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**Table 1: Health Insurer Information**

<b>Health Insurer Information</b>	
<b>Name of Health Insurer:</b>	MVP Health Insurance Company and MVP Health Plan, Inc.
<b>State of Domicile:</b>	New York
<b>Total number of states in which health insurer operates:</b>	2
<b>List of names of states where licensed (other than Vermont):</b>	New York
<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>	11,846
<b>Contact Information</b>	
<b>Contact person:</b>	Bill Endres
<b>Contact phone number:</b>	518-386-7703

## 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	106,567	6,441	6.04%	0.044850637
MHSA claims	7,915	538	6.80%	0.003746257
Pharmacy Claims	109,969	11,302	10.28%	0.078699255
<b>Grand Total</b>	<b>224,451</b>	<b>18,281</b>	<b>8.14%</b>	<b>0.127296149</b>

**Table 2.2: Administrative denials only**

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	106,567	2,892	2.71%	0.020137873
MHSA claims	7,915	191	2.41%	0.001329991
Pharmacy Claims	109,969	7,427	6.75%	0.051716454
<b>Grand Total</b>	<b>224,451</b>	<b>10,510</b>	<b>4.68%</b>	<b>0.073184319</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	106,567	3,549	3.33%	0.024712764
MHSA claims	7,915	347	4.38%	0.002416266
Pharmacy Claims	109,969	3,875	3.52%	0.026982801
<b>Grand Total</b>	<b>224,451</b>	<b>7,771</b>	<b>3.46%</b>	<b>0.054111831</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	1746	9.68%	6	0.34%	5	83.33%	1	0.06%	1	100.00%	1	0.06%	1	100.00%
MHSA	118	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Pharmacy	325	28.00%	3	0.92%	1	33.33%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Grand Total</b>	<b>2189</b>	<b>11.88%</b>	<b>9</b>	<b>0.41%</b>	<b>6</b>	<b>66.67%</b>	<b>1</b>	<b>0.05%</b>	<b>1</b>	<b>100.00%</b>	<b>1</b>	<b>0.05%</b>	<b>1</b>	<b>100.00%</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	99	52%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MHSA	139	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Pharmacy	6	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Grand Total</b>	<b>244</b>	<b>20.90%</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	33	21%	2	6.06%	1	50.00%	1	3.03%	0	0.00%	0	0.00%	0	0.00%
MHSA	2	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>35</b>	<b>20%</b>	<b>2</b>	<b>5.71%</b>	<b>1</b>	<b>50.00%</b>	<b>1</b>	<b>2.86%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</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.	5	1	20.00%	0.000035	0.0000070
Second level appeals of post-service adverse determinations.	0	0	0	0	0
External review of post-service appeal determinations	0	0	0	0	0

**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>	99	0	0.00%	9	9.09%	46	47.47%	44	44.44%

**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>	98	0	0%	4	4.08%	33	33.67%	61	62.24%

## 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	28	70.00%
Not Timely	12	30.00%
Total Concurrent Reviews	40	
<b>Urgent Pre-Service Reviews</b>		
Timely	60	98.36%
Not Timely	1	1.64%
Total Urgent Pre-Service Reviews	61	
<b>Non-Urgent Pre-Service Reviews</b>		
Timely	1571	98.43%
Not Timely	25	1.57%
Total Non-Urgent Pre-Service Reviews	1596	
<b>Post-Service Reviews</b>		
Timely	33	91.67%
Not Timely	3	8.33%
Total Post-Service Reviews	36	
<b>Total Medical UR Decisions Made</b>	<b>1733</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	111	100.00%
Not Timely	0	0.00%
Total Concurrent Reviews	111	
<b>Urgent Pre-Service Reviews</b>		
Timely	77	100.00%
Not Timely	0	0.00%
Total Urgent Pre-Service Reviews	77	



## Tables 7.1 through 7.3: Utilization Review decision timelines

Non-Urgent Pre-Service Reviews		
Timely	41	100.00%
Not Timely	0	0.00%
Total Non-UrgentPre-Service Reviews	41	
Post-Service Reviews		
Timely	2	100.00%
Not Timely	0	0.00%
Total Post-Service Reviews	2	
<b>Total MHPA UR Decisions Made</b>	<b>231</b>	

Table 7.3: Pharmacy	UR Decisions Made	
(1)	(2)	(3)
Review types involving Pharmacy claims	#	%
Urgent Concurrent Reviews		
Timely	6	100.00%
Not Timely	0	0.00%
Total Concurrent Reviews	6	
Urgent Pre-Service Reviews		
Timely	187	97.91%
Not Timely	4	2.09%
Total Urgent Pre-Service Reviews	191	
Non-Urgent Pre-Service Reviews		
Timely	131	97.76%
Not Timely	3	2.24%
Total Non-UrgentPre-Service Reviews	134	
Post-Service Reviews		
Timely	0	0.00%
Not Timely	0	0.00%
Total Post-Service Reviews	0	
<b>Total Pharmacy UR Decisions Made</b>	<b>331</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	0	0	0	0	0	0	0	0	0
Plan administration	3	0.25	0	3	0	0	0	0	0
Access to health care	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>0.25</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Table 9A: Provider Satisfaction Survey Results



### 2016 Vermont Provider Practice Satisfaction Study

February 23, 2017



Adelman Research Group

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## Table 9B: Actions taken for provider satisfaction

Table 9B: Actions taken on provider satisfaction



Provider  
Survey  
Results  
Summary  
and Actions  
(Tab9b).pdf



## Table 11: Vermont Marketing and Advertising Expenses

Table 11: Vermont Marketing and Advertising Expenses	
Total	\$311,483

## Table 12: Federal and Vermont Lobbying Expenditures

Table 12: Lobbying Expenditures	
Federal	\$48,000
Vermont	\$79,000







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

Table 15: Legal Expenses related to claims or services denials	
Total Legal Expenses	\$0.00

## Table 16: Vermont Charitable Contributions

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Total Charitable Contributions	\$0.00
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