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Health Insurer Information

Health Insurer Information	
Name of Health Insurer:	MVP Health Plan Inc and MVP Health Insurance Company
State of Domicile:	New York State
Total number of states in which health insurer operates:	2
List of names of states where licensed (other than Vermont):	New York State
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):	32,191
Contact Information	
Contact person:	Donna Hermann
Contact phone number:	518-386-7838

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	298,164	13,518	4.53%	0.03499407
MHSA claims	32,708	2,135	6.53%	0.00526880
Pharmacy Claims	313,449	31,108	9.92%	0.08052930
Grand Total	644,321	46,761	6.99%	0.04026406

Table 2.2: Administrative denials only				
(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	298,164	676	1.38%	0.01064992
MHSA claims	32,708	676	2.07%	0.00174996
Pharmacy Claims	313,449	16,430	5.24%	0.0425323
Grand Total	644,321	17,782	2.90%	0.01831073

Table 2.3: Member impact denials only				
(1) Claims Category	(2) Total number	(3) Total denied	(4) Denial %	(5) PMPM Denial Rate
Medical claims	298,164	10,229	3.43%	0.02647983
MHSA claims	32,708	1,459	4.46%	0.00377692
Pharmacy Claims	313,449	14,678	4.68%	0.03799969
Grand Total	644,321	26,366	4.19%	0.02275215

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	6389	20%	30	0.47%	9	30.00%	4	0.06%	2	6.67%	0	0.00%	0	0.00%
MHSA	182	9%	0	0.00%	0	0.00%	0	0	0	0	0	0.00%	0	0.00%
Pharmacy	1296	43%	70	5.40%	32	45.71%	5	0.39%	1	1.43%	0	0.00%	0	0.00%
Grand Total	7867		100	1.27%	41	41.00%	9	0.11%	3	3.00%	0	0.00%	0	0.00%

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	461	3%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MHSA	132	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%
Grand Total	593		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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	481	20%	2	0.42%	2	100.00%	0	0.00%	0	0.00%	2	100.00%	0	0.00%
MHSA	19	11%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Pharmacy	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Grand Total	500		2	0.40%	2	100.00%	0	0.00%	0	0.00%	2	100.00%	0	0.00%

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.	15	2	13.33%.	0.00039	0.000005
Second level appeals of post-service adverse determinations.	0				
External review of post-service appeal determinations	1	1	100%	0.000003	0.000003

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
CAHPS: Claims processing is timely (Q40)	80	1	1.25%	8	10%	36	45%	35	43.75%

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
CAHPS: Claims are processed correctly (Q41)	72	1	1.39%	7	9.72%	21	21.17%	43	59.72%

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) %	
Urgent Concurrent Reviews			
Timely	456	99%	
Not Timely	5	1%	
Total Concurrent Reviews	461		
Urgent Pre-Service Reviews			
Timely	162	94%	
Not Timely	10	6%	
Total Urgent Pre-Service Reviews	172		
Non-Urgent Pre-Service Reviews			
Timely	5947	96%	
Not Timely	270	4%	
Total Non-UrgentPre-Service Reviews	6217		
Post-Service Reviews			
Timely	467	97%	
Not Timely	14	3%	
Total Post-Service Reviews	481		
Total Medical UR Decisions Made	7331		

Table 7.2: Mental Health and Substance Abuse Services		UR Decisions Made	
(1) Review types involving MHSA claims	(2) #	(3) %	
Urgent Concurrent Reviews			
Timely	130	98%	
Not Timely	2	2%	
Total Concurrent Reviews	132		
Urgent Pre-Service Reviews			
Timely	101	91%	
Not Timely	10	9%	
Total Urgent Pre-Service Reviews	111		
Non-Urgent Pre-Service Reviews			
Timely	71	100%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	71		
Post-Service Reviews			
Timely	19	100%	
Not Timely	0	0%	
Total Post-Service Reviews	19		
Total MHSA UR Decisions Made	333		

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	1294	99%	
Not Timely	2	1%	
Total Urgent Pre-Service Reviews	1296		
Non-Urgent Pre-Service Reviews			
Timely	0	0%	
Not Timely	0	0%	
Total Non-UrgentPre-Service Reviews	0		
Post-Service Reviews			
Timely	0	0%	
Not Timely	0	0%	
Total Post-Service Reviews	0		
Total Pharmacy UR Decisions Made	1296		

Table 9A: Provider Satisfaction Survey Results

	Strongly Agree			Agree		Neither Agree or Disagree		Disagree		Strongly Disagree	
Table 5: Provider Satisfaction Survey Results	(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?	409	80	19.6%	211	51.6%	84	50.5%	22	5.4%	12	2.9%
Would you recommend the plan to your patients?	409	79	19.3%	163	39.9%	121	29.6%	25	6.1%	21	5.1%
Would you recommend the plan to other practioners?	409	83	20.3%	154	37.7%	122	29.8%	23	5.6%	27	6.6%
Are you satisfied with the plan's responsiveness when you need assistance?	409	82	20.2%	161	39.8%	128	31.6%	21	5.2%	13	3.2%
Are you satisfied with the quality of communications from the plan?	409	81	19.9%	167	41.0%	127	31.2%	16	3.9%	16	3.9%

Table 9B: Actions taken for provider satisfaction

Table 9B: Actions taken on provider satisfaction

MVP focused on improving access to information on MVPs website through several initiatives in 2019. 1. MVPs Provider Resource Manual was completely revamped and re-written. The new manual is now much easier to navigate and has links to pertinent information. 2. MVP also identified that the process for providers to obtain log in for the provider portal was very cumbersome and confusing. MVP revamped the process and form to obtain a portal log in. The rejection rate dropped from 75%-80% to 10% within the first week of the new form going live.

Tables 10.1 through 10.2: Corporate Officer and Direct Compensation

(1) Title of Company Officers	(2) Salary	(3) Bonus	(4) Other Compensation
Chief Executive Officer and Director	591,159.72	3,885,513.23	701,754.79
President and Chief Operating Officer	676,377.89	756,199.47	159,565.76
Treasurer	466,663.37	376,211.01	122,664.10
Executive Vice President 1	325,200.35	112,720.33	60,058.67
Executive Vice President 2	326,592.61	271,626.48	106,894.30
Executive Vice President 3	338,461.69	282,998.54	94,647.38
Executive Vice President 4	253,840.59	121,311.39	82,224.53
Executive Vice President 5	258,462.04	120,578.60	73,539.31
Executive Vice President 6	255,147.25	151,797.28	41,726.91
Executive Vice President 7	261,171.46	118,128.96	52,326.08

(1) Title of Company Officers	(2) Stipend	(3) Bonus	(4) Other Compensation
Board Member #1	\$ 73,500	\$	\$
Board Member #2	\$ 63,500		
Board Member #3	\$ 59,460		
Board Member #4	\$ 51,616		
Board Member #5	\$ 51,500		
Board Member #6	\$ 51,500		
Board Member #7	\$ 43,630		
Board Member #8	\$ 43,500		
Board Member #9	\$ 42,600		
Board Member #10	\$ 42,500		
Board Member #11	\$ 16,250		

Table 11: Vermont Marketing and Advertising Expenses

Table 11: Vermont Marketing and Advertising

Total	\$1,668,997
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Table 12: Federal and Vermont Lobbying Expenditures

Table 12: Lobbying Expenditures	
Federal	\$72,000
Vermont	\$64,000

Table 15: Legal Expenses related to claims or services denials

Table 15: Legal Expenses related to claims or services

Total Legal Expenses	\$0.00
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Table 16: Vermont Charitable Contributions

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Total Charitable Contributions	\$79,369,01
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