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BLUE CROSS AND BLUE SHIELD OF VERMONT

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Health Insurer Information

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Health Insurer Information	
Name of Health Insurer:	Blue Cross and Blue Shield of Vermont
State of Domicile:	Vermont
Total number of states in which health insurer operates:	1
List of names of states where licensed (other than Vermont):	N/A
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):	56,047
Contact Information	
Contact person:	Rebecca Heintz
Contact phone number:	(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	1,590,536	68,129	4.3%	0.10065
MHSA claims	372,942	7,047	1.9%	0.01041
Pharmacy Claims	452,985	85,713	18.9%	0.12663
Grand Total	2,416,463	160,889	6.7%	0.23769

Table 2.2: Administrative denials only

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,590,536	46,160	2.9%	0.06820
MHSA claims	372,942	5,368	1.4%	0.00793
Pharmacy Claims	452,985	68,002	15.0%	0.10046
Grand Total	2,416,463	119,530	4.9%	0.17659

Table 2.3: Member impact denials only

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,590,536	21,969	1.4%	0.03246
MHSA claims	372,942	1,679	0.5%	0.00248
Pharmacy Claims	452,985	17,711	3.9%	0.02617
Grand Total	2,416,463	41,359	1.7%	0.06110

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	18,931	7.2%	20	0.1%	11	55.0%	1	0.0%	1	100.0%	0	0.0%	0	0.0%
MHSA	1,254	3.8%	4	0.3%	0	0.0%	1	0.1%	0	0.0%	0	0.0%	0	0.0%
Pharmacy	11,996	27.5%	157	1.3%	108	68.8%	7	0.1%	5	71.4%	1	0.0%	1	100.0%
Grand Total	32,181	14.6%	181	0.6%	119	65.7%	9	0.0%	6	66.7%	1	0.0%	1	100.0%

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	2,118	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
MHSA	1,271	0.3%	0	0.0%	0	0.0%	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%	0	0.0%	0	0.0%
Grand Total	3,389	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

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	2,230	13.2%	9	0.4%	4	44.4%	1	0.0%	0	0.0%	1	0.0%	1	100.0%
MHSA	183	5.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Pharmacy	116	13.8%	1	0.9%	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Grand Total	2,529	12.7%	10	0.4%	5	50.0%	1	0.0%	0	0.0%	1	0.0%	1	100.0%

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.	60	19	32%	0.00009	0.00003
Second level appeals of post-service adverse determinations.	3	1	33%	0.00000	0.00000
External review of post-service appeal determinations	1	1	100%	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
CAHPS: Claims processing is timely (Q40)	31	0	0%	2	6%	14	45%	15	48%

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
CAHPS: Claims are processed correctly (Q41)	31	0	0%	2	6%	9	29%	20	65%

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	#	%	
Urgent Concurrent Reviews			
Timely	522	60.1%	
Not Timely	346	39.9%	
Total Concurrent Reviews	868		
Urgent Pre-Service Reviews			
Timely	623	78.2%	
Not Timely	174	21.8%	
Total Urgent Pre-Service Reviews	797		
Non-Urgent Pre-Service Reviews			
Timely	12,384	92.6%	
Not Timely	987	7.4%	
Total Non-Urgent Pre-Service Reviews	13,371		
Post-Service Reviews			
Timely	970	83.2%	
Not Timely	196	16.8%	
Total Post-Service Reviews	1,166		
Total Medical UR Decisions Made	16,202		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving MHSA claims	#	%	
Urgent Concurrent Reviews			
Timely	143	40.1%	
Not Timely	214	59.9%	
Total Concurrent Reviews	357		
Urgent Pre-Service Reviews			
Timely	204	51.6%	
Not Timely	191	48.4%	
Total Urgent Pre-Service Reviews	395		
Non-Urgent Pre-Service Reviews			
Timely	60	39.5%	
Not Timely	92	60.5%	
Total Non-Urgent Pre-Service Reviews	152		
Post-Service Reviews			
Timely	75	80.6%	
Not Timely	18	19.4%	
Total Post-Service Reviews	93		
Total MHSA UR Decisions Made	997		

Table 7.3: Pharmacy		UR Decisions Made	
(1)	(2)	(3)	
Review types involving Pharmacy claims	#	%	
Urgent Concurrent Reviews			
Timely	0	0%	
Not Timely	0	0%	
Total Concurrent Reviews	0		
Urgent Pre-Service Reviews			
Timely	1,433	97.0%	
Not Timely	45	3.0%	
Total Urgent Pre-Service Reviews	1,478		
Non-Urgent Pre-Service Reviews			
Timely	10,481	99.3%	
Not Timely	70	0.7%	
Total Non-Urgent Pre-Service Reviews	10,551		
Post-Service Reviews			
Timely	149	81.0%	
Not Timely	35	19.0%	
Total Post-Service Reviews	184		
Total Pharmacy UR Decisions Made	12,213		

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	47	0.84	-	47	-	-	-	-	-
Plan administration	-	-	-	-	-	-	-	-	-
Access to health care	1	0.02	-	1	-	-	-	-	-
Total	48	0.86	-	48	-	-	-	-	-

Table 9A: Provider Satisfaction Survey Results

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Table 9A: Provider Satisfaction Survey Results	Strongly Disagree			Disagree		Neither Agree nor			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	
Overall, are you satisfied with the Plan?	77	4	5.2%	4	5.2%	3	3.9%	35	45.5%	31	40.3%	
Would you recommend the Plan to your patients?*												
Would you recommend the Plan to other practitioners?*	76	2	2.6%	2	2.6%	13	17.1%	21	27.6%	38	50.0%	
Are you satisfied with the Plan's responsiveness when you need assistance?	71	4	5.6%	1	1.4%	11	15.5%	26	36.6%	29	40.8%	
Are you satisfied with the quality of communications from the Plan?***	65			58	89.2%			7	10.8%			

* The 2021 BCBSVT Physician Satisfaction Survey questions were modified. The similar question is : How likely would you be to recommend Blue Cross and Blue Shield of Vermont to your family and friends if they needed health insurance ? The response options were a scale of 0-10. The scale of 0-10 translates to: 0-1 Strongly Disagree; 2-3 Disagree; 4-6 Neither Agree nor Disagree; 7-8 Agree ; 9-10 Strongly Agree

** This question's responses on the 2021 BCBSVT Physician Satisfaction Survey were 'Yes', 'No', "Don't know/Unsure". The answers translate Yes = Agree, Don't know/unsure =Neither Agree nor Disagree, No = Disagree

Table 9B: Actions taken for provider satisfaction

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Table 9B: Actions taken on provider satisfaction	
2020 Actions Recommended	2021 Actions Implemented
Monitor pharmacy satisfaction with the new PBM implemented July 2021.	Our members' satisfaction for the amount of time spent obtaining pre-approval is appropriate and whether drug inquiries are resolved upon first contact increased 10% from 2020 with the new PBM. No action needed.
Review the Provider Satisfaction survey to ensure the questions are relevant and actionable for the departments involved.	Revised the Provider Satisfaction survey questions to collect more meaningful/actionable data.

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	\$ 682,086	\$ -	\$ 36,757
Vice President & Treasurer	407,162	-	26,532
Vice President	342,706	-	22,380
Vice President	341,478	-	22,507
Vice President	335,885	-	25,241
Vice President	313,849	-	25,587
Vice President	121,154	50,000	4,339

Table 10.2: Direct Compensation

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
Board Chairperson	\$ -	\$ -	\$ 49,000
Board Member	-	-	43,000
Board Member	-	-	33,000
Board Member	-	-	30,000
Board Member	-	-	29,000
Board Member	-	-	29,000
Board Member	-	-	25,000
Board Member	-	-	24,750
Board Member	-	-	23,750
Board Member	-	-	22,000
Board Member	-	-	19,000
Board Member	-	-	15,750
Board Member	-	-	12,750
Board Member	-	-	9,250
Board Member	-	-	5,500
Board Member	-	-	5,500

Table 11: Vermont Marketing and Advertising Expenses

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Table 11: Vermont Marketing and Advertising Expenses

Total	\$185,657
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Table 12: Federal and Vermont Lobbying Expenditures

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Table 12: Lobbying Expenditures	
Federal	NONE
Vermont	\$16,350

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

Total Charitable Contributions	\$59,499
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