California Department of Managed Health Care

Help Center 101 February 27, 2019

Suzanne Sherinian Assistant Chief Counsel-Help Center

CaliforniaDMHC
@CADMHC
CaliforniaDMHC



Agenda Overview of the DMHC

- **II. Consumer Help Center**
- **III. 2018 Priority Initiatives**
- **IV. Community Engagement**

V. Questions

CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

2

DMHC Mission Statement

The California Department of Managed Health Care protects consumers' health care rights and ensures a stable health care delivery system.





What is the DMHC?

- Established in 2000 through consumer-sponsored legislation
- Funded by assessments on health plans
- Regulates 123 plans, including 75 full service health plans and 48 specialized plans
 - All HMO, some PPO/EPO products, dental and vision plans
 - Some large group, most small group, most Medi-Cal Managed Care plans and many individual products

DEPARTMENT OF

Managed

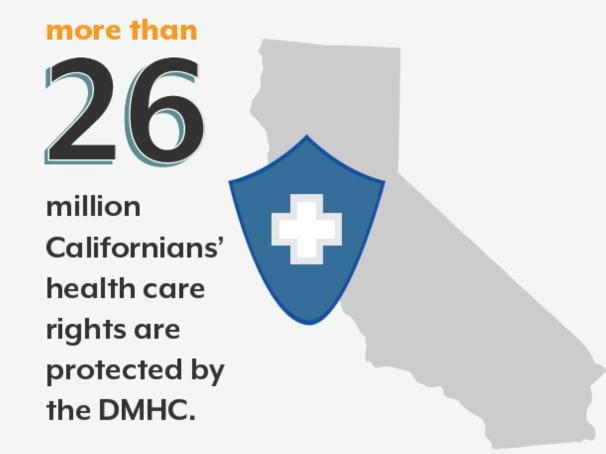
Hea

4

re

• Authority from Knox Keene Health Care Service Plan Act of 1975





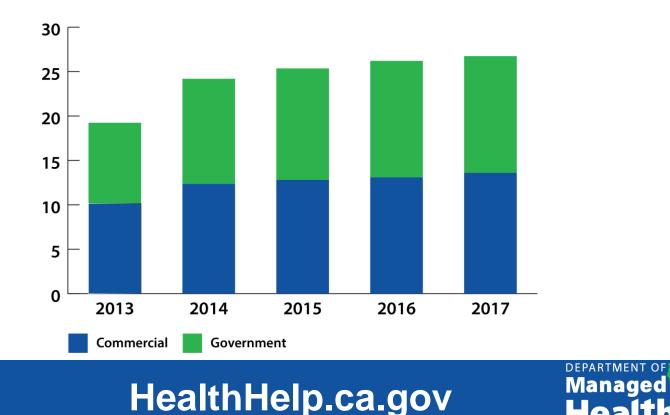
CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

Managed 5 Health cre

DMHC Enrollment Over Time

Full Service Enrollment (In Millions)



6

re

Health

f CaliforniaDMHC @CADMHC CaliforniaDMHC

Health Coverage that is NOT Regulated by the DMHC

- California Department of Insurance (CDI) products
- Most Medicare coverage
- Some Medi-Cal coverage Fee-for-service and County Organized Health Systems (COHS)
- The Employee Retirement Income Security Act of 1974 (ERISA) self-insured plans
- Private health benefit exchanges

CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

7

DMHC Key Functions

- Consumer Protection / DMHC Help Center
- License Health Plans & Ensure Compliance with State laws
- Medical Surveys of Health Plan Operations
- Financial Exams to Ensure Financial Stability
- Review Proposed Premium Rate Changes
 (Individual & Small Group Products)
- Take Enforcement Action Against Plans that Violate the Law

CaliforniaDMHC
 @CADMHC
 CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Healt

8

Consumer Help Center

- DMHC's Consumer Help Center has helped more than
 - 2.1 million Californians resolve complaints and issues with their health plans
- Services are fast, free and confidential
- In 2017, approximately **61%** of Independent Medical Reviews resulted in the consumer receiving the requested service or treatment

2017 BY THE NUMBERS: Help Center 164,151[°] Consumers assisted 144,963 Telephone inquiries

> **11,964**³ Consumer complaints **4 4,719** IMBs closed

2,505 Non-jurisdictional referrals

> **4,833** Provider complaints

\$8.8 Million Recovered provider payments

> 0 Ab 72 idrp

f CaliforniaDMHC
 @CADMHC
 CaliforniaDMHC

HealthHelp.ca.gov

Managed 9 Health cre

Health Plan Grievance Process

- First file a grievance or complaint with your health plan.
- Plans are required by law to resolve enrollee complaints within 30 days.
- If there is an immediate threat to your health you may seek immediate assistance from the DMHC.
- You can file a complaint with your health plan by phone, by mail, or on the plan's website.
- If your plan upholds their denial through the grievance process or if you have not received the plan's decision within 30 days, you can file an IMR or complaint with DMHC.

f CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

10

Independent Medical Review

- Request an IMR if your health plan denies, modifies, or delays a health care services, treatment or medication.
- An objective review by doctors outside your health plan.
- Apply for an IMR within six months after your health plan sends you a written decision about your issue.
- Once the IMR/Complaint Form has been received, we review it to determine if it qualifies for an IMR and if it should be processed as expedited.
- If it does not meet the criteria for an IMR, it will be processed as a Consumer Complaint.
- IMRs are reviewed on a case-by-case basis, but most non-urgent IMRs are usually decided in 45 days and Complaints within 30 days."

CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

11

IMR Case Example

- A mother filed a complaint with the DMHC on behalf of her 2.5 year old son, who was diagnosed with autism and severe behavioral outbursts, requesting authorized coverage of 30 days of Intensive Outpatient Program (IOP) services. The services had been denied as not medically necessary.
- DMHC counsel qualified the issue for IMR, as IOP services were a covered benefit.
- The IMR reviewer determined that IOP services for 30 to 60 days were medically necessary to treat the enrollee's condition due to his severe behavioral outbursts, and as peer-reviewed literature demonstrates the benefit of early intervention in children with autism.

f CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Hea

12

Complaints

A Consumer Complaint is a general complaint about a health plan, provider, or medical group, including:

- Delays in getting an appointment, referral, or authorization
- Claims, billing and co-payment issues
- Terminations or cancellations of health coverage
- Access to translation and interpretation services
- Finding an in-network doctor, hospital or specialist
- Complaints about a doctor or plan
- Doctor or hospital is no longer with your health plan (Continuity of Care)

fCaliforniaDMHCCADMHCCaliforniaDMHC

HealthHelp.ca.gov

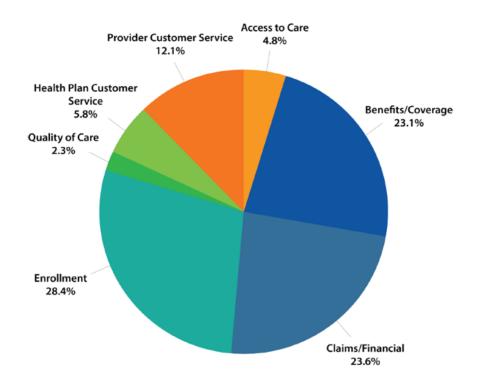
DEPARTMENT OF

Managed

Hea

13

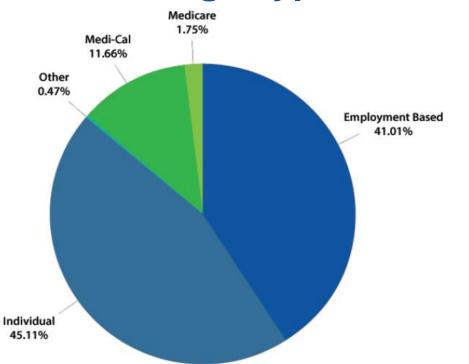
Consumer Complaints Resolved in 2017



f CaliforniaDMHC
@CADMHC
CaliforniaDMHC



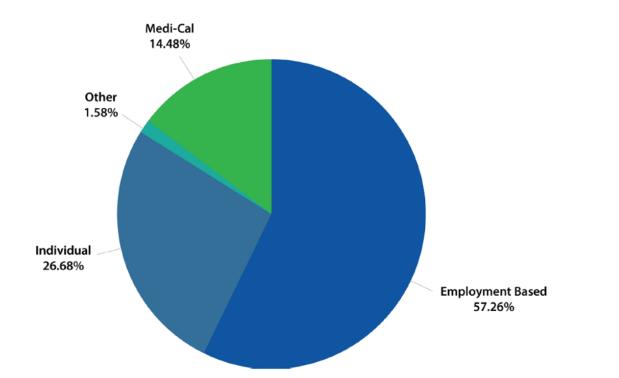
Consumer Complaints Resolved in 2017 by Coverage Type



CaliforniaDMHC
@CADMHC
CaliforniaDMHC



IMRs Resolved in 2017 by Coverage Type







Languages Served in 2017

Language	No. of Contacts
English	71,963
Spanish	3,815
Mandarin	321
Vietnamese	220
Korean	180
Other	591
Total	77,090

f CaliforniaDMHC
@CADMHC
CaliforniaDMHC



IMR/Complaint Form



CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

18

re

Managed

Health

IMR/Complaint Form



Authorized Assistant Form

If you want to give another person permission to help you with your Independent Medical Review (IMR) or Complaint, use the form below. You have the option to send the form either as an attachment with your online IMR/Complaint Form, or with your supporting documents by mail or fax.

We can not talk to another person about your case unless you sign this form:

- Authorized Assistant Form (English)
- Formulario de Asistente Autorizado (Español)

CaliforniaDMHC
@CADMHC
CaliforniaDMHC



Tips for Completing the IMR/Complaint Form

- For fastest processing, complete the on-line IMR/Complaint Form in either English or Spanish.
- Provide as much information as possible on the form and attach additional notes or documentation.
- If there is an immediate threat to your health, indicate on the form that this is an urgent or emergency issue that requires an expedited review.
- If available, include a physician certification of immediate threat to your health.
- The person filing the IMR may have someone assist them with the process with their consent.
- The patient must sign and date the IMR form and sign and date the Authorized Assistant Form, if assistance is needed.

f CaliforniaDMHC
 @CADMHC
 CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

20

DMHC Help Center

1-888-466-2219 HealthHelp.ca.gov





Health Consumer Alliance

1-888-804-3536 HealthConsumer.org





Priority Projects

- Provider Directories
- Timely Access to Care
- Prescription Drug Costs Transparency (SB 17)
- Oversight of Delegates





Timely Access Standards

Appointment Type	Timeframe
Urgent Care (prior authorization <u>not</u> required by health plan)	48 hours from request
Urgent Care (prior authorization required by health plan)	96 hours from request
Non-Urgent Doctor Appointment (primary care physician)	10 business days
Non-Urgent Doctor Appointment (specialty physician)	15 business days
Non-Urgent Mental Health Appointment (non-physician) ¹	10 business days
Non-Urgent Appointment (ancillary provider) ²	15 business days

Examples of non-physician mental health providers include counseling professionals, substance abuse professionals and qualified autism service providers.

² Examples of a non-urgent appointment for ancillary services include lab work or diagnostic testing, such as a mammogram or MRI or treatment of an illness or injury such as physical therapy.

CaliforniaDMHC
 @CADMHC
 CaliforniaDMHC



Community Engagement Initiatives

DMHC Help Center as a Resource

- Consumer Health Care Rights, Complaints, IMRs, and Health Navigation ۲
- 11 Bilingual Staff at the Help Center: Spanish, Cantonese, Tagalog, and Hmong
- In-Language Menu options and Language Line Services

Add DMHC banner to your website: contact Media@dmhc.ca.gov

APPLY FOR

1-888-466-2219 HAVE A PROBLEM WITH YOUR HEALTH PLAN? CONTACT THE DMHC HELP CENTER

AN IMR IF YOUR **HEALTH PLAN** HealthHelp.ca.gov DENIES TREATMENT

64% of enrollees that submitted IMR requests to the DMHC received the service or treatment they requested.



25

re

DEPARTMENT OF

Managed

Health

CaliforniaDMHC 🕑 @CADMHC CaliforniaDMHC

Keep in Touch

If you would like to stay in touch with the Department and receive notifications about public meetings, join our listserve at <u>www.HealthHelp.ca.gov</u>.

Department of Managed Health Care Joins California Health and Human Services Open

Data Portal

Tuesday, May 26, 2015

The Department of Managed Health Care (DMHC) posted initial datasets on the California Health and Human Services (CHHS) Open Data Portal. The initial data sets include enforcement actions taken by the DMHC, Independent Medical Review (IMR) decisions, and premium rates filed with the DMHC.

CHHS launched its Open Data Portal initiative in order to increase public access to one of the State's most valuable assets – non-confidential health and human services data. Its goals are to spark innovation, promote research and economic opportunities, engage public participation in government, increase transparency, and inform decision-making.

Visit the Open Data Portal here: https://chhs.data.ca.gov/

Learn About...

ON MEDICAL COSTS

Common Questions

- What can I do if I am denied care?
- What can I do if my health coverage is ending?
- How can I get health insurance?

New State # Job Opportunity Announcement - Office Technician (General) http://bit.ly/1JQXtLV #Office #Technician Thu, 03 Sep 2015 21:59:00 +0100 Follow Us Meep In Touch Stay updated on the latest news from DMHC Enter Email Next

f CaliforniaDMHC @CADMHC CaliforniaDMHC



Questions

Mary Watanabe

Deputy Director, Health Policy and Stakeholder Relations California Department of Managed Health Care (916) 324-2560

Mary.Watanabe@dmhc.ca.gov

CaliforniaDMHC
@CADMHC
CaliforniaDMHC

HealthHelp.ca.gov

DEPARTMENT OF

Managed

Health

27