

## Table of Content

### BLUE CROSS AND BLUE SHIELD OF VERMONT

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

## Health Insurer Information

[Return to Table of Content](#)

### Health Insurer Information

<b>Name of Health Insurer:</b>	Blue Cross and Blue Shield of Vermont
<b>State of Domicile:</b>	Vermont
<b>Total number of states in which health insurer operates:</b>	1
<b>List of names of states where licensed (other than Vermont):</b>	N/A
<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>	56,047
<b>Contact Information</b>	
<b>Contact person:</b>	Rebecca Heintz
<b>Contact phone number:</b>	(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	1,590,536	68,129	4.3%	0.10065
MHSA claims	372,942	7,047	1.9%	0.01041
Pharmacy Claims	452,985	85,713	18.9%	0.12663
<b>Grand Total</b>	<b>2,416,463</b>	<b>160,889</b>	<b>6.7%</b>	<b>0.23769</b>

**Table 2.2: Administrative denials only**

(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	1,590,536	46,160	2.9%	0.06820
MHSA claims	372,942	5,368	1.4%	0.00793
Pharmacy Claims	452,985	68,002	15.0%	0.10046
<b>Grand Total</b>	<b>2,416,463</b>	<b>119,530</b>	<b>4.9%</b>	<b>0.17659</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	1,590,536	21,969	1.4%	0.03246
MHSA claims	372,942	1,679	0.5%	0.00248
Pharmacy Claims	452,985	17,711	3.9%	0.02617
<b>Grand Total</b>	<b>2,416,463</b>	<b>41,359</b>	<b>1.7%</b>	<b>0.06110</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	18,931	7.2%	20	0.1%	11	55.0%	1	0.0%	1	100.0%	0	0.0%	0	0.0%
MHSA	1,254	3.8%	4	0.3%	0	0.0%	1	0.1%	0	0.0%	0	0.0%	0	0.0%
Pharmacy	11,996	27.5%	157	1.3%	108	68.8%	7	0.1%	5	71.4%	1	0.0%	1	100.0%
<b>Grand Total</b>	<b>32,181</b>	<b>14.6%</b>	<b>181</b>	<b>0.6%</b>	<b>119</b>	<b>65.7%</b>	<b>9</b>	<b>0.0%</b>	<b>6</b>	<b>66.7%</b>	<b>1</b>	<b>0.0%</b>	<b>1</b>	<b>100.0%</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	2,118	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
MHSA	1,271	0.3%	0	0.0%	0	0.0%	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	0.0%	0	0.0%	0	0.0%
<b>Grand Total</b>	<b>3,389</b>	<b>0.4%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</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	2,230	13.2%	9	0.4%	4	44.4%	1	0.0%	0	0.0%	1	0.0%	1	100.0%
MHSA	183	5.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Pharmacy	116	13.8%	1	0.9%	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Grand Total</b>	<b>2,529</b>	<b>12.7%</b>	<b>10</b>	<b>0.4%</b>	<b>5</b>	<b>50.0%</b>	<b>1</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>0.0%</b>	<b>1</b>	<b>100.0%</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.	60	19	32%	0.00009	0.00003
Second level appeals of post-service adverse determinations.	3	1	33%	0.00000	0.00000
External review of post-service appeal determinations	1	1	100%	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
<a href="#">CAHPS: Claims processing is timely (Q40)</a>	31	0	0%	2	6%	14	45%	15	48%

## 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
<a href="#">CAHPS: Claims are processed correctly (Q41)</a>	31	0	0%	2	6%	9	29%	20	65%

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

Table 7.1: Medical Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving medical claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	522	60.1%	
Not Timely	346	39.9%	
Total Concurrent Reviews	868		
<b>Urgent Pre-Service Reviews</b>			
Timely	623	78.2%	
Not Timely	174	21.8%	
Total Urgent Pre-Service Reviews	797		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	12,384	92.6%	
Not Timely	987	7.4%	
Total Non-UrgentPre-Service Reviews	13,371		
<b>Post-Service Reviews</b>			
Timely	970	83.2%	
Not Timely	196	16.8%	
Total Post-Service Reviews	1,166		
<b>Total Medical UR Decisions Made</b>	<b>16,202</b>		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1)	(2)	(3)	
Review types involving MHSA claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	143	40.1%	
Not Timely	214	59.9%	
Total Concurrent Reviews	357		
<b>Urgent Pre-Service Reviews</b>			
Timely	204	51.6%	
Not Timely	191	48.4%	
Total Urgent Pre-Service Reviews	395		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	60	39.5%	
Not Timely	92	60.5%	
Total Non-UrgentPre-Service Reviews	152		
<b>Post-Service Reviews</b>			
Timely	75	80.6%	
Not Timely	18	19.4%	
Total Post-Service Reviews	93		
<b>Total MHSA UR Decisions Made</b>	<b>997</b>		

Table 7.3: Pharmacy		UR Decisions Made	
(1)	(2)	(3)	
Review types involving Pharmacy claims	#	%	
<b>Urgent Concurrent Reviews</b>			
Timely	0	0%	
Not Timely	0	0%	
Total Concurrent Reviews	0		
<b>Urgent Pre-Service Reviews</b>			
Timely	1,433	97.0%	
Not Timely	45	3.0%	
Total Urgent Pre-Service Reviews	1,478		
<b>Non-Urgent Pre-Service Reviews</b>			
Timely	10,481	99.3%	
Not Timely	70	0.7%	
Total Non-UrgentPre-Service Reviews	10,551		
<b>Post-Service Reviews</b>			
Timely	149	81.0%	
Not Timely	35	19.0%	
Total Post-Service Reviews	184		
<b>Total Pharmacy UR Decisions Made</b>	<b>12,213</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	47	0.84	-	47	-	-	-	-	-
Plan administration	-	-	-	-	-	-	-	-	-
Access to health care	1	0.02	-	1	-	-	-	-	-
<b>Total</b>	<b>48</b>	<b>0.86</b>	<b>-</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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	
<b>Overall, are you satisfied with the Plan?</b>	77	4	5.2%	4	5.2%	3	3.9%	35	45.5%	31	40.3%	
<b>Would you recommend the Plan to your patients?*</b>												
<b>Would you recommend the Plan to other practitioners?*</b>	76	2	2.6%	2	2.6%	13	17.1%	21	27.6%	38	50.0%	
<b>Are you satisfied with the Plan's responsiveness when you need assistance?</b>	71	4	5.6%	1	1.4%	11	15.5%	26	36.6%	29	40.8%	
<b>Are you satisfied with the quality of communications from the Plan?***</b>	65			58	89.2%			7	10.8%			

\* The 2021 BCBSVT Physician Satisfaction Survey questions were modified. The similar question is : How likely would you be to recommend Blue Cross and Blue Shield of Vermont to your family and friends if they needed health insurance ? The response options were a scale of 0-10. The scale of 0-10 translates to: 0-1 Strongly Disagree; 2-3 Disagree; 4-6 Neither Agree nor Disagree; 7-8 Agree ; 9-10 Strongly Agree

\*\* This question's responses on the 2021 BCBSVT Physician Satisfaction Survey were 'Yes', 'No', "Don't know/Unsure". The answers translate Yes = Agree, Don't know/unsure =Neither Agree nor Disagree, No = Disagree

## Table 9B: Actions taken for provider satisfaction

[Return to Table of Content](#)

Table 9B: Actions taken on provider satisfaction	
2020 Actions Recommended	2021 Actions Implemented
Monitor pharmacy satisfaction with the new PBM implemented July 2021.	Our members' satisfaction for the amount of time spent obtaining pre-approval is appropriate and whether drug inquiries are resolved upon first contact increased 10% from 2020 with the new PBM. No action needed.
Review the Provider Satisfaction survey to ensure the questions are relevant and actionable for the departments involved.	Revised the Provider Satisfaction survey questions to collect more meaningful/actionable data.

## 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
Chief Executive Officer	\$ 682,086	\$ -	\$ 36,757
Vice President & Treasurer	407,162	-	26,532
Vice President	342,706	-	22,380
Vice President	341,478	-	22,507
Vice President	335,885	-	25,241
Vice President	313,849	-	25,587
Vice President	121,154	50,000	4,339

**Table 10.2: Direct Compensation**

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
Board Chairperson	\$ -	\$ -	\$ 49,000
Board Member	-	-	43,000
Board Member	-	-	33,000
Board Member	-	-	30,000
Board Member	-	-	29,000
Board Member	-	-	29,000
Board Member	-	-	25,000
Board Member	-	-	24,750
Board Member	-	-	23,750
Board Member	-	-	22,000
Board Member	-	-	19,000
Board Member	-	-	15,750
Board Member	-	-	12,750
Board Member	-	-	9,250
Board Member	-	-	5,500
Board Member	-	-	5,500

## Table 11: Vermont Marketing and Advertising Expenses

[Return to Table of Content](#)

### Table 11: Vermont Marketing and Advertising Expenses

Total	\$185,657
-------	-----------

## Table 12: Federal and Vermont Lobbying Expenditures

[Return to Table of Content](#)

Table 12: Lobbying Expenditures	
Federal	NONE
Vermont	\$16,350







## 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

<b>Total Charitable Contributions</b>	\$59,499
---------------------------------------	----------