



WSHIP
ADMINISTRATOR'S REPORT
November 2015

An Executive Summary of Administrator's Monthly Operations Report and Pool Activities

YEAR-TO-DATE (YTD) ENROLLMENT SUMMARY

Total Enrollment as of 11/30/15: 1,565 (increased 1% from prior month)
Non-Medicare: 512 / 33% (decreased .6% from prior month)
Medicare: 1,053 / 67% (increased 1.6% from prior month)

Number/percentage sponsored by Third Party as of 11/30/15: 873 / 56%
Percentage of sponsored enrollees from EHIP: 265 / 30%
Percentage of sponsored enrollees from other: 608 / 70%

Enrollment YTD: 213 Terminations YTD: 400

Plan Selection:

Non-Medicare: PPO – 28%, Standard – 4%, HSA – 1%
Medicare: Basic – 52%, Basic Plus – 15%

Age & Gender: Average age: 58 Gender: Female– 39%, Male– 61%

MONTHLY ENROLLMENT ACTIVITY (*Non-Medicare enrollment is closed*)

Number of applications received: 15 (Medicare)
Number of applications approved: 9 (Medicare)

Eligibility Category:

Rejected for medical reasons: 9
Offered reduced Medicare supplement: 0
Medicare supplement not offered in county: 0
Medicare supplement not available because under age 65: 0

Access to Medicare Advantage Plans:

Do not have reasonable choice: 0
Provider not included in available plans: 0
ESRD Diagnosis – unable to obtain a Medicare Advantage Plan: 9

Percent of applications submitted by Agents: 7%
Percent of applications submitted by Third Party: 73%

Terminations in the reporting month: 31
Medicare Terminations: 21
Non-Medicare Terminations: 10

MONTHLY CLAIMS EXPENSE

Medical Claims Paid: \$2,325,516
Pharmacy Claims Paid: \$631,064
Estimated Claims Incurred But Not Paid: \$5,894,000

OTHER MONTHLY ACTIVITY

Claims Activity:

Number of claims received: 6,152

Claims inventory: *Received but not adjudicated* – 453 / *Pended* - 43

Customer Service Telephone Calls and Website Visitors:

Average calls per day: 49

Average website visitors per day: 27

Monthly Care Management Activity:

Utilization Management Reviews

Inpatient: 11

Outpatient: 0

Case Management

Number of open cases: 27

Number of closed cases: 10

New cases: 5

Appeals:

Number of appeals received related to eligibility: 1

First Level (Administrator) 1; Second Level (Grievance Committee) 0

Number of appeals received related to other: 4

First Level (Administrator) 3; Second Level (Grievance Committee) 1

Number of appeals adjudicated in favor of applicant/enrollee: 0

Number of appeals adjudicated and denied: 5

Number of retro-termination requests: 0

Number of reinstatement requests: 1

OIC Complaints:

Number of complaints received: 0

Administrator's Levels of Service:

Administrator met all levels of service.

Administrator did not meet the following levels of service:

Updates Posted within 48 hours



WASHINGTON STATE HEALTH
INSURANCE POOL

Monthly Operations Report

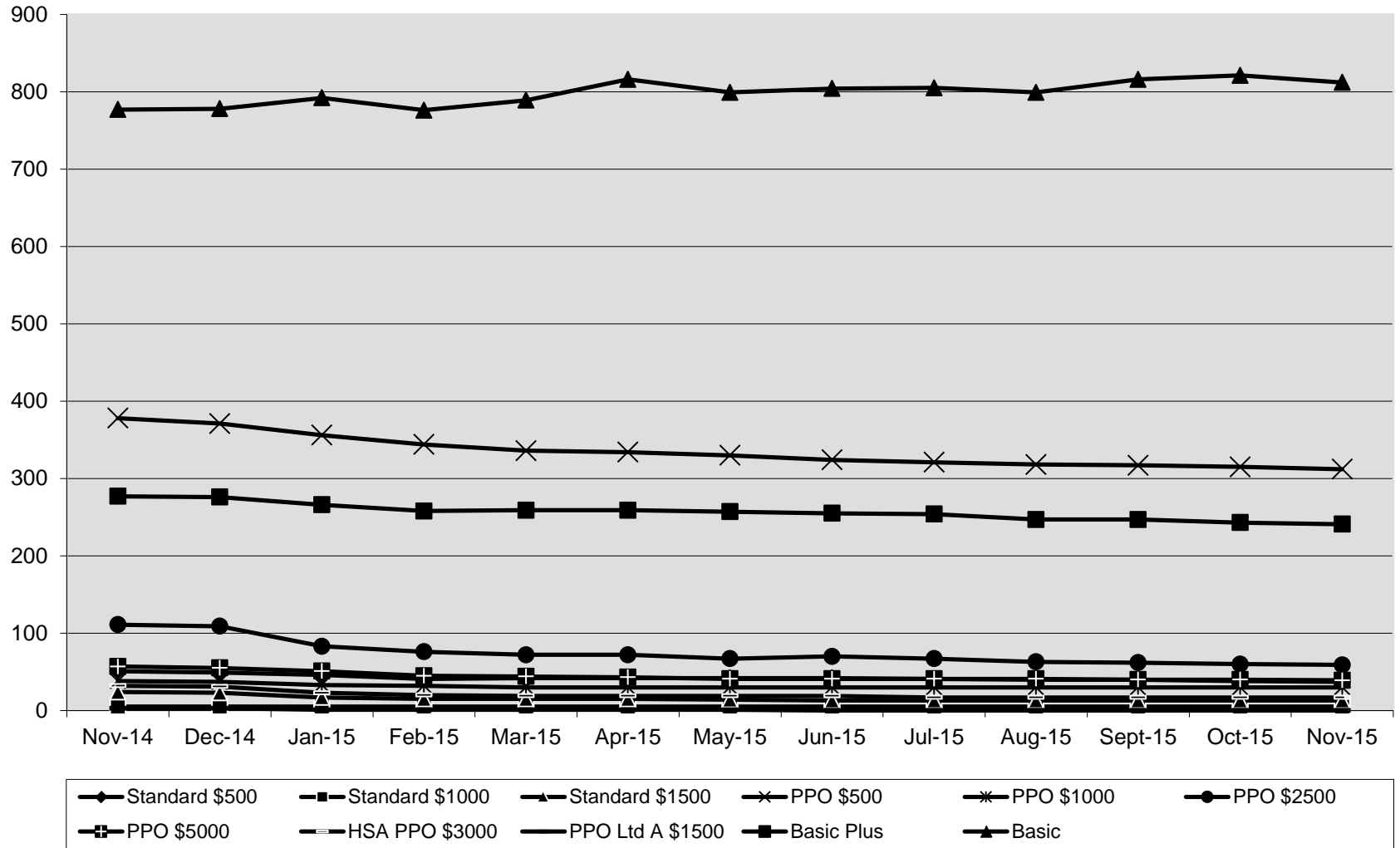
November 2015

Washington State Health Insurance Pool (WSHIP)
 Enrollment Activity
 November 2015

November Applications	
Medicare Applications Received	15
Medicare Applications Pended	9
Medicare Applications Approved	9

November Statistics	Reasons	
	Pending	Denied
No Signature	0%	0%
No Proof of Residency	29%	0%
No Rejection Letter	7%	0%
No C of C	7%	0%
No Summary of Benefits	0%	0%
No Voided Check	0%	0%
No Bank Authorization (for EFT's only)	0%	0%
No Payment Included	50%	0%
Withdrawn	0%	0%
Other	7%	0%
Total	100%	0%
Clean App Turn Time	2.5 days	
ID Card Issuance Turn Time	2 days	
Closed for Lack of information (total)	0%	
Percentage of clean apps received	40%	

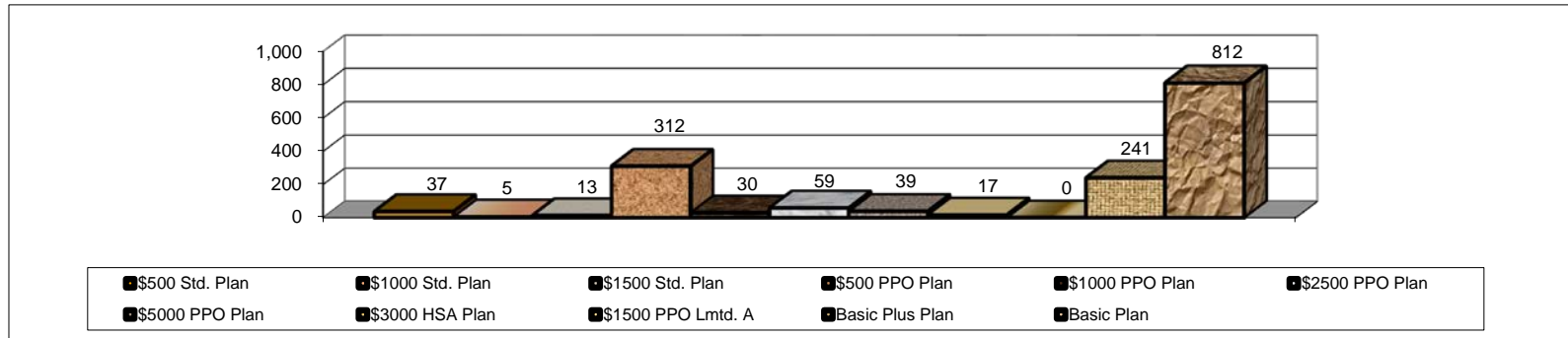
Washington State Health Insurance Pool (WSHIP) 13 Month Enrollment Count



Washington State Health Insurance Pool (WSHIP)
Plan & Age Distribution Summary
November 2015

Standard Plan				PPO Plan					HSA Qual PPO Plan		Limited PPO A	Basic Plus Plan		Basic Plan
Age	\$500	\$1,000	\$1,500	Age	\$500	\$1,000	\$2,500	\$5,000	Age	\$3,000	\$1,500	Age		
0-18	4	0	1	0-18	17	2	0	1	0-18	0	0	0-18	0	0
19-29	7	0	2	19-29	14	5	2	0	19-29	0	0	19-29	0	8
30-34	3	0	0	30-34	39	7	2	0	30-34	0	0	30-34	1	19
35-39	4	1	0	35-39	58	2	3	1	35-39	1	0	35-39	1	29
40-44	4	0	1	40-44	63	3	5	5	40-44	2	0	40-44	2	57
45-49	5	3	1	45-49	53	3	9	3	45-49	2	0	45-49	10	68
50-54	6	0	3	50-54	32	3	5	5	50-54	0	0	50-54	19	101
55-59	0	0	1	55-59	21	1	16	9	55-59	7	0	55-59	38	147
60-64	1	1	3	60-64	12	4	16	15	60-64	5	0	60-64	58	160
65-69	1	0	1	65-69	3	0	0	0	65-69	0	0	65-69	34	113
70-74	2	0	0	70-74	0	0	0	0	70-74	0	0	70-74	38	54
75-79	0	0	0	75-79	0	0	1	0	75-79	0	0	75-79	23	30
80-84	0	0	0	80-84	0	0	0	0	80-84	0	0	80-84	15	18
85+	0	0	0	85+	0	0	0	0	85+	0	0	85+	2	8
Total	37	5	13	Total	312	30	59	39	Total	17	0	Total	241	812
Total STD Plan Enrollment = 55				Total PPO Plan Enrollment = 457									Total Medicare Enrollment = 1,053	
Total Non-Medicare Enrollment = 512														

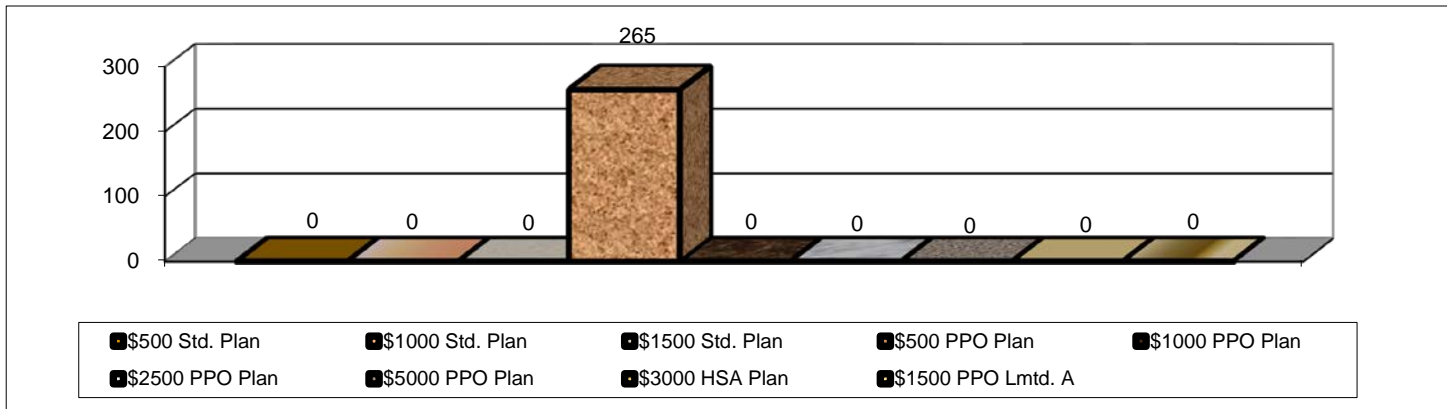
TOTAL ENROLLMENT: 1,565



Washington State Health Insurance Pool (WSHIP)
 EHIP Plan & Age Distribution Summary
 November 2015

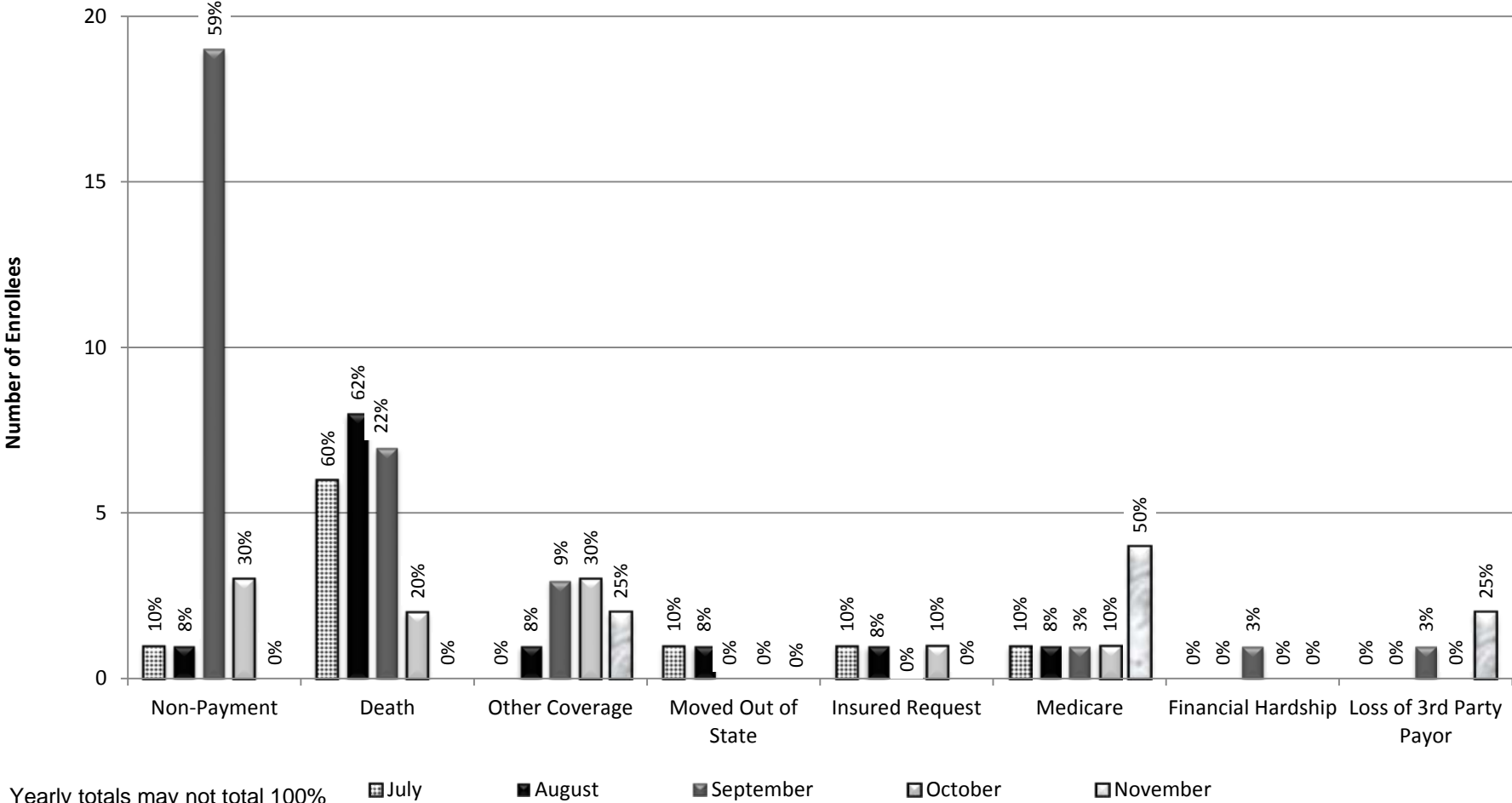
Standard Plan				PPO Plan					HSA Qual	Limited		
Age	\$500	\$1,000	\$1,500	Age	\$500	\$1,000	\$2,500	\$5,000	PPO Plan	PPO A		
Age	\$3,000			Age	\$3,000							
0-18	0	0	0	0-18	0	0	0	0	0	0		
19-29	0	0	0	19-29	8	0	0	0	0	0		
30-34	0	0	0	30-34	35	0	0	0	0	0		
35-39	0	0	0	35-39	55	0	0	0	0	0		
40-44	0	0	0	40-44	59	0	0	0	0	0		
45-49	0	0	0	45-49	51	0	0	0	0	0		
50-54	0	0	0	50-54	29	0	0	0	0	0		
55-59	0	0	0	55-59	19	0	0	0	0	0		
60-64	0	0	0	60-64	6	0	0	0	0	0		
65-69	0	0	0	65-69	3	0	0	0	0	0		
70-74	0	0	0	70-74	0	0	0	0	0	0		
75-79	0	0	0	75-79	0	0	0	0	0	0		
80-84	0	0	0	80-84	0	0	0	0	0	0		
85+	0	0	0	85+	0	0	0	0	0	0		
Total	0	0	0	Total	265	0	0	0	0	0		
Total STD Plan Enrollment = 0				Total PPO Plan Enrollment = 265								
Total Non-Medicare Enrollment = 265												

TOTAL ENROLLMENT: 265



Terminations by Reason July 2015 - November 2015

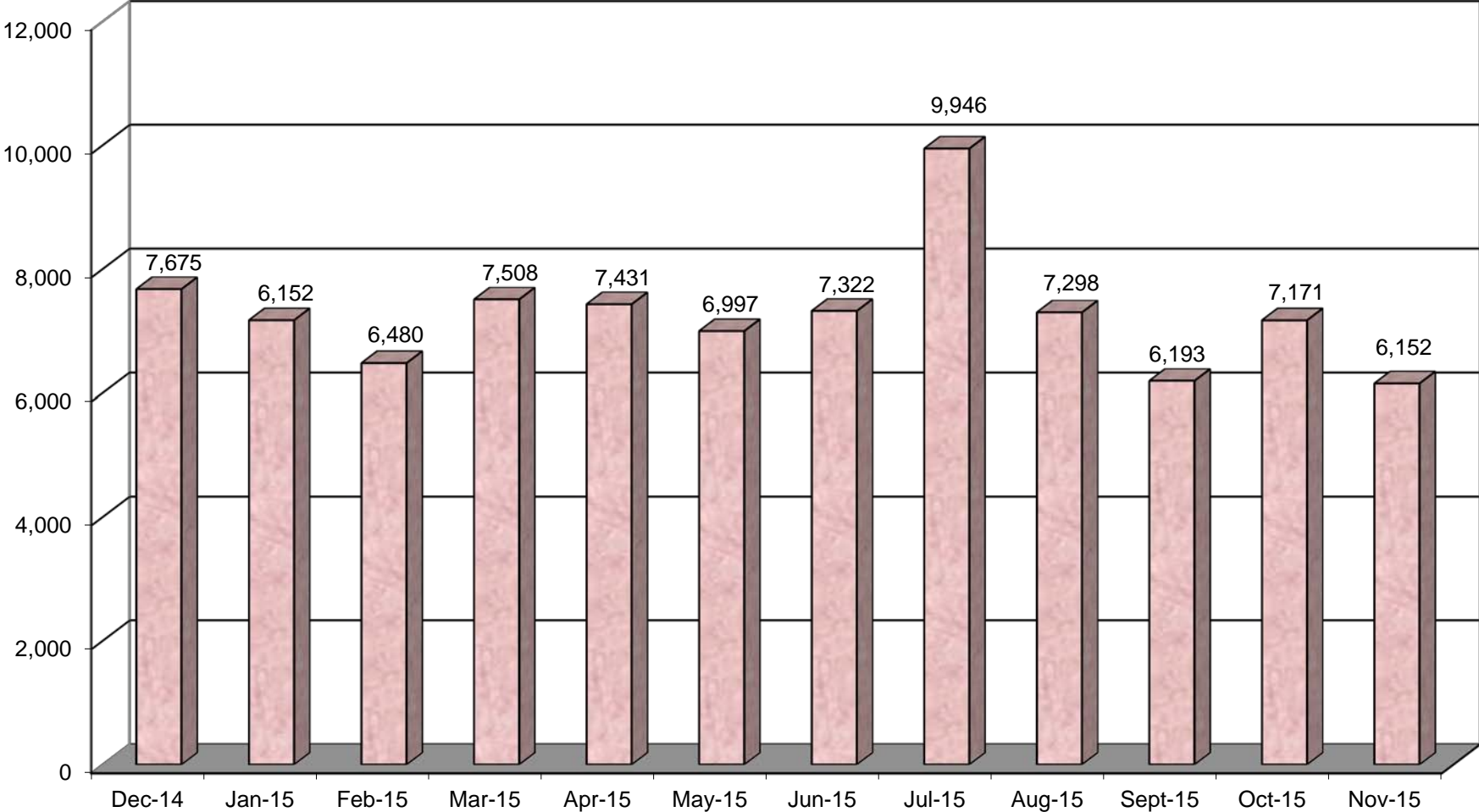
NOTE: This chart depicts the reasons why coverage was terminated for enrollees. Non-payment does not reflect the actual reason for termination. At the time of termination for non-payment, the administrator queried the member for the actual reason. "Insured Request" indicates those who did not state a reason for terminating.



Yearly totals may not total 100% due to rounding.

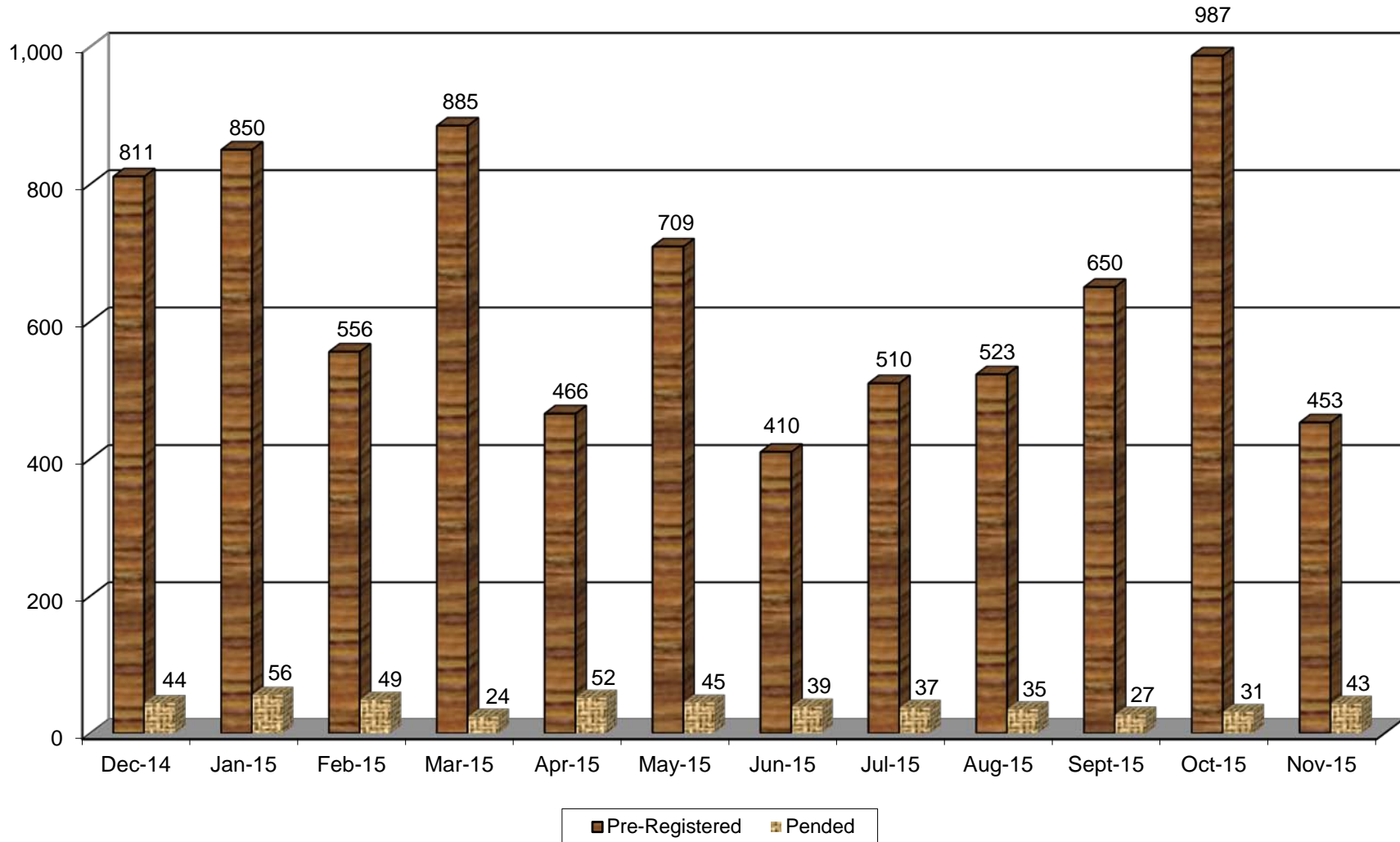
Washington State Health Insurance Pool (WSHIP)
Claims Received
December 2014 - November 2015

Average Claims Received = 7,279



Washington State Health Insurance Pool (WSHIP) Claims Inventory December 2014 - November 2015

Average Pre-Registered Claims = 651
Average Pended Claims = 40



Washington State Health Insurance Pool (WSHIP)
High Dollar Paid Claims Report
December 2014 - November 2015

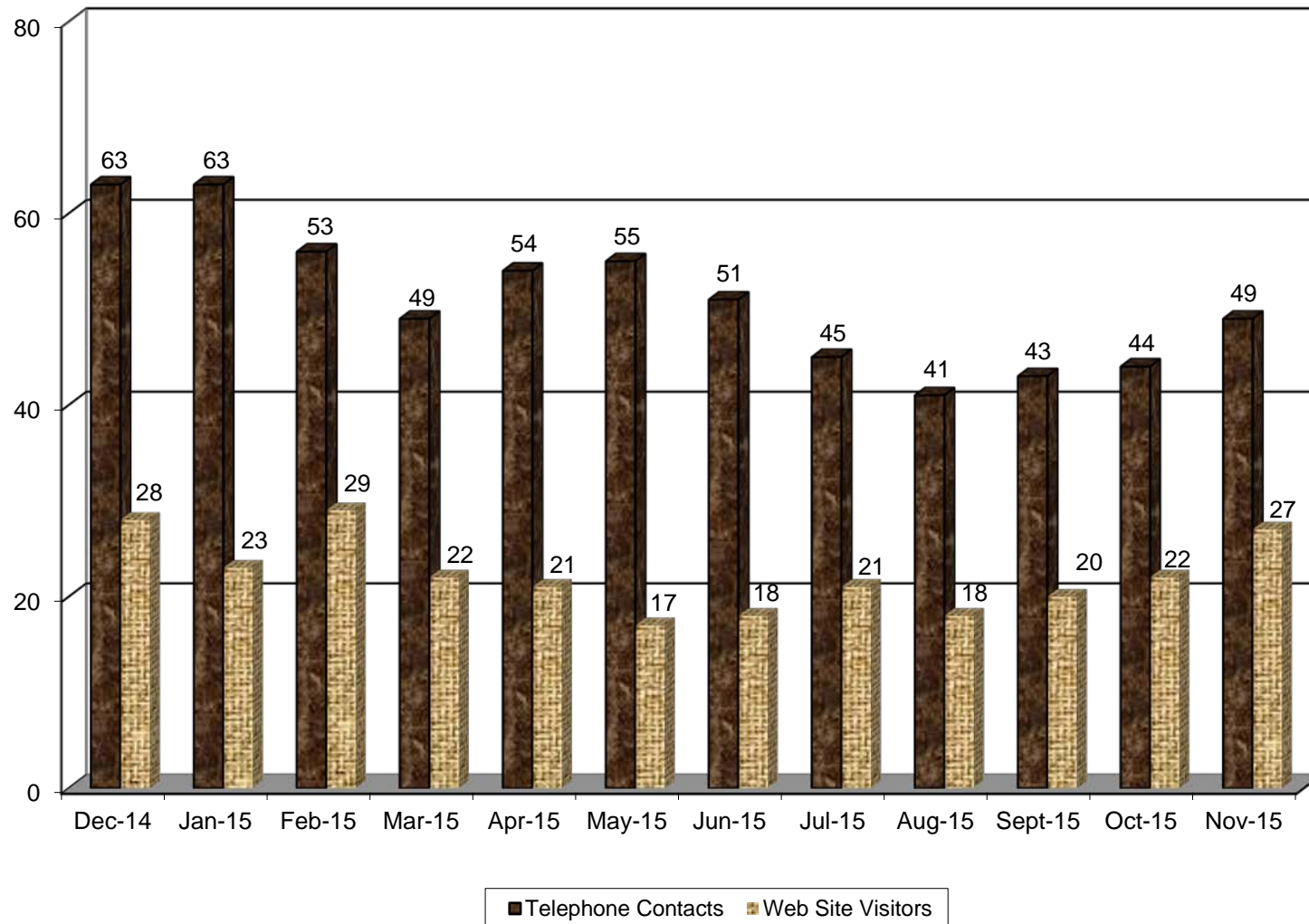
Month / Year	Case	Provider	Total Billed	Total Paid	Date of Service	Date Received	Date Paid	Primary Diagnosis
December 2014	None							
January 2015	1	Swedish Cherry Hill	\$323,703.98	\$192,470.65	8/13/14-8/26/14	12/31/14	1/20/15	738.10 Unspecified acquired deformity of head
February 2015	1	Providence Centralia Hospital	\$270,338.55	\$116,105.02	1/6/15	2/19/15	2/24/15	283.2 Hemoglobinuria due to hemolysis from external causes
March 2015	1	Harborview Medical Center	\$165,434.90	\$147,890.69	10/14/13-10/29/13	2/13/15	3/4/15	852.26 Subdural hemorrhage following injury with loss of consciousness
	2	Swedish Medical Center	\$271,643.50	\$125,752.98	2/3/15-2/5/15	2/18/15	3/11/15	996.42 Dislocation of prosthetic joint
	3	Seattle Children's Hospital	\$137,658.60	\$119,762.97	12/30/14-12/31/14	2/13/15	3/5/15	596.54 Neurogenic bladder NOS
	4	UW Medical Center	\$194,092.00	\$116,382.32	12/19/14-1/4/15	1/15/15	3/13/15	996.67 Reaction due to other internal orthopedic device
April 2015	None							
May 2015	None							
June 2015	1	Seattle Children's Hospital	\$274,210.50	\$195,063.14	5/11/15-5/19/15	6/29/15	6/30/15	737.30 Idiopathic scoliosis
	2	UW Medical Center	\$269,745.26	\$123,580.38	5/1/15-5/21/15	6/1/15	6/10/15	427.41 Ventricular fibrillation
	3	Providence Centralia Hospital	\$275,323.78	\$120,092.19	6/3/15	6/16/15	6/19/15	283.2 Hemoglobinuria due to hemolysis from external causes
July 2015	1	UW Medical Center	\$194,068.64	\$145,551.48	3/10/15-3/16/15	6/30/15	7/2/15	403.91 Hypertensive chronic kidney disease, unspecified, with chronic kidney disease stage V or end stage renal disease
August 2015	1	UW Medical Center	\$343,523.18	\$269,404.70	7/1/2015-7/13/2015	7/30/15	8/20/15	250.41 Diabetes with renal manifestations, type 1 (juvenile), not stated as uncontrolled
	2	UW Medical Center	\$177,734.38	\$105,560.23	6/12/2015-7/3/2015	7/16/15	8/5/15	428.23 Acute on chronic systolic heart failure
September 2015	1	UW Medical Center	\$187,604.62	\$116,496.66	7/11/2015-7/28/2015	8/12/15	9/3/15	996.68 Infection and inflammatory reaction to peritoneal dialysis catheter
October 2015	1	Swedish Cherry Hill	\$371,282.49	\$248,683.74	08/04/15 - 08/12/15	9/24/15	10/14/15	733.13 Fractured vertebrae
November 2015	1	Providence Centralia Hospital	\$230,383.07	\$100,779.87	10/06/15 - 10/27/15	11/12/15	11/24/15	D59.5 - Paroxysmal nocturnal hemoglobinuria

12 Month Average
Amount Billed: \$307,228.95

12 Month
Average
Amount Paid: \$186,964.75

Washington State Health Insurance Pool (WSHIP) Average Calls & Web Site Visitors Per Day December 2014 - November 2015

Average Telephone Calls Per Day = 51
Average Web Site Visitors Per Day = 22



Washington State Health Insurance Pool (WSHIP)
Customer Service Call Types
December 2014 - November 2015

ENROLLEES	Inquiry Type	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Nov-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	0	1	0	0	0	0	0	0	0	1	0
Benefit Information	Plan Inquiry	26	27	21	14	26	21	19	10	9	7	12	27	18
Benefit Information	Health Care Reform	0	0	0	0	0	0	0	0	0	0	0	0	0
Billing	Finance Issues / Premium Due / Rates / Billing Status	7	16	5	3	10	2	8	17	5	3	2	6	7
Claims	Claim Status	59	53	49	61	55	47	54	59	51	44	46	45	52
Claims	EOB Questions	8	10	7	8	12	6	8	2	2	4	1	6	6
Claims	Response to letter	18	8	7	4	43	43	8	0	6	1	3	3	12
Claims	Other	66	51	47	29	66	50	27	28	20	26	11	1	38
Enrollment	Application Status	1	1	0	0	2	2	2	1	0	1	5	29	4
Enrollment	Member Eligibility / ID Card	94	74	54	39	35	21	24	25	22	25	20	36	39
RX Inquiry	Benefit Question / Filing Claims	1	1	0	0	1	0	0	0	0	0	0	0	0
TOTAL		280	241	190	159	250	192	150	142	115	111	100	154	175

PROVIDERS	Inquiry Type	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Nov-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	1	0	3	1	0	0	1	0	0	1	1	1	1
Benefit Information	Plan Inquiry	187	202	165	199	164	159	159	173	151	127	156	150	166
Benefit Information	Healthcare Reform	0	0	0	0	0	0	0	0	0	0	0	0	0
Billing	Finance Issues / Premium Due / Rates / Billing Status	2	5	2	4	3	3	2	3	3	4	0	1	3
Claims	Claim Status	104	102	102	84	104	134	105	85	78	86	110	66	97
Claims	EOB Questions	3	3	0	2	1	1	7	1	2	1	1	1	2
Claims	Response to letter	6	4	3	0	4	0	1	1	1	0	1	1	2
Claims	Other	68	56	47	77	66	49	62	20	17	18	10	41	44
Enrollment	Application Status	1	2	1	2	1	1	1	4	2	5	2	1	2
Enrollment	Member Eligibility / ID Card	262	312	322	302	339	284	365	306	255	249	254	213	289
RX Inquiry	Benefit Question / Filing Claims	0	0	0	0	0	0	0	0	0	1	0	0	0
TOTAL		634	686	645	671	682	631	703	593	509	492	535	475	605

Washington State Health Insurance Pool (WSHIP)
Customer Service Call Types
December 2014 - November 2015

AGENTS	Inquiry Type	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept15	Oct-15	Nov-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	1	0	0	0	0	0	0	0	0	0	0
Benefit Information	Plan Inquiry	0	0	0	0	0	0	0	1	0	0	0	0	0
Benefit Information	Healthcare Reform	0	0	0	0	0	0	0	0	0	0	0	0	0
Billing	Finance Issues / Premium Due / Rates / Billing Status	2	2	0	0	0	0	1	1	1	2	2	0	1
Claims	Claim Status	0	1	0	0	1	0	1	0	0	0	0	0	0
Claims	EOB Questions	1	0	2	0	0	1	1	0	1	0	0	0	1
Claims	Response to letter	0	0	0	0	1	0	0	0	0	0	0	0	0
Claims	Other	1	1	4	0	3	2	1	1	1	0	4	4	2
Enrollment	Application Status	3	6	2	1	0	3	2	2	2	0	3	1	2
Enrollment	Member Eligibility / ID Card	13	8	8	7	3	5	8	5	3	6	5	3	6
RX Inquiry	Benefit Question / Filing Claims	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		20	18	17	8	8	11	14	10	8	8	14	8	12

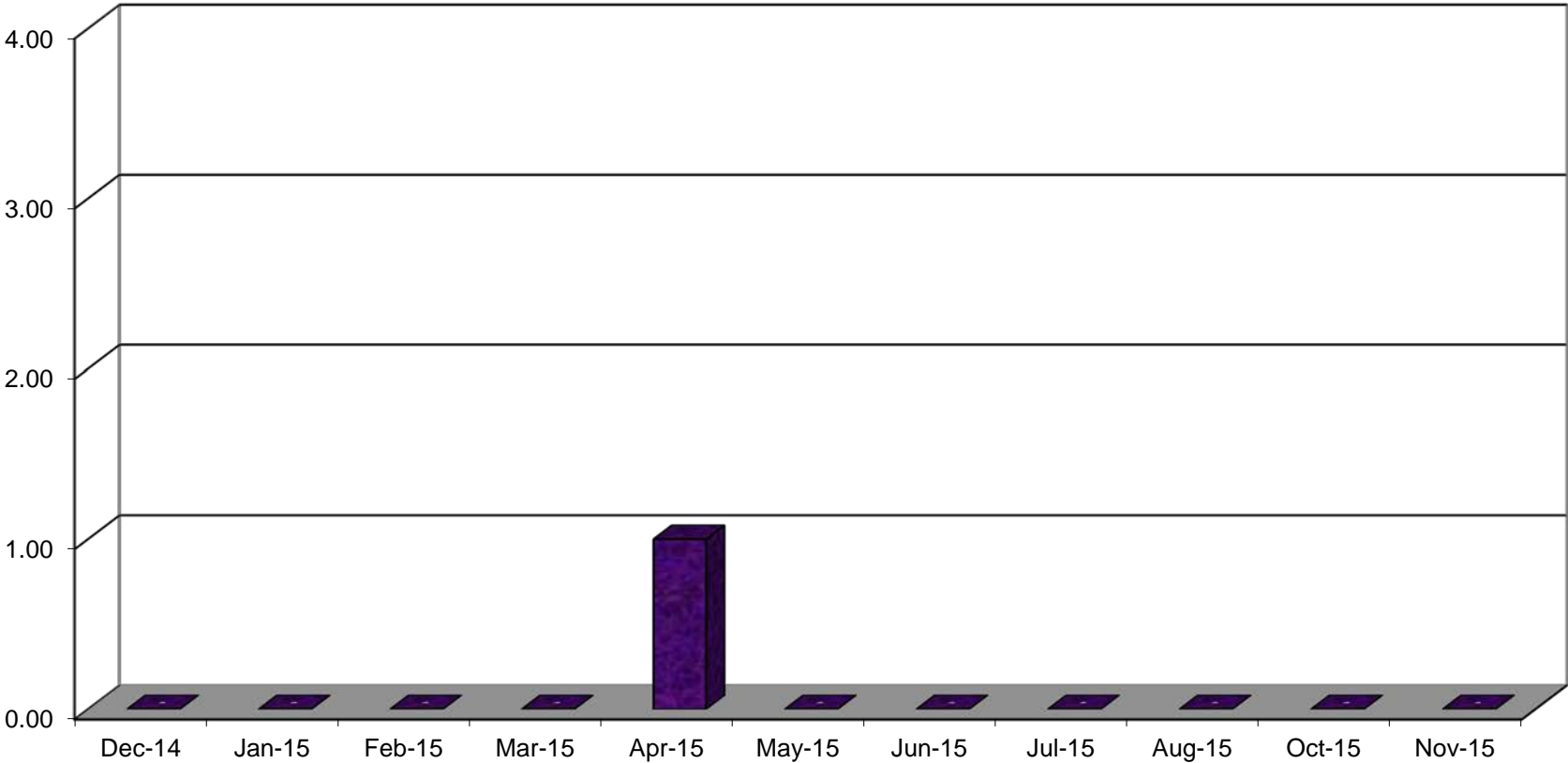
CARRIERS	Inquiry Type	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept15	Oct-15	Nov-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	0	0	0	0	0	0	0	0	0	0	0
Benefit Information	Plan Inquiry	0	0	0	0	0	0	0	0	0	0	0	0	0
Benefit Information	Healthcare Reform	0	0	0	0	0	0	0	0	0	0	0	0	0
Billing	Finance Issues / Premium Due / Rates / Billing Status	0	0	0	0	2	1	0	0	0	1	0	2	1
Claims	Claim Status	2	0	1	0	0	0	0	0	0	0	0	0	0
Claims	EOB Questions	1	0	4	1	2	4	3	1	2	1	1	0	2
Claims	Response to letter	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims	Other	0	1	3	4	0	2	2	3	1	2	4	2	2
Enrollment	Application Status	0	0	0	1	1	1	0	2	0	1	0	2	1
Enrollment	Member Eligibility / ID Card	3	2	4	5	2	3	1	1	2	1	0	0	2
RX Inquiry	Benefit Question / Filing Claims	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		6	3	12	11	7	11	6	7	5	6	5	6	7

Washington State Health Insurance Pool (WSHIP)
Customer Service Call Types
December 2014 - November 2015

TOTAL	Inquiry Type	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Nov-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	1	0	4	2	0	0	1	0	0	1	1	2	1
Benefit Information	Plan Inquiry	213	229	186	213	190	180	178	184	160	134	168	177	187
Benefit Information	Healthcare Reform	0	0	0	0	0	0	0	0	0	0	0	0	0
Billing	Finance Issues / Premium Due / Rates / Billing Status	11	23	7	7	15	6	11	21	9	10	4	3	12
Claims	Claim Status	165	156	152	145	160	181	160	144	129	130	156	111	152
Claims	EOB Questions	13	13	13	11	15	12	19	4	7	6	3	1	11
Claims	Response to letter	24	12	10	4	48	43	9	1	7	1	4	4	16
Claims	Other	135	109	101	110	135	103	92	52	39	46	29	47	92
Enrollment	Application Status	5	9	3	4	4	7	5	9	4	7	10	33	6
Enrollment	Member Eligibility / ID Card	372	396	388	353	379	313	398	337	282	281	279	252	350
RX Inquiry	Benefit Question / Filing Claims	1	1	0	0	1	0	0	0	0	1	0	0	0
TOTAL		940	948	864	849	947	845	873	752	637	617	654	489	785

Note - Healthcare Reform was added as an Inquiry Type in March '10

Washington State Health Insurance Pool (WSHIP)
OIC Inquiries Received
December 2014 - November 2015



Washington State Health Insurance Pool (WSHIP)
Levels of Service
December 2014 - November 2015

	Contractual Levels of Service	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug15	Sep-15	Oct-15	Nov-15
Enrollment Standards													
1. 14 day Clean Application Process	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2. 30 day ID Card Issuance	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
3. Accuracy	99%	100%	100%	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%
Billing Standards													
4. 14 day Paid-to Status Update	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
5. Accuracy	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Claims Standards													
6. 100% Notification	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
7. 30 day Clean Claim Process	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
8. Clerical Accuracy	98%	100%	99.9%	100%	100%	100%	100%	99.9%	99.9%	99.9%	100%	99.9%	99.9%
9. Financial Accuracy	99%	100%	100%	100%	100%	100%	100%	99.3%	100%	100%	100%	99.7%	99.9%
10. Overall Processing Accuracy	97%	99.6%	100%	100%	99.5%	99.8%	100%	98.6%	99.7%	100%	100%	98.6%	99.7%
Customer Service Standards													
11. 60 Sec. Speed of Answer	60 sec	27	25	27	25	20	21	25	33	50	44	41	34
12. 5% Abandonment Rate	5%	1%	1%	0%	1%	1%	1%	1%	1%	3.5%	3%	2.8%	2%
13. Accuracy	95%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
14. 48 hour Web Mail Response	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
15. Premium Refunds	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
16. Updates posted w/in 48 hours	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%

Measurement of Standards

Standard 1 - If the date received compared to the date approved for all clean applications approved during the reporting month is less than 14-days.

Standard 2 - If the date received compared to the date mailed for all applications approved during the reporting month is less than 30-days from receipt of eligible application to issuance of identification card.

Standard 3 - 99% or greater accuracy rate for enrollment coding of premium, plan and age rate categories for all approved applications during the reporting month.

Standard 4 - 100% scoring of (25) member audit of 14-calendar days or less from premium receipt to update of eligibility file paid-to-status.

Standard 5 - 99% scoring of (25) member audit of accuracy for posting of correct payment, implementation of rate changes and premium account reconciliations during the reporting month.

Standard 6 -100% notification for all claims not paid within 10-business days during the reporting month.

Standard 7 - 100% of clean claims processed within 30-calendar days during the reporting month.

Standard 8 - 98% or greater accuracy rate for clerical coding of claims based on a 5% claim audit during reporting month.

Standard 9 - 99% or greater accuracy for benefit and payment of claims based on a 5% claim audit during reporting month.

Standard 10 - 97% or greater overall claims processing accuracy for benefit and payment of claims based on a 5% claim audit during reporting month.

Standard 11 - 60 second or less average speed of answer for all telephone inquiries received during the reporting month.

Standard 12 - 5% or less call abandonment rate.

Standard 13 - 95% or greater accuracy based on a 2% enrollee audit for accuracy of customer service response to inquiry during the reporting month.

Standard 14 - 100% response rate for 48-hour turn-around of online CSR email during the reporting month.

Standard 15 - 99% or greater of premium refunds issued (or checks returned) within 15 days of all ineligible and denied applications based on a 2% enrollee audit during reporting month.

Standard 16 - 100% responsible for posting web site updates within 48 hours of receipt.