Timely	18	15.9%	
Total Post-Service Reviews	113		
<b>Total Pharmacy UR Decisions Made</b>	<b>4,180</b>		



**Table 8: Quality of Care Grievances**

Table 8: Quality of Care Grievances									
(1) Type of grievance	(2) Total # of grievances received during reporting period	(3) Total # of grievances per 1000 members	(4) # of grievances remaining unresolved from prior reporting period	(5) # of total grievances resolved after 1st review during reporting period	(6) # of 1st level reviews resolved in member's favor during reporting period	(7) % of 1st level reviews resolved in member's favor during reporting period	(8) # of grievances resolved after 2nd review during reporting period	(9) # of 2nd level reviews resolved in member's favor during reporting period	(10) % of 2nd level reviews resolved in member's favor during reporting period
Provider performance and office management	127	2.20	2	127	-	-	-	-	-
Plan administration	-	-	-	-	-	-	-	-	-
Access to health care	6	0.10	-	6	-	-	-	-	-
<b>Total</b>	133	2.30	2	133	-	-	-	-	-

**Table 9A: Provider Satisfaction Survey Results**

Table 9A: Provider Satisfaction Survey Results	Strongly Disagree			Disagree		Neither Agree nor Disagree		Agree		Strongly Agree	
	(1) Denominator	(2) Numerator	(3) Rate	(4) Numerator	(5) Rate	(6) Numerator	(7) Rate	(8) Numerator	(9) Rate	(10) Numerator	(11) Rate
<a href="#">Overall, are you satisfied with the Plan?</a>	128	1	0.8%	2	1.6%	8	6.3%	76	59.4%	41	32.0%
<a href="#">Would you recommend the Plan to your patients?</a>	120	1	0.8%	2	1.7%	16	13.3%	55	45.8%	46	38.3%
<a href="#">Would you recommend the Plan to other practitioners?</a>	129	1	0.8%	4	3.1%	13	10.1%	58	45.0%	53	41.1%
<a href="#">Are you satisfied with the Plan's responsiveness when you need assistance?</a>	123	0	0.0%	4	3.3%	9	7.3%	56	45.5%	54	43.9%
<a href="#">Are you satisfied with the quality of communications from the Plan?</a>	125	2	1.6%	4	3.2%	21	16.8%	79	63.2%	19	15.2%

## Table 9B: Actions taken for provider satisfaction

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Table 9B: Actions taken on provider satisfaction	
2020 Actions Recommended	2020 Actions Implemented
Customer service will work with other areas to identify, test, implement system changes and adjust claims.	The organization created a separate taskforce to address the specific issue of claims accuracy and timeliness, to ensure fewer defects over time. To date, the organization has identified over 2,500 claim-related defects, resolving 98.3 percent of them and making all applicable and necessary claim adjustments.
Address the pharmacy satisfaction decrease with the Member Experience Team in 2020.	Due to the transition to a new Pharmacy Benefit Manager (PBM), resources were not available to address the satisfaction with the current PBM.
Review the communications composite score decrease with a multi-departmental team contributing to this overall score to identify areas the Plan will work to improve upon.	The organization's rebranding initiative showed positive improvement in this year's communications composite score (due to the low overall response rate, we will continue to monitor).

## Tables 10.1 through 10.2: Corporate Officer and Direct Compensation

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**Table 10.1: Corporate Officer Compensation**

(1) Title of Company Officers	(2) Salary	(3) Bonus	(4) Other Compensation
Chief Executive Officer	\$ 689,784	\$ -	\$ 36,855
Vice President & Treasurer	418,505	-	24,663
Vice President	373,964	-	14,009
Vice President	352,989	-	21,414
Vice President	332,869	-	24,788
Vice President	336,884	-	20,757
Vice President	326,334	-	21,906

**Table 10.2: Direct Compensation**

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
Board Chairperson	\$ -	\$ -	\$ 41,250
Board Member	-	-	31,250
Board Member	-	-	26,250
Board Member	-	-	23,250
Board Member	-	-	22,250
Board Member	-	-	21,250
Board Member	-	-	19,250
Board Member	-	-	19,250
Board Member	-	-	19,250
Board Member	-	-	19,250
Board Member	-	-	19,250
Board Member	-	-	19,250
Board Member	-	-	13,000
Board Member	-	-	11,250
Board Member	-	-	3,250
Board Member	-	-	3,250

## Table 11: Vermont Marketing and Advertising Expenses

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### Table 11: Vermont Marketing and Advertising Expenses

Total	\$656,883
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## Table 12: Federal and Vermont Lobbying Expenditures

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Table 12: Lobbying Expenditures	
Federal	NONE
Vermont	\$37,091







## Table 15: Legal Expenses related to claims or services denials

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Table 15: Legal Expenses related to claims or services denials

Total Legal Expenses	NONE
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## Table 16: Vermont Charitable Contributions

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### Table 16: Vermont Charitable Contributions

<b>Total Charitable Contributions</b>	\$16,725
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