



**WSHIP**  
**ADMINISTRATOR'S REPORT**  
**October 2015**

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

**YEAR-TO-DATE (YTD) ENROLLMENT SUMMARY**

**Total Enrollment as of 10/31/15:**    **1,582**    (decreased .4% from prior month)  
    Non-Medicare:                    518 / 33%    (decreased 1.2% from prior month)  
    Medicare:                        1,064 / 67%    (increased 1.6% from prior month)

**Number/percentage sponsored by Third Party as of 10/31/15:** **883 / 56%**  
    Percentage of sponsored enrollees from EHIP:    267 / 30%  
    Percentage of sponsored enrollees from other:    616 / 70%

**Enrollment YTD:** 203            **Terminations YTD:** 369

**Plan Selection:**

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

**Age & Gender:** Average age: 58    Gender: Female– 40%, Male– 60%

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

Number of applications received: 17 (Medicare)

Number of applications approved: 15 (Medicare)

Eligibility Category:

    Rejected for medical reasons: 15  
    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: 15

Percent of applications submitted by Agents: 0%

Percent of applications submitted by Third Party: 88%

Terminations in the reporting month: 22

    Medicare Terminations: 16

    Non-Medicare Terminations: 6

**MONTHLY CLAIMS EXPENSE**

Medical Claims Paid: \$2,803,418

Pharmacy Claims Paid: \$1,779,594

Estimated Claims Incurred But Not Paid: \$5,430,000

## **OTHER MONTHLY ACTIVITY**

### **Claims Activity:**

Number of claims received: 7,171

Claims inventory: *Received but not adjudicated* – 987 / *Pended* - 31

### **Customer Service Telephone Calls and Website Visitors:**

Average calls per day: 52

Average website visitors per day: 23

### **Monthly Care Management Activity:**

Utilization Management Reviews

Inpatient: 5

Outpatient: 0

Case Management

Number of open cases: 36

Number of closed cases: 11

New cases: 3

### **Appeals:**

Number of appeals received related to eligibility: 6

First Level (Administrator) 5; Second Level (Grievance Committee) 1

Number of appeals received related to other: 2

First Level (Administrator) 2; Second Level (Grievance Committee) 0

Number of appeals adjudicated in favor of applicant/enrollee: 3

Number of appeals adjudicated and denied: 5

Number of retro-termination requests: 0

Number of reinstatement requests: 6

### **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:



WASHINGTON STATE HEALTH  
INSURANCE POOL

# Monthly Operations Report

October 2015

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

<b>October Applications</b>	
Medicare Applications Received	17
Medicare Applications Pended	6
Medicare Applications Approved	25

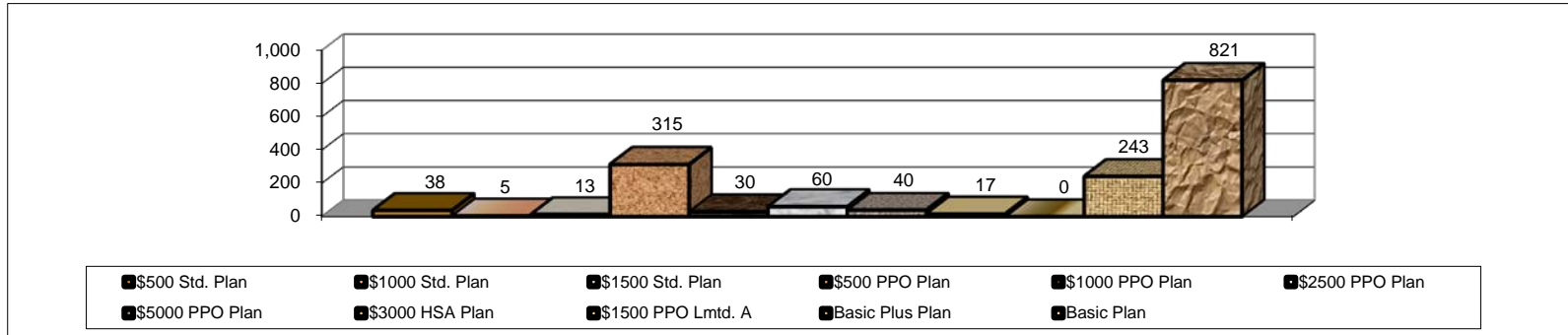
<b>October Statistics</b>	Reasons	
	Pending	Denied
No Signature	0%	0%
No Proof of Residency	17%	0%
No Rejection Letter	0%	0%
No C of C	0%	0%
No Summary of Benefits	17%	0%
No Voided Check	0%	0%
No Bank Authorization (for EFT's only)	0%	0%
No Payment Included	67%	0%
Withdrawn	0%	33%
Other	0%	67%
<b>Total</b>	100%	100%
Clean App Turn Time	3.42days	
ID Card Issuance Turn Time	2.00 days	
Closed for Lack of information (total)	13%	
Percentage of clean apps received	65%	



Washington State Health Insurance Pool (WSHIP)  
Plan & Age Distribution Summary  
October 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	18	3	0	1	0-18	0	0	0-18	0	0		
19-29	7	0	2	19-29	15	4	2	0	19-29	0	0	19-29	0	9		
30-34	4	0	0	30-34	41	7	2	0	30-34	0	0	30-34	1	19		
35-39	4	1	0	35-39	60	2	3	1	35-39	1	0	35-39	2	30		
40-44	4	0	1	40-44	60	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	9	71		
50-54	6	0	3	50-54	34	3	6	5	50-54	0	0	50-54	19	103		
55-59	0	0	1	55-59	18	1	17	9	55-59	7	0	55-59	41	151		
60-64	1	1	3	60-64	12	4	15	16	60-64	5	0	60-64	56	159		
65-69	1	0	1	65-69	4	0	0	0	65-69	0	0	65-69	35	112		
70-74	2	0	0	70-74	0	0	0	0	70-74	0	0	70-74	38	56		
75-79	0	0	0	75-79	0	0	1	0	75-79	0	0	75-79	23	29		
80-84	0	0	0	80-84	0	0	0	0	80-84	0	0	80-84	15	16		
85+	0	0	0	85+	0	0	0	0	85+	0	0	85+	2	9		
<b>Total</b>	<b>38</b>	<b>5</b>	<b>13</b>	<b>Total</b>	<b>315</b>	<b>30</b>	<b>60</b>	<b>40</b>	<b>Total</b>	<b>17</b>	<b>0</b>	<b>Total</b>	<b>243</b>	<b>821</b>		
<b>Total STD Plan Enrollment = 56</b>				<b>Total PPO Plan Enrollment = 462</b>					<b>Total Medicare Enrollment = 1,064</b>							
<b>Total Non-Medicare Enrollment = 518</b>																

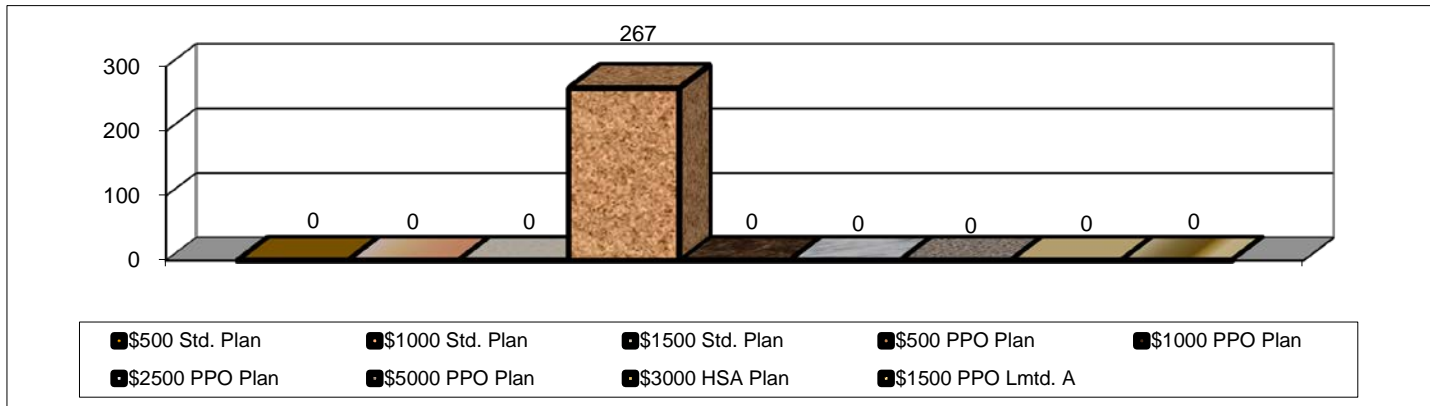
**TOTAL ENROLLMENT: 1,582**



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

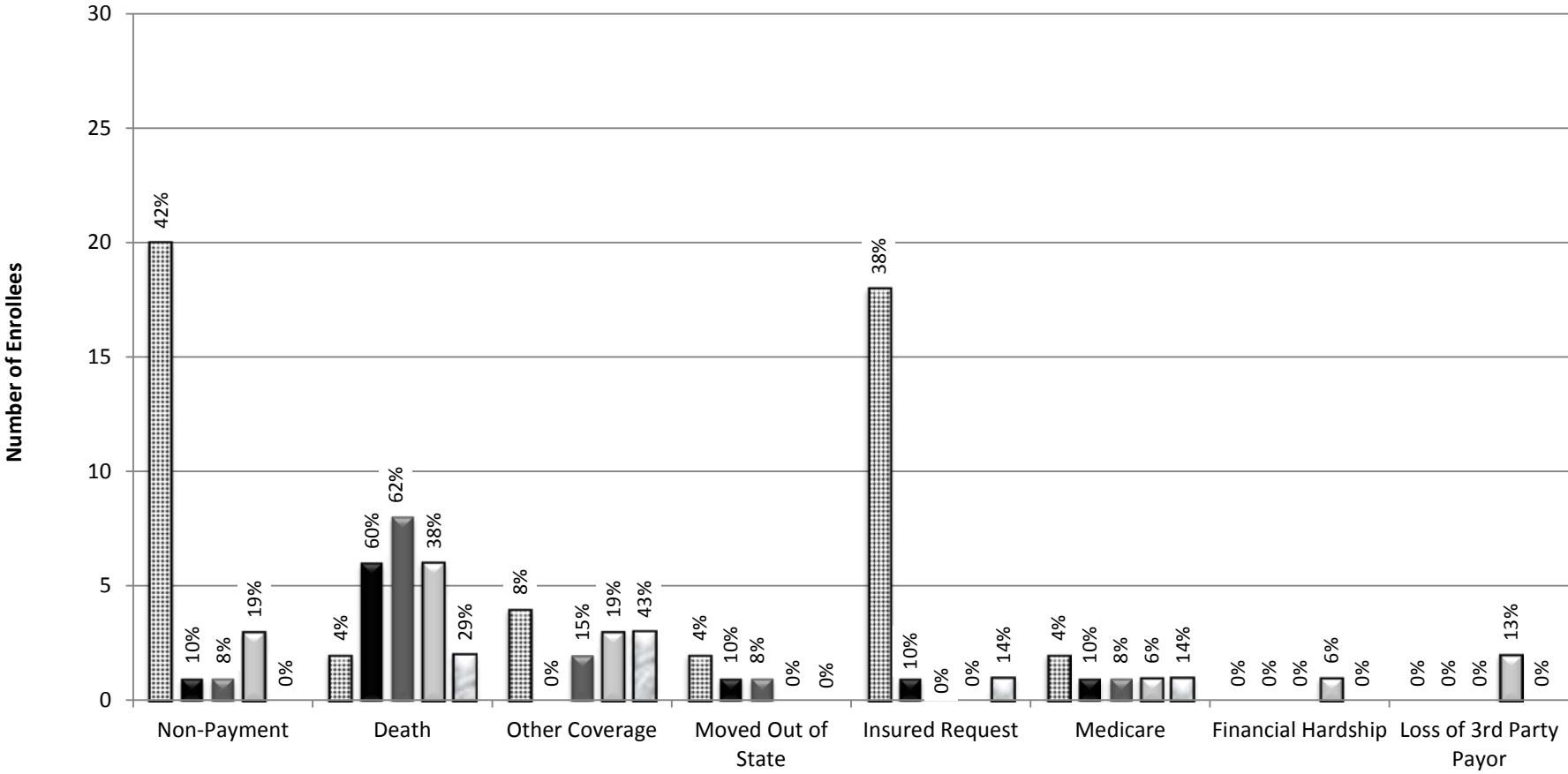
Standard Plan				PPO Plan					HSA Qual PPO Plan	Limited PPO A	
Age	\$500	\$1,000	\$1,500	Age	\$500	\$1,000	\$2,500	\$5,000	Age	\$3,000	\$1,500
0-18	0	0	0	0-18	0	0	0	0	0-18	0	0
19-29	0	0	0	19-29	9	0	0	0	19-29	0	0
30-34	0	0	0	30-34	37	0	0	0	30-34	0	0
35-39	0	0	0	35-39	57	0	0	0	35-39	0	0
40-44	0	0	0	40-44	56	0	0	0	40-44	0	0
45-49	0	0	0	45-49	51	0	0	0	45-49	0	0
50-54	0	0	0	50-54	31	0	0	0	50-54	0	0
55-59	0	0	0	55-59	16	0	0	0	55-59	0	0
60-64	0	0	0	60-64	6	0	0	0	60-64	0	0
65-69	0	0	0	65-69	4	0	0	0	65-69	0	0
70-74	0	0	0	70-74	0	0	0	0	70-74	0	0
75-79	0	0	0	75-79	0	0	0	0	75-79	0	0
80-84	0	0	0	80-84	0	0	0	0	80-84	0	0
85+	0	0	0	85+	0	0	0	0	85+	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Total</b>	<b>267</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Total</b>	<b>0</b>	<b>0</b>
<b>Total STD Plan Enrollment = 0</b>				<b>Total PPO Plan Enrollment = 267</b>							
<b>Total Non-Medicare Enrollment = 267</b>											

**TOTAL ENROLLMENT: 267**



## Terminations by Reason June 2015 - October 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.



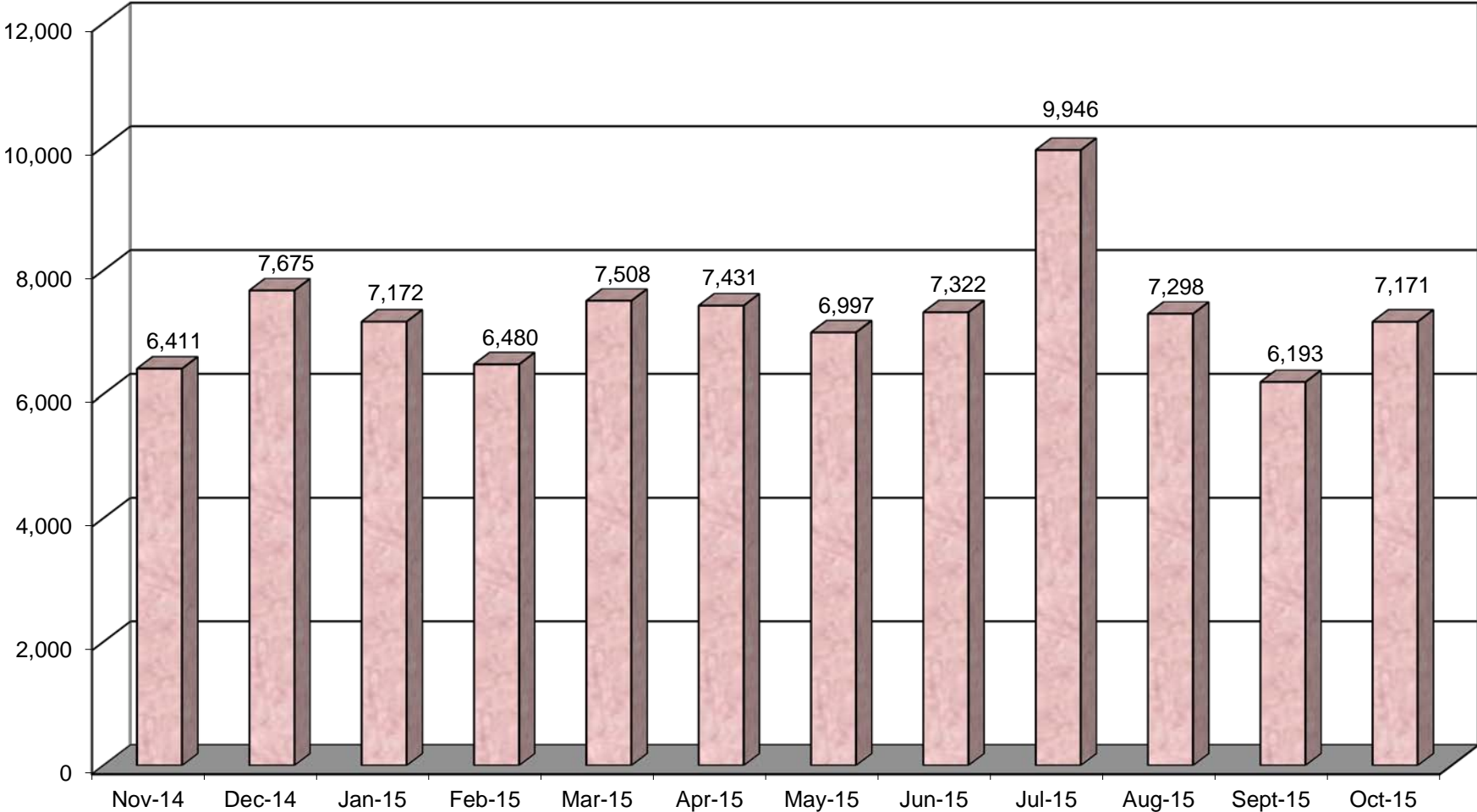
Yearly totals may not total 100% due to rounding.

June
  July
  August
  September
  October



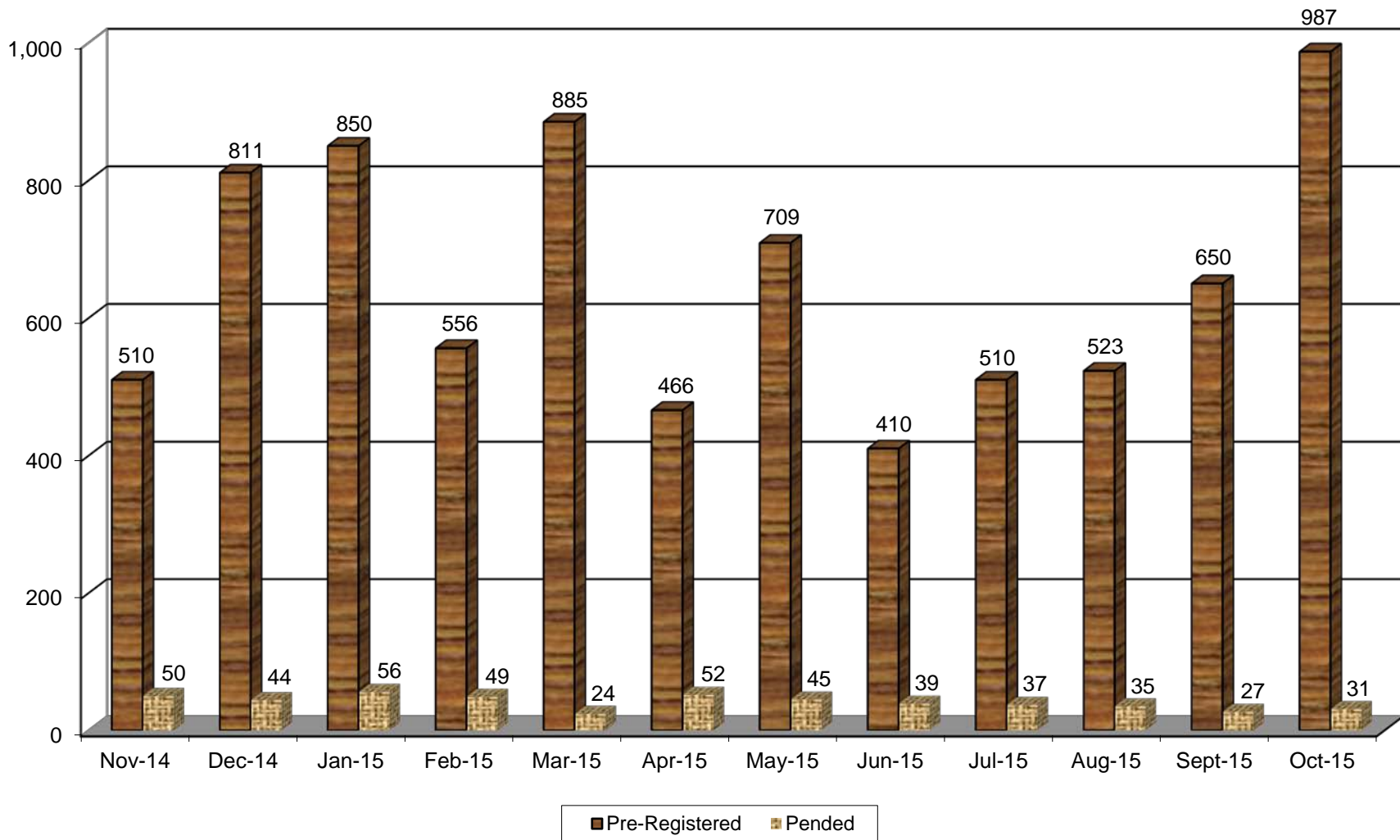
Washington State Health Insurance Pool (WSHIP)  
Claims Received  
November 2014 - October 2015

Average Claims Received = 7,300



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

Average Pre-Registered Claims = 656  
Average Pended Claims = 41



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

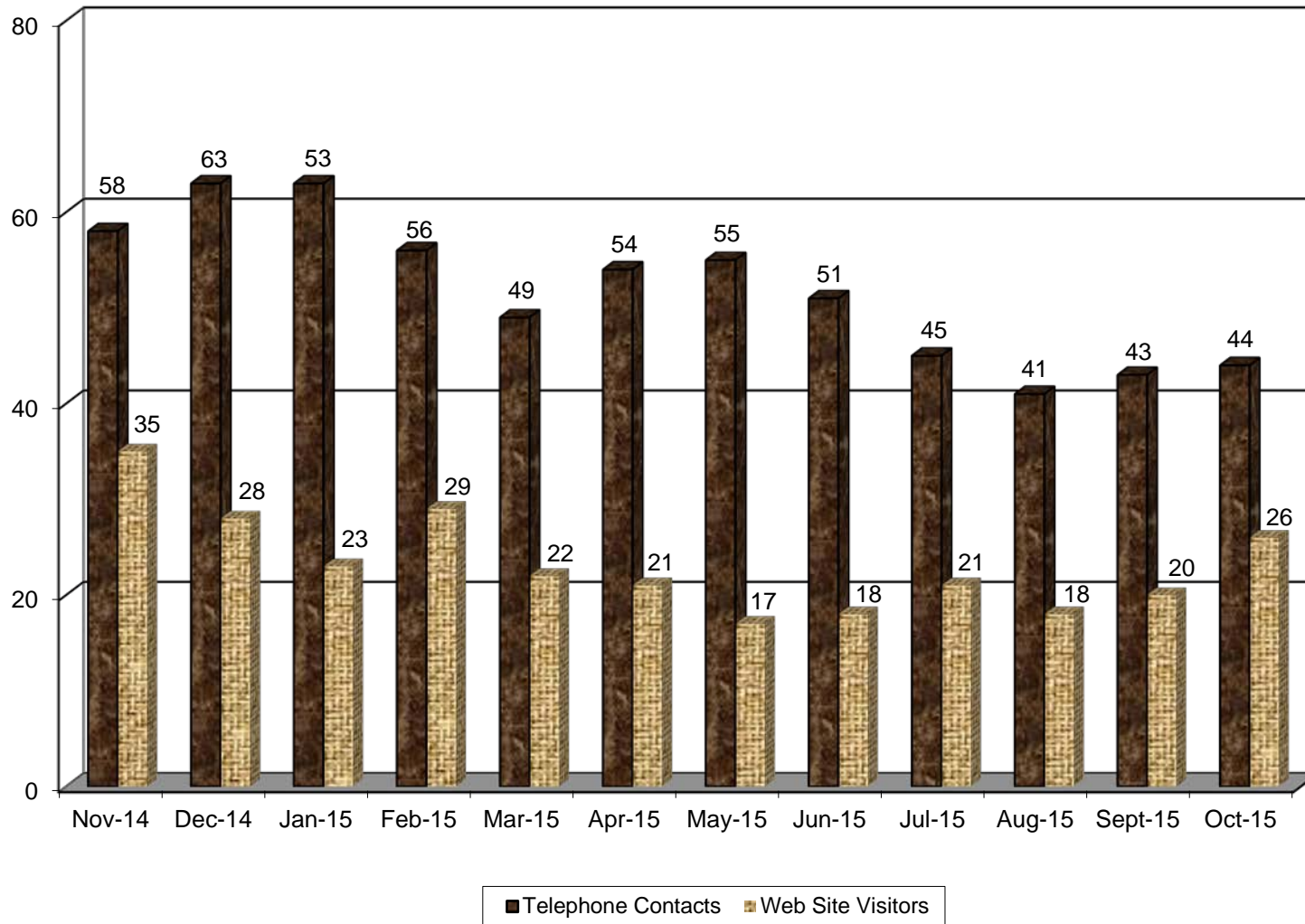
Month / Year	Case	Provider	Total Billed	Total Paid	Date of Service	Date Received	Date Paid	Primary Diagnosis
November 2014	1	UW Medical Center	\$280,522.30	\$147,504.03	9/17/14-10/10/14	10/17/14	11/5/14	038.9 Unspecified septicemia
December 2014	None							
January 2015	1	Swedish Cherry Hill	\$323,703.98	\$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	None	Swedish Medical Center	\$371,282.49	\$248,683.74	8/4 -8/12/15	9/24/15	10/14/15	733.13 - Pathologic fracture of vertebrae

12 Month Average  
Amount Billed: \$280,467.02

12 Month  
Average  
Amount Paid: \$170,134.79

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

Average Telephone Calls Per Day = 52  
Average Web Site Visitors Per Day = 23



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

ENROLLEES	Inquiry Type	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	0	0	1	0	0	0	0	0	0	0	0
Benefit Information	Plan Inquiry	27	26	27	21	14	26	21	19	10	9	7	12	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	5	7	16	5	3	10	2	8	17	5	3	2	7
Claims	Claim Status	51	59	53	49	61	55	47	54	59	51	44	46	52
Claims	EOB Questions	10	8	10	7	8	12	6	8	2	2	4	1	7
Claims	Response to letter	15	18	8	7	4	43	43	8	0	6	1	3	13
Claims	Other	31	66	51	47	29	66	50	27	28	20	26	11	38
Enrollment	Application Status	2	1	1	0	0	2	2	2	1	0	1	5	1
Enrollment	Member Eligibility / ID Card	57	94	74	54	39	35	21	24	25	22	25	20	41
RX Inquiry	Benefit Question / Filing Claims	1	1	1	0	0	1	0	0	0	0	0	0	0
<b>TOTAL</b>		199	280	241	190	159	250	192	150	142	115	111	100	177

PROVIDERS	Inquiry Type	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	1	1	0	3	1	0	0	1	0	0	1	1	1
Benefit Information	Plan Inquiry	149	187	202	165	199	164	159	159	173	151	127	156	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	1	2	5	2	4	3	3	2	3	3	4	0	3
Claims	Claim Status	100	104	102	102	84	104	134	105	85	78	86	110	100
Claims	EOB Questions	3	3	3	0	2	1	1	7	1	2	1	1	2
Claims	Response to letter	3	6	4	3	0	4	0	1	1	1	0	2	2
Claims	Other	56	68	56	47	77	66	49	62	20	17	18	9	45
Enrollment	Application Status	1	1	2	1	2	1	1	1	4	2	5	2	2
Enrollment	Member Eligibility / ID Card	267	262	312	322	302	339	284	365	306	255	249	254	293
RX Inquiry	Benefit Question / Filing Claims	0	0	0	0	0	0	0	0	0	0	1	0	0
<b>TOTAL</b>		581	634	686	645	671	682	631	703	593	509	492	535	614

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

AGENTS	Inquiry Type	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	0	1	0	0	0	0	0	0	0	0	0
Benefit Information	Plan Inquiry	1	0	0	0	0	0	0	0	1	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	2	2	0	0	0	0	1	1	1	2	2	1
Claims	Claim Status	0	0	1	0	0	1	0	1	0	0	0	0	0
Claims	EOB Questions	1	1	0	2	0	0	1	1	0	1	0	0	1
Claims	Response to letter	0	0	0	0	0	1	0	0	0	0	0	0	0
Claims	Other	5	1	1	4	0	3	2	1	1	1	0	4	2
Enrollment	Application Status	4	3	6	2	1	0	3	2	2	2	0	3	2
Enrollment	Member Eligibility / ID Card	12	13	8	8	7	3	5	8	5	3	6	5	7
RX Inquiry	Benefit Question / Filing Claims	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>		23	20	18	17	8	8	11	14	10	8	8	14	13

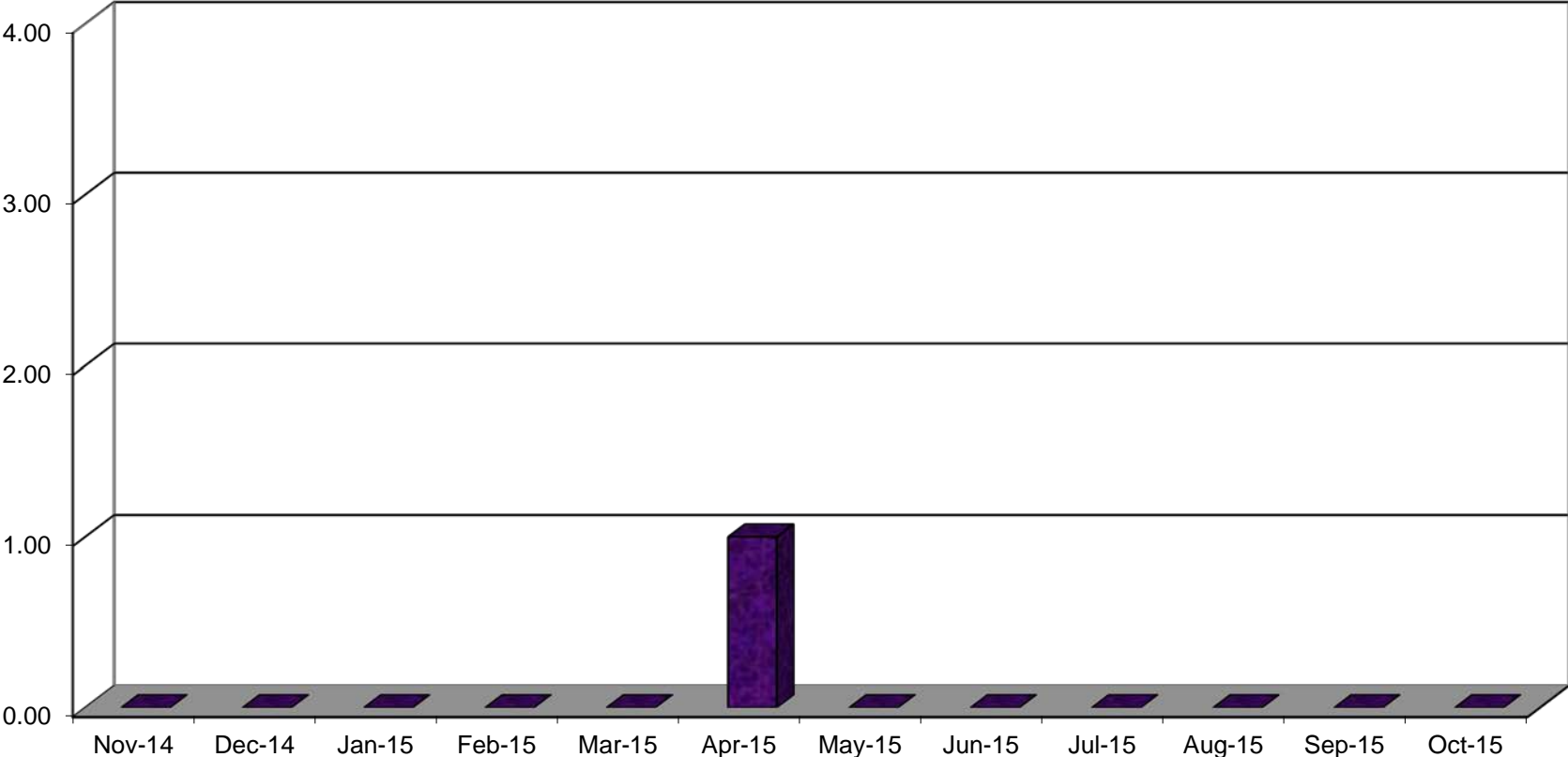
CARRIERS	Inquiry Type	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	0	0	0	0	0	0	0	0	0	0	0	0	0
Benefit Information	Plan Inquiry	0	0	0	0	0	0	0	0	0	0	0	0	0
Benefit Information	Healthcare Reform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

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

TOTAL	Inquiry Type	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sept-15	Oct-15	Monthly Average
Appeals	Explanation of Appeals Process / Status of Appeal	1	1	0	4	2	0	0	1	0	0	1	1	1
Benefit Information	Plan Inquiry	177	213	229	186	213	190	180	178	184	160	134	168	184
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	7	11	23	7	7	15	6	11	21	9	10	4	11
Claims	Claim Status	151	165	156	152	145	160	181	160	144	129	130	156	152
Claims	EOB Questions	17	13	13	13	11	15	12	19	4	7	6	3	11
Claims	Response to letter	18	24	12	10	4	48	43	9	1	7	1	5	15
Claims	Other	94	135	109	101	110	135	103	92	52	39	46	28	87
Enrollment	Application Status	8	5	9	3	4	4	7	5	9	4	7	10	6
Enrollment	Member Eligibility / ID Card	340	372	396	388	353	379	313	398	337	282	281	279	343
RX Inquiry	Benefit Question / Filing Claims	1	1	1	0	0	1	0	0	0	0	1	0	0
<b>TOTAL</b>		814	940	948	864	849	947	845	873	752	637	617	654	812

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

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





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

	Contractual Levels of Service												
		Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug15	Sep-15	Oct-15
<b>Enrollment Standards</b>													
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%	100%	99%	100%	100%
<b>Billing Standards</b>													
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%
<b>Claims Standards</b>													
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%	100%	99.9%	100%	100%	100%	100%	99.9%	99.9%	99.9%	100%	99.9%
9. Financial Accuracy	99%	99.2%	100%	100%	100%	100%	100%	100%	99.3%	100%	100%	100%	99.7%
10. Overall Processing Accuracy	97%	99.5%	99.6%	100%	100%	99.5%	99.8%	100%	98.6%	99.7%	100%	100%	98.6%
<b>Customer Service Standards</b>													
11. 60 Sec. Speed of Answer	60 sec	24	27	25	27	25	20	21	25	33	50	44	41
12. 5% Abandonment Rate	5%	1%	1%	1%	0%	1%	1%	1%	1%	1%	3.5%	3%	2.8%
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%	100%

**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.