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## Health Insurer Information

<b>Health Insurer Information</b>	
<b>Name of Health Insurer:</b>	<b>MVP Health Plan Inc and MVP Health Insurance Company</b>
<b>State of Domicile:</b>	<b>New York State</b>
<b>Total number of states in which health insurer operates:</b>	<b>2</b>
<b>List of names of states where licensed (other than Vermont):</b>	<b>New York State</b>
<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>	<b>32,191</b>
<b>Contact Information</b>	
<b>Contact person:</b>	<b>Donna Hermann</b>
<b>Contact phone number:</b>	<b>518-386-7838</b>

## Tables 2.1 through 2.3: Claims Submissions and Denials

Table 2.1: Total claims and denials				
(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	298,164	13,518	4.53%	0.03499407
MHSA claims	32,708	2,135	6.53%	0.00526880
Pharmacy Claims	313,449	31,108	9.92%	0.08052930
<b>Grand Total</b>	<b>644,321</b>	<b>46,761</b>	<b>6.99%</b>	<b>0.04026406</b>

Table 2.2: Administrative denials only				
(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	298,164	676	1.38%	0.01064992
MHSA claims	32,708	676	2.07%	0.00174996
Pharmacy Claims	313,449	16,430	5.24%	0.0425323
<b>Grand Total</b>	<b>644,321</b>	<b>17,782</b>	<b>2.90%</b>	<b>0.01831073</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	298,164	10,229	3.43%	0.02647983
MHSA claims	32,708	1,459	4.46%	0.00377692
Pharmacy Claims	313,449	14,678	4.68%	0.03799969
<b>Grand Total</b>	<b>644,321</b>	<b>26,366</b>	<b>4.19%</b>	<b>0.02275215</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	6389	20%	30	0.47%	9	30.00%	4	0.06%	2	6.67%	0	0.00%	0	0.00%
MHSA	182	9%	0	0.00%	0	0.00%	0	0	0	0	0	0.00%	0	0.00%
Pharmacy	1296	43%	70	5.40%	32	45.71%	5	0.39%	1	1.43%	0	0.00%	0	0.00%
<b>Grand Total</b>	<b>7867</b>		<b>100</b>	<b>1.27%</b>	<b>41</b>	<b>41.00%</b>	<b>9</b>	<b>0.11%</b>	<b>3</b>	<b>3.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</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	461	3%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MHSA	132	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Pharmacy	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Grand Total</b>	<b>593</b>		<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</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	481	20%	2	0.42%	2	100.00%	0	0.00%	0	0.00%	2	100.00%	0	0.00%
MHSA	19	11%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Pharmacy	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Grand Total</b>	<b>500</b>		<b>2</b>	<b>0.40%</b>	<b>2</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>2</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>

**Table 4: Adverse Benefit Determinations**

Table 4: Adverse Benefit Determinations without Utilization Review					
	Totals and percentages			PMPM	
(1) Adverse Benefit Determination Level	(2) Total Appeals	(3) Total Overturned	(4) Overturned Rate	(5) Appeals	(6) Overturned
First level appeals of post-service adverse determinations.	15	2	13.33%.	0.00039	0.000005
Second level appeals of post-service adverse determinations.	0				
External review of post-service appeal determinations	1	1	100%	0.000003	0.000003

**Table 5: Claims processed in timely manner**

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>	80	1	1.25%	8	10%	36	45%	35	43.75%

**Table 6: Claims processed accurately**

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>	72	1	1.39%	7	9.72%	21	21.17%	43	59.72%

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

Table 7.1: Medical Services		UR Decisions Made	
(1) Review types involving medical claims	(2) #	(3) %	
<b>Urgent Concurrent Reviews</b>			
Timely	456	99%	
Not Timely	5	1%	
Total Concurrent Reviews	461		
<b>Urgent Pre-Service Reviews</b>			
Timely	162	94%	
Not Timely	10	6%	
Total Urgent Pre-Service Reviews	172		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	5947	96%	
Not Timely	270	4%	
Total Non-UrgentPre-Service Reviews	6217		
<b>Post-Service Reviews</b>			
Timely	467	97%	
Not Timely	14	3%	
Total Post-Service Reviews	481		
<b>Total Medical UR Decisions Made</b>	<b>7331</b>		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1) Review types involving MHSA claims	(2) #	(3) %	
<b>Urgent Concurrent Reviews</b>			
Timely	130	98%	
Not Timely	2	2%	
Total Concurrent Reviews	132		
<b>Urgent Pre-Service Reviews</b>			
Timely	101	91%	
Not Timely	10	9%	
Total Urgent Pre-Service Reviews	111		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	71	100%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	71		
<b>Post-Service Reviews</b>			
Timely	19	100%	
Not Timely	0	0%	
Total Post-Service Reviews	19		
<b>Total MHSA UR Decisions Made</b>	<b>333</b>		

Table 7.3: Pharmacy		UR Decisions Made	
(1) Review types involving Pharmacy claims	(2) #	(3) %	
<b>Urgent Concurrent Reviews</b>			
Timely	0	0%	
Not Timely	0	0%	
Total Concurrent Reviews	0		
<b>Urgent Pre-Service Reviews</b>			
Timely	1294	99%	
Not Timely	2	1%	
Total Urgent Pre-Service Reviews	1296		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	0	0%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	0		
<b>Post-Service Reviews</b>			
Timely	0	0%	
Not Timely	0	0%	
Total Post-Service Reviews	0		
<b>Total Pharmacy UR Decisions Made</b>	<b>1296</b>		





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

	Strongly Agree			Agree		Neither Agree or Disagree		Disagree		Strongly Disagree	
<b>Table 5: Provider Satisfaction Survey Results</b>	(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?	409	80	19.6%	211	51.6%	84	50.5%	22	5.4%	12	2.9%
Would you recommend the plan to your patients?	409	79	19.3%	163	39.9%	121	29.6%	25	6.1%	21	5.1%
Would you recommend the plan to other practioners?	409	83	20.3%	154	37.7%	122	29.8%	23	5.6%	27	6.6%
Are you satisfied with the plan's responsiveness when you need assistance?	409	82	20.2%	161	39.8%	128	31.6%	21	5.2%	13	3.2%
Are you satisfied with the quality of communications from the plan?	409	81	19.9%	167	41.0%	127	31.2%	16	3.9%	16	3.9%

## Table 9B: Actions taken for provider satisfaction

### Table 9B: Actions taken on provider satisfaction

MVP focused on improving access to information on MVPs website through several initiatives in 2019. 1. MVPs Provider Resource Manual was completely revamped and re-written. The new manual is now much easier to navigate and has links to pertinent information. 2. MVP also identified that the process for providers to obtain log in for the provider portal was very cumbersome and confusing. MVP revamped the process and form to obtain a portal log in. The rejection rate dropped from 75%-80% to 10% within the first week of the new form going live.

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

(1) Title of Company Officers	(2) Salary	(3) Bonus	(4) Other Compensation
Chief Executive Officer and Director	591,159.72	3,885,513.23	701,754.79
President and Chief Operating Officer	676,377.89	756,199.47	159,565.76
Treasurer	466,663.37	376,211.01	122,664.10
Executive Vice President 1	325,200.35	112,720.33	60,058.67
Executive Vice President 2	326,592.61	271,626.48	106,894.30
Executive Vice President 3	338,461.69	282,998.54	94,647.38
Executive Vice President 4	253,840.59	121,311.39	82,224.53
Executive Vice President 5	258,462.04	120,578.60	73,539.31
Executive Vice President 6	255,147.25	151,797.28	41,726.91
Executive Vice President 7	261,171.46	118,128.96	52,326.08

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
Board Member #1	\$ 73,500	\$	\$
Board Member #2	\$ 63,500		
Board Member #3	\$ 59,460		
Board Member #4	\$ 51,616		
Board Member #5	\$ 51,500		
Board Member #6	\$ 51,500		
Board Member #7	\$ 43,630		
Board Member #8	\$ 43,500		
Board Member #9	\$ 42,600		
Board Member #10	\$ 42,500		
Board Member #11	\$ 16,250		

## Table 11: Vermont Marketing and Advertising Expenses

Table 11: Vermont Marketing and Advertising

Total	\$1,668,997
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## Table 12: Federal and Vermont Lobbying Expenditures

Table 12: Lobbying Expenditures	
Federal	\$72,000
Vermont	\$64,000







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

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

Total Legal Expenses	\$0.00
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## Table 16: Vermont Charitable Contributions

Table 16: Vermont Charitable Contributions

Total Charitable Contributions	\$79,369,01
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