

HEALTH POLICY COMMISSION

OFFICE OF PATIENT PROTECTION

FALL 2013

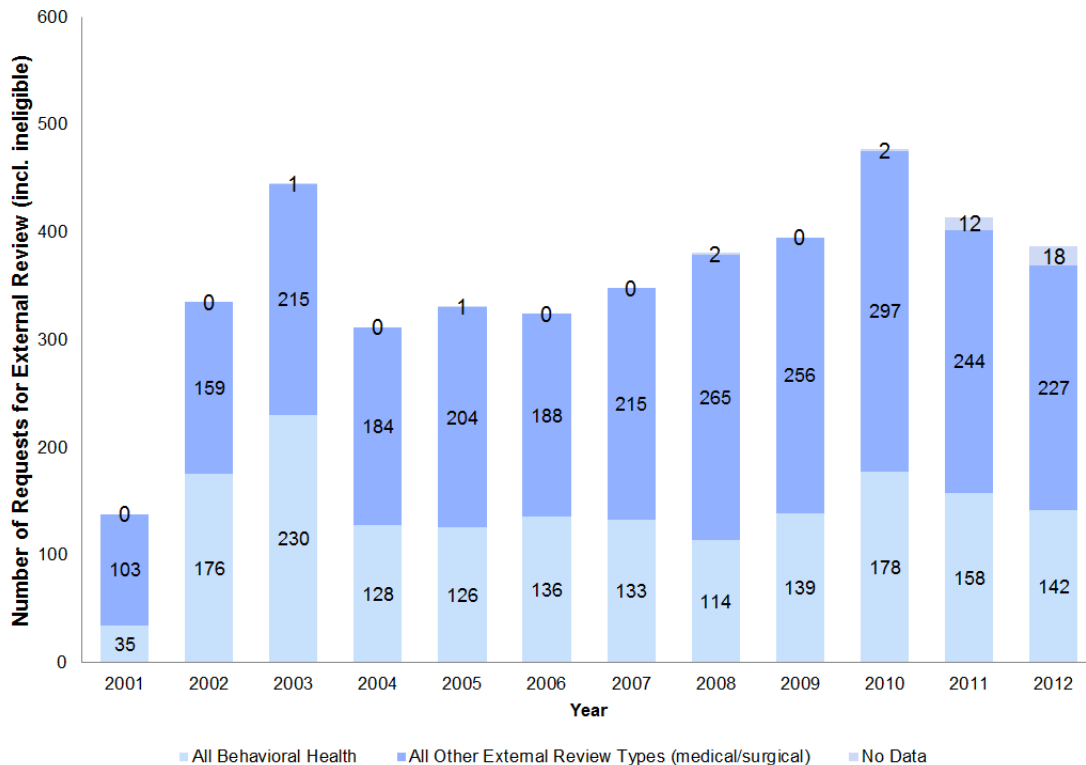


Data from the Office of Patient Protection

Each year, insurance carriers must report to the Office of Patient Protection (OPP) about the number of internal grievances or reviews and external reviews filed by their members, the outcomes of these reviews, rates of provider disenrollment from each carrier’s network, and other information required by Massachusetts law. In addition, OPP collects its own data on the numbers, types, and outcomes of external review requests filed by consumers and their representatives.

The Department of Public Health (DPH) operated OPP from its start in 2000 until early 2013. On April 20, 2013, OPP was transferred to the Health Policy Commission (HPC) as directed by Chapter 224 of the Acts of 2012. OPP has compiled data from 2012 using information collected by OPP while the office was within DPH, as well as insurance carrier reports to OPP on their 2012 activities.

2001-2012 External Review Requests: Comparison of behavioral health with medical/surgical

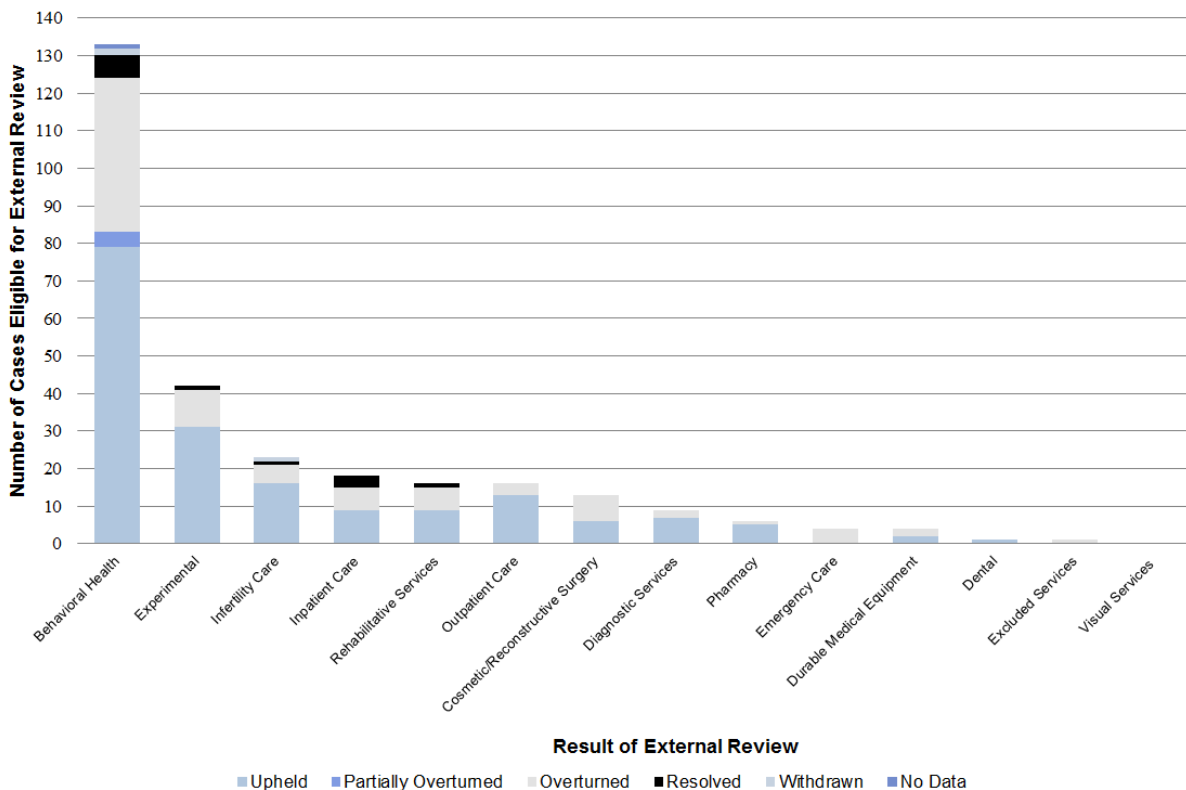


2012 Internal and External Reviews

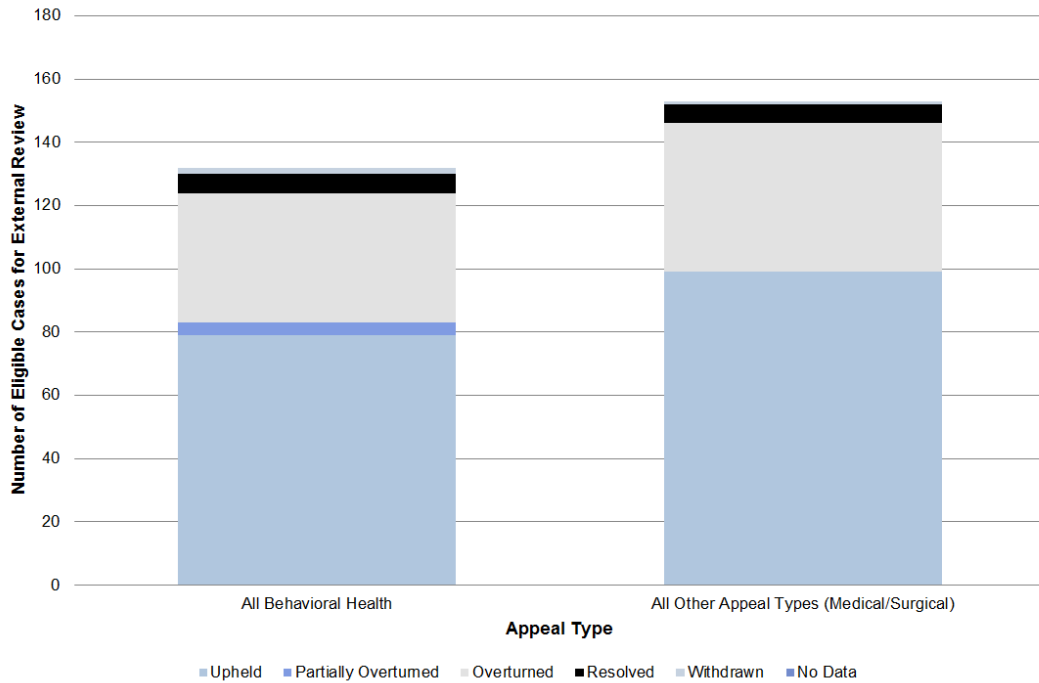
During 2012, consumers with fully-insured Massachusetts health plans filed 12783 requests for internal review of coverage denials. Of these, 5058 were approved by the carriers, 570 were partially approved or resolved, 6689 were denied or dismissed, and others were withdrawn. Of the 6689 which were denied or dismissed, some of those cases would be eligible for external review, although the exact number is not available at this time. Cases ineligible for external review were those that did not involve questions related to medical necessity and whether a service or treatment was a covered benefit.

OPP received 387 requests for external review during 2012. One hundred of these requests were ineligible, usually because the plan was not the type of plan which falls within OPP's jurisdiction, or the dispute did not involve medical necessity issues. The eligible cases were sent to the external review agencies that contract with OPP to review medical necessity decisions. Of these 287 eligible requests, approximately 104 cases were resolved fully or partially in favor of the consumer.

2012 Disposition of Cases Eligible for External Review



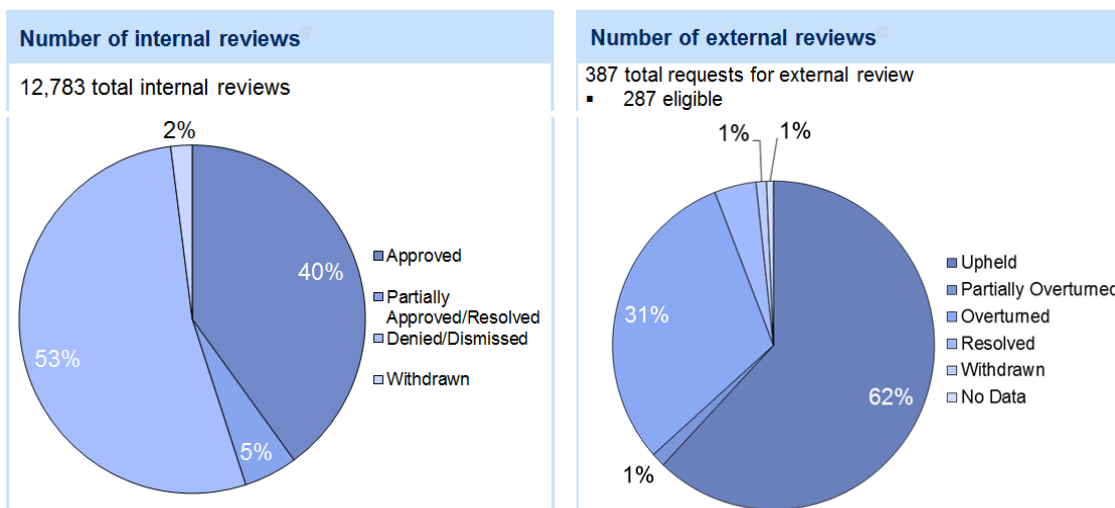
Comparison of 2012 Eligible External Reviews for Behavioral Health and All Other Appeal Types



2012 Health Plan Reports

Health plan reports during 2012 contain detail about each carrier’s internal and external reviews. However, the reports do not include the total number of claims or insureds during 2012. Since plans have varying numbers of members, and the largest three plans have significantly higher membership than other plans, the number of internal and external review requests should be read in that context.

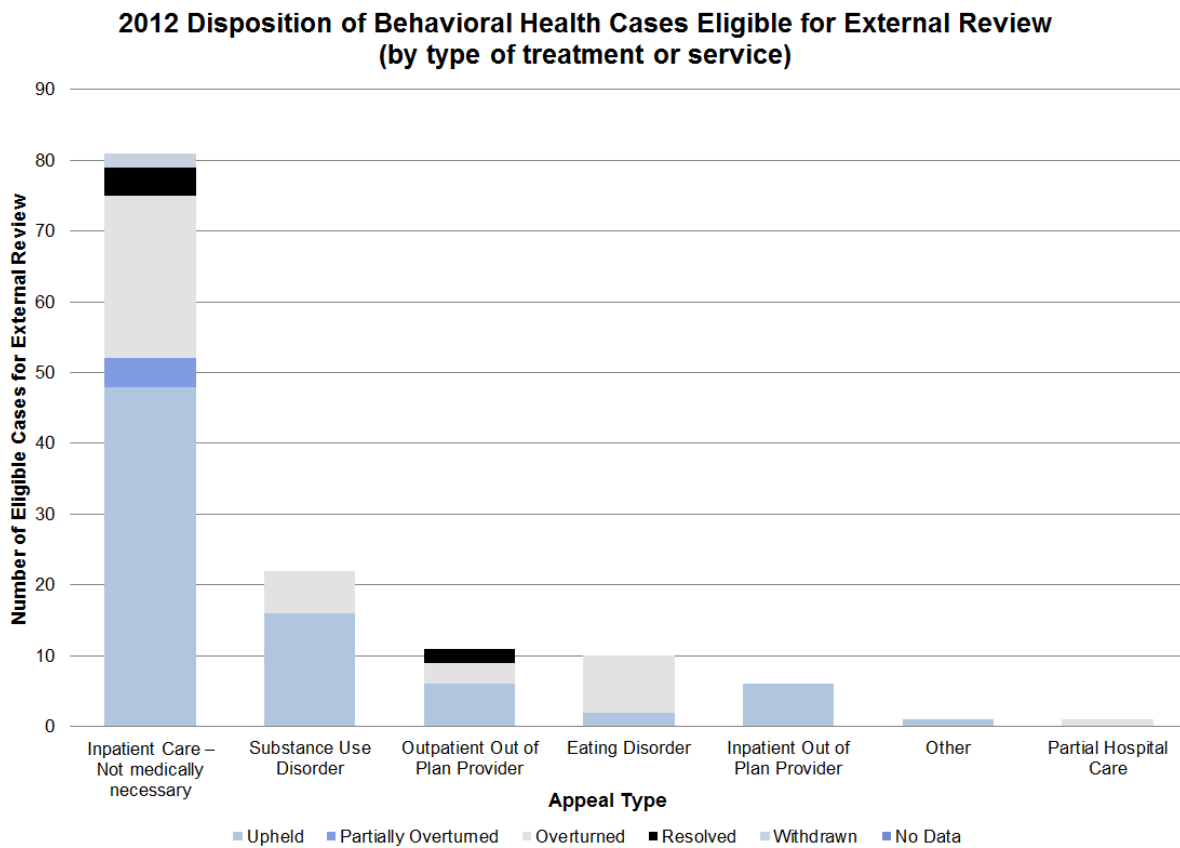
2012 Internal and External Reviews



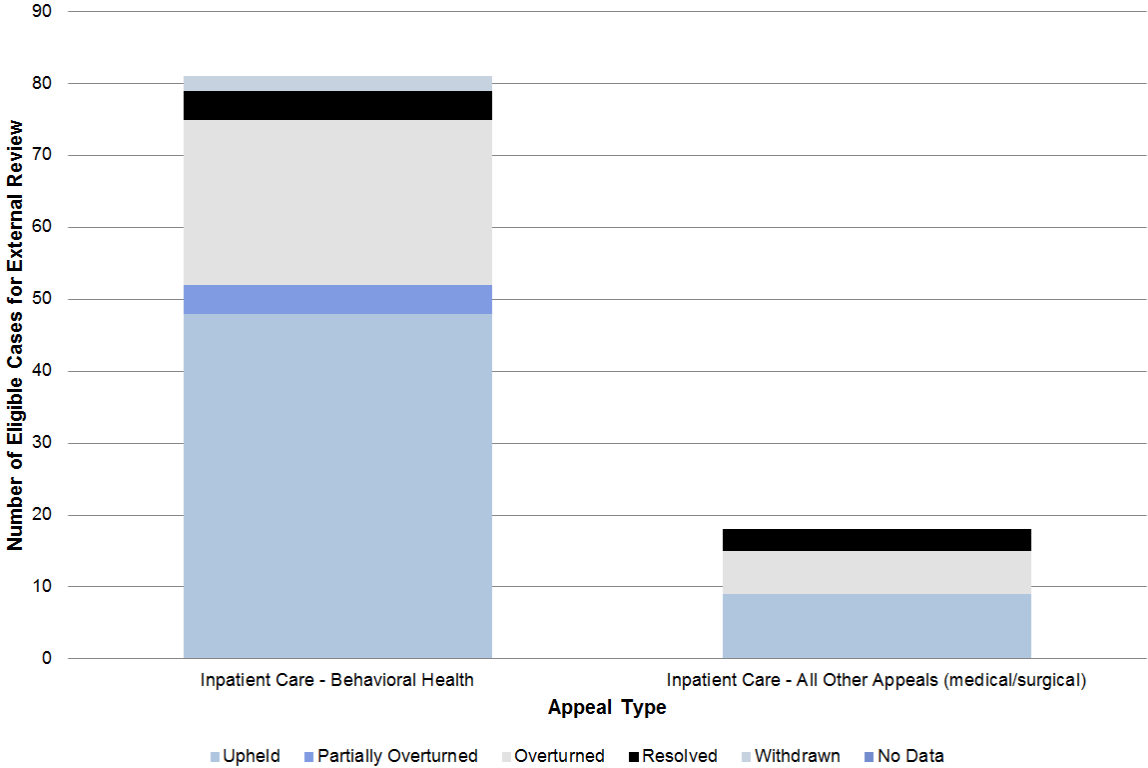
2012 Behavioral Health External Reviews

In 2012, the types of external review requests followed the same general pattern observed for most prior years. The largest single category of external review requests involved denials of coverage for behavioral health care. Of the eligible cases filed in 2012, 132 involved behavioral health treatment. Of these, about 50 cases were resolved fully or partially in favor of the consumer.

One area of note is the number of external review requests filed during 2012 which involved inpatient care for behavioral health conditions or for medical conditions. Eighty-one external review requests involving inpatient care for behavioral health treatment were filed. Eighteen external review requests involving inpatient care for medical or surgical treatment were filed during the same time period.



Comparison of 2012 Eligible Inpatient Care Cases for Behavioral Health and All Other Appeal Types



Trends from 2001 through 2012

In general, close to half of external reviews are decided in favor of the consumer. Also, as noted behavioral healthcare consistently make up the single largest category of external review requests that are filed each year.

Percent Outcomes of *Eligible* External Reviews, 2001-2012

