

Table of Contents (THE VERMONT HEALTH PLAN, LLC)

Tab 1	<u>General Information</u>
Tab 2	<u>Claim Submissions and Denials</u>
Tab 3	<u>Utilization Review</u>
Tab 4	<u>Adverse Benefit Determinations without Utilization Review</u>
Tab 5	<u>Claims Processed in a Timely Manner</u>
Tab 6	<u>Claims Processed Accurately, financially and administratively</u>
Tab 7	<u>Utilization Review Decisions Meeting Timeliness</u>
Tab 8	<u>Quality of Care Grievances</u>
Tab 9A	<u>Provider Satisfaction Survey Results</u>
Tab 9B	<u>Provider Satisfaction Survey - Actions Taken</u>
Tab 10	<u>Corporate Officer and Board Compensation</u>
Tab 11	<u>Vermont Marketing and Advertising Expenses</u>
Tab 12	<u>Federal and Vermont Lobbying Expenditures</u>
Tab 13	<u>Political Contributions</u>
Tab 14	<u>Dues Paid to Lobbying Groups</u>
Tab 15	<u>Legal Expenses Related to Claims or Services Denials</u>
Tab 16	<u>Vermont Charitable Contributions</u>

Health Insurer Information

[Return to Table of Content](#)

Health Insurer Information	
Name of Health Insurer:	The Vermont Health Plan, LLC
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):	2,793
Contact Information	
Contact person:	Rebecca Heintz
Contact phone number:	(802) 371-3289

Tables 2.1 through 2.3: Claims Submissions and Denials

[Return to Table of Content](#)

Table 2.1: Total claims and denials

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	34,196	6,422	18.8%	0.19030
MHSA claims	5,417	939	17.3%	0.02783
Pharmacy Claims	24,529	7,184	29.3%	0.21288
Grand Total	64,142	14,545	22.7%	0.43101

Table 2.2: Administrative denials only

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	34,196	6,270	18.3%	0.18580
MHSA claims	5,417	926	17.1%	0.02744
Pharmacy Claims	24,529	6,707	27.3%	0.19875
Grand Total	64,142	13,903	21.7%	0.41199

Table 2.3: Member impact denials only

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	34,196	152	0.4%	0.00450
MHSA claims	5,417	13	0.2%	0.00039
Pharmacy Claims	24,529	477	1.9%	0.01414
Grand Total	64,142	642	1.0%	0.01902

Tables 3.1 through 3.3: Utilization Review

[Return to Table of Content](#)

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	836	2%	1	0%	0	0	1	0%	0	0%	0	0%	0	0%
MHSA	5	20%	0	0%	0	0	0	0%	0	0%	0	0%	0	0%
Pharmacy	51	8%	1	2%	0	0	0	0%	0	0%	0	0%	0	0%
Grand Total	892	3%	2	0%	0	0	1	0%	0	0%	0	0%	0	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	28	0%	0	0%	0	0	0	0%	0	0%	0	0%	0	0%
MHSA	7	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%
Grand Total	35	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	46	13%	0	0%	0	0	1	2%	0	0%	0	0%	0	0%
MHSA	4	0%	0	0%	0	0	0	0%	0	0%	0	0%	0	0%
Pharmacy	2	0%	0	0%	0	0	0	0%	0	0%	0	0%	0	0%
Grand Total	52	12%	0	0%	0	0	1	2%	0	0%	0	0%	0	0%

Table 4: Adverse Benefit Determinations

[Return to Table of Content](#)

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.	6	4	67%	0.00018	0.00012
Second level appeals of post-service adverse determinations.	1	0	0%	0.00003	0.00000
External review of post-service appeal determinations	0	0	0%	0.00000	0.00000

Table 5: Claims processed in timely manner

[Return to Table of Content](#)

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)	6	0	0%	0	0%	5	83%	1	17%

Table 6: Claims processed accurately

[Return to Table of Content](#)

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)	6	0	0%	0	0%	1	17%	5	83%

Tables 7.1 through 7.3: Utilization Review decision timelines

[Return to Table of Content](#)

Table 7.1: Medical Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving medical claims	#	%	
Urgent Concurrent Reviews			
Timely	25	89%	
Not Timely	3	11%	
Total Concurrent Reviews	28		
Urgent Pre-Service Reviews			
Timely	84	88%	
Not Timely	12	12%	
Total Urgent Pre-Service Reviews	96		
Non-Urgent Pre-Service Reviews			
Timely	671	94%	
Not Timely	41	6%	
Total Non-UrgentPre-Service Reviews	712		
Post-Service Reviews			
Timely	45	98%	
Not Timely	1	2%	
Total Post-Service Reviews	46		
Total Medical UR Decisions Made	882		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving MHSA claims	#	%	
Urgent Concurrent Reviews			
Timely	6	86%	
Not Timely	1	14%	
Total Concurrent Reviews	7		
Urgent Pre-Service Reviews			
Timely	5	100%	
Not Timely	0	0%	
Total Urgent Pre-Service Reviews	5		
Non-Urgent Pre-Service Reviews			
Timely	0	0%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	0		
Post-Service Reviews			
Timely	4	100%	
Not Timely	0	0%	
Total Post-Service Reviews	4		
Total MHSA UR Decisions Made	16		

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	21	100%	
Not Timely	0	0%	
Total Urgent Pre-Service Reviews	21		
Non-Urgent Pre-Service Reviews			
Timely	30	100%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	30		
Post-Service Reviews			
Timely	2	100%	
Not Timely	0	0%	
Total Post-Service Reviews	2		
Total Pharmacy UR Decisions Made	53		

Table 8: Quality of Care Grievances

[Return to Table of Content](#)

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	17	6.09	0	17	0	0%	0	0	0%
Plan administration	0	0	0	0	0	0%	0	0	0%
Access to health care	0	0	0	0	0	0%	0	0	0%
Total	17	6.09	0	17	0	0%	0	0	0%

Table 9A: Provider Satisfaction Survey Results

[Return to Table of Content](#)

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?	558	4	0.7%	13	2.3%	30	5.4%	263	47.1%	248	44.4%
Would you recommend the Plan to your patients?	524	4	0.8%	6	1.1%	63	12.0%	206	39.3%	245	46.8%
Would you recommend the Plan to other practitioners?	545	3	0.6%	9	1.7%	41	7.5%	218	40.0%	274	50.3%
Are you satisfied with the Plan's responsiveness when you need assistance?	534	2	0.4%	3	0.6%	30	5.6%	216	40.4%	283	53.0%
Are you satisfied with the quality of communications from the Plan?	522	0	0.0%	3	0.6%	89	17.0%	313	60.0%	117	22.4%

Table 9B: Actions taken for provider satisfaction

[Return to Table of Content](#)

Table 9B: Actions taken on provider satisfaction

- Continue to provide education on all pharmacy related initiatives through BCBSVT's pharmacy detailer.
- Tracked both survey data and internal credentialing timeliness reports.
- Promotion of how to refer patients to case management and chronic conditions program published in FinePoints.
- Communicated survey findings to the Clinical Community Advisory Group.
- Continued workgroups to review coordination of care for our members to identify barriers and implement interventions.
- Continued use of communication templates for denials.

Tables 10.1 through 10.2: Corporate Officer and Direct Compensation

[Return to Table of Content](#)

Table 10.1: Corporate Officer Compensation

(1) Title of Company Officers	(2) Salary	(3) Bonus	(4) Other Compensation
NONE	N/A	N/A	N/A

Table 10.2: Direct Compensation

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
NONE	N/A	N/A	N/A

Table 11: Vermont Marketing and Advertising Expenses

[Return to Table of Content](#)

Table 11: Vermont Marketing and Advertising Expenses	
Total	\$129,457

Table 12: Federal and Vermont Lobbying Expenditures

[Return to Table of Content](#)

Table 12: Lobbying Expenditures

Federal	NONE
Vermont	NONE

Table 15: Legal Expenses related to claims or services denials

[Return to Table of Content](#)

Table 15: Legal Expenses related to claims or services denials

Total Legal Expenses	NONE
----------------------	------

Table 16: Vermont Charitable Contributions

[Return to Table of Content](#)

Table 16: Vermont Charitable Contributions

Total Charitable Contributions	NONE
--------------------------------	------