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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): | 66,147 |
| 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 | 1,887,210 | 67,268 | 3.6% | 0.08508 |
| MHSA claims | 242,784 | 16,241 | 6.7% | 0.02054 |
| Pharmacy Claims | 646,234 | 149,279 | 23.1% | 0.24315 |
| Grand Total | 2,776,228 | 232,788 | 8.4% | 0.34877 |

Table 2.2: Administrative denials only

| (1) Claims Category | (2) Total number | (3) Total denied | (4) Denial % | (5) PMPM Denial Rate |
|------------------------|---------------------|---------------------|-----------------|-------------------------|
| Medical claims | 1,887,210 | 49,115 | 2.6% | 0.06212 |
| MHSA claims | 242,784 | 14,362 | 5.9% | 0.01816 |
| Pharmacy Claims | 646,234 | 84,954 | 13.1% | 0.13838 |
| Grand Total | 2,776,228 | 148,431 | 5.3% | 0.21866 |

Table 2.3: Member impact denials only

| (1) Claims Category | (2) Total number | (3) Total denied | (4) Denial % | (5) PMPM Denial Rate |
|------------------------|---------------------|---------------------|-----------------|-------------------------|
| Medical claims | 1,887,210 | 18,153 | 1.0% | 0.02296 |
| MHSA claims | 242,784 | 1,879 | 0.8% | 0.00238 |
| Pharmacy Claims | 646,234 | 64,325 | 10.0% | 0.10478 |
| Grand Total | 2,776,228 | 84,357 | 3.0% | 0.13011 |

Tables 3.1 through 3.3: Utilization Review

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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 | 15,854 | 14.93% | 69 | 0.4% | 37 | 54% | 0 | 0.0% | 0 | 0% | 1 | 0.0% | 1 | 100% |
| MHSA | 826 | 18.28% | 7 | 0.8% | 3 | 43% | 1 | 0.1% | 1 | 100% | 0 | 0.0% | 0 | 0% |
| Pharmacy | 11,651 | 30.33% | 567 | 4.9% | 307 | 54% | 31 | 0.3% | 23 | 74% | 5 | 0.0% | 5 | 100% |
| Grand Total | 28,331 | 21.36% | 643 | 2.3% | 347 | 54% | 32 | 0.1% | 24 | 75% | 6 | 0.0% | 6 | 100% |

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 | 4,813 | 2.1% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| MHSA | 568 | 5.1% | 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 | 5,381 | 2.4% | 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) 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 | 2,677 | 20.5% | 6 | 0.2% | 2 | 33% | 0 | 0.0% | 0 | 0.0% | 2 | 0.1% | 2 | 100% |
| MHSA | 131 | 30.5% | 9 | 6.9% | 9 | 100% | 0 | 0.0% | 0 | 0.0% | 1 | 0.0% | 0 | 0% |
| Pharmacy | 1 | 0.0% | 1 | 100.0% | 1 | 100% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0% |
| Grand Total | 2,809 | 21.0% | 16 | 1% | 12 | 75% | 0 | 0% | 0 | 0% | 3 | 0.1% | 2 | 67% |

Table 4: Adverse Benefit Determinations

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| 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. | 94 | 45 | 48% | 0.00012 | 0.00006 |
| Second level appeals of post-service adverse determinations. | 3 | 2 | 67% | 0.00000 | 0.00000 |
| External review of post-service appeal determinations | 0 | 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) | 3 | 0 | 0% | 0 | 0% | 0 | 0% | 3 | 100% |

Table 6: Claims processed accurately

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| Table 6: Claims processed accurately | Never | | | Sometimes | | Usually | | Always | |
|---|--------------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
| | (1) Denominator | (2) Numerator | (3) Rate | (4) Numerator | (5) Rate | (6) Numerator | (7) Rate | (8) Numerator | (9) Rate |
| CAHPS: Claims are processed correctly (Q41) | 3 | 0 | 0% | 0 | 0% | 0 | 0% | 3 | 100% |

Tables 7.1 through 7.3: Utilization Review decision timelines

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| Table 7.1: Medical Services | | UR Decisions Made | |
|--|---------------|--------------------------|--|
| (1) Review types involving medical claims | (2) # | (3) % | |
| Urgent Concurrent Reviews | | | |
| Timely | 4,809 | 100% | |
| Not Timely | 4 | 0% | |
| Total Concurrent Reviews | 4,813 | | |
| Urgent Pre-Service Reviews | | | |
| Timely | 1,399 | 92% | |
| Not Timely | 121 | 8% | |
| Total Urgent Pre-Service Reviews | 1,520 | | |
| Non-Urgent Pre-Service Reviews | | | |
| Timely | 12,474 | 98% | |
| Not Timely | 264 | 2% | |
| Total Non-Urgent Pre-Service Reviews | 12,738 | | |
| Post-Service Reviews | | | |
| Timely | 2,665 | 100% | |
| Not Timely | 12 | 0% | |
| Total Post-Service Reviews | 2,677 | | |
| Total Medical UR Decisions Made | 21,748 | | |

| Table 7.2: Mental Health and Substance Abuse Services | | UR Decisions Made | |
|--|--------------|--------------------------|--|
| (1) Review types involving MHSA claims | (2) # | (3) % | |
| Urgent Concurrent Reviews | | | |
| Timely | 556 | 98% | |
| Not Timely | 12 | 2% | |
| Total Concurrent Reviews | 568 | | |
| Urgent Pre-Service Reviews | | | |
| Timely | 256 | 93% | |
| Not Timely | 18 | 7% | |
| Total Urgent Pre-Service Reviews | 274 | | |
| Non-Urgent Pre-Service Reviews | | | |
| Timely | 515 | 93% | |
| Not Timely | 37 | 7% | |
| Total Non-Urgent Pre-Service Reviews | 552 | | |
| Post-Service Reviews | | | |
| Timely | 131 | 100% | |
| Not Timely | 0 | 0% | |
| Total Post-Service Reviews | 131 | | |
| Total MHSA UR Decisions Made | 1,525 | | |

| Table 7.3: Pharmacy | | UR Decisions Made | |
|---|---------------|--------------------------|--|
| (1) Review types involving Pharmacy claims | (2) # | (3) % | |
| Urgent Concurrent Reviews | | | |
| Timely | 0 | 0% | |
| Not Timely | 0 | 0% | |
| Total Concurrent Reviews | 0 | | |
| Urgent Pre-Service Reviews | | | |
| Timely | 13,217 | 100% | |
| Not Timely | 0 | 0% | |
| Total Urgent Pre-Service Reviews | 13,217 | | |
| Non-Urgent Pre-Service Reviews | | | |
| Timely | 30 | 100% | |
| Not Timely | 0 | 0% | |
| Total Non-Urgent Pre-Service Reviews | 30 | | |
| Post-Service Reviews | | | |
| Timely | 0 | 0% | |
| Not Timely | 0 | 0% | |
| Total Post-Service Reviews | 0 | | |
| Total Pharmacy UR Decisions Made | 13,247 | | |

Table 8: Quality of Care Grievances

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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 | 13 | 0.20 | 0 | 7 | - | - | - | - | - |
| Plan administration | - | - | - | - | - | - | - | - | - |
| Access to health care | 2 | 0.03 | 0 | 1 | - | - | - | - | - |
| Total | 15 | 0.23 | 0 | 8 | - | - | - | - | - |

Table 9A: Provider Satisfaction Survey Results

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| Table 9A: Provider Satisfaction Survey Results | (1) Denominator | Strongly Disagree | | Disagree | | Neither Agree nor | | Agree | | Strongly Agree | |
|--|--------------------|-------------------|-------------|------------------|-------------|-------------------|-------------|------------------|-------------|-------------------|--------------|
| | | (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? | 100 | 2 | 2.0% | 6 | 6.0% | 13 | 13.0% | 58 | 58.0% | 21 | 21.0% |
| Would you recommend the Plan to your patients? | 94 | 1 | 1.1% | 4 | 4.3% | 21 | 22.3% | 46 | 48.9% | 22 | 23.4% |
| Would you recommend the Plan to other practitioners? | 99 | 2 | 2.0% | 3 | 3.0% | 18 | 18.2% | 53 | 53.5% | 23 | 23.2% |
| Are you satisfied with the Plan's responsiveness when you need assistance? | 98 | 4 | 4.1% | 9 | 9.2% | 14 | 14.3% | 45 | 45.9% | 26 | 26.5% |
| Are you satisfied with the quality of communications from the Plan? | 96 | 2 | 2.1% | 5 | 5.2% | 21 | 21.9% | 58 | 60.4% | 10 | 10.4% |

Table 9B: Actions taken for provider satisfaction

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Table 9B: Actions taken on provider satisfaction

To improve provider satisfaction with the Plan, Blue Cross Blue Shield of Vermont (BCBSVT) expanded the community provider Value-Based Care payments to include the Enhanced Community Primary Care providers in order to support high quality care while encouraging low cost referral patterns for screenings and specialist care. Community providers also had the opportunity to meet virtually with BCBSVT's Medical Director for a newly developed informational series. The BCBSVT Provider Portal had some enhancements to improve communication. This included a section designated for Provider News and Updates. Customer Service continues to recruit and train new staff to decrease wait times and provide the best experience possible.

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 | \$ 943,890 | - | \$ 66,215 |
| Vice President & Treasurer | 568,659 | - | 26,334 |
| Vice President | 770,665 | - | 31,985 |
| Vice President | 485,442 | - | 27,451 |
| Vice President | 427,761 | - | 29,975 |
| Vice President | 403,500 | - | 26,098 |
| Vice President | 350,980 | - | 37,209 |
| Vice President | 265,000 | - | 21,021 |
| | | | |

Table 10.2: Direct Compensation

| (1) Title of Company Officers | (2) Stipend | (3) Bonus | (4) Other Compensation |
|----------------------------------|----------------|--------------|------------------------------|
| Board Chairperson | \$ - | \$ - | \$ 41,500 |
| Board Member | - | - | 27,000 |
| Board Member | - | - | 23,500 |
| Board Member | - | - | 21,000 |
| Board Member | - | - | 20,250 |
| Board Member | - | - | 20,000 |
| Board Member | - | - | 18,250 |
| Board Member | - | - | 2,750 |
| | | | |

Table 11: Vermont Marketing and Advertising Expenses

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Table 11: Vermont Marketing and Advertising Expenses

| | |
|-------|-----------|
| Total | \$255,406 |
|-------|-----------|

Table 12: Federal and Vermont Lobbying Expenditures

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Table 12: Lobbying Expenditures

| | |
|---------|----------|
| Federal | NONE |
| Vermont | \$45,200 |

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 |
|----------------------|------|

Table 16: Vermont Charitable Contributions

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Table 16: Vermont Charitable Contributions

| | |
|--------------------------------|---------|
| Total Charitable Contributions | \$9,232 |
|--------------------------------|---------|