



SEP VERIFICATIONS – OPTION 3

November 28, 2016

SEP Verification Survey

The Board Advisory Group discussed SEP Verification Options at its most recent meeting.

The chosen option states that, **“The Marketplace is responsible for verifying SEPs through a random sampling and auditing process.”** C4HCO will therefore conduct a pilot survey of Special Enrollment Period (SEP) verifications to see what the initial foray into the data shows.

- **Goal of Survey**

- Answer the following questions:
 - Do members reporting LCEs resulting in an SEP provide verifiable documentation?
 - Do members reporting LCEs resulting in an SEP demonstrate higher healthcare costs/benefit utilization than those members enrolling during the standard OEP?
 - Do members reporting LCEs resulting in an SEP have a lower average coverage span than those members enrolling during the standard OEP?

SEP Verification Survey

- Proposed Survey Scope:
 - Perform a statistically valid sample of reported Life Change Events (LCEs) resulting in a SEP during the months of April, May, and June 2016.
- Proposed Survey Construct:
 - Select two carriers in the following categories:
 - One National Carrier
 - One Regional Carrier

SEP Verification Survey

- Perform random sampling of reported LCEs
 - Coverage span
 - SEP Verification/Documentation
 - SEP Granted
 - Claims Payments
- Report Findings
 - Total members reporting LCE type resulting in SEP
 - Total members selected for review
 - Percentage of members who supplied required documentation
 - Average coverage span post SEP enrollment
 - Average claims cost post SEP enrollment

SEP Verification Survey – Draft Construct

SEP Verification Audit - Confidential

C4HCO

[Date]

* Proposed Survey Construct

Scope

C4HCO was asked by the Board Advisory Group to perform a pilot audit of SEP verifications. C4HCO has selected the period of April - May of 2016 for the audit pilot. C4HCO will select two carriers to review the SEP verification process and provide resulting audit outcomes for advisory committee review.

Pilot

Perform a statistically valid sample of reported Life Change Events (LCEs) resulting in an SEP in the months of April, May, and June of 2016 with one national and one regional carrier.

- 1)
- 2)

Selection Criteria

Member reporting LCE April - June 2016 April May June

Members included in Audit

Summary Results

	Total Members Audited			
SEP Granted	YES	<input type="checkbox"/>	No	<input type="checkbox"/>
SEP Selection Outcome	Same Carrier	<input type="checkbox"/>	New Carrier	<input type="checkbox"/>
SEP Member Self Attestation	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
SEP Documentation Requested	HCPF	<input type="checkbox"/>	C4HCO	<input type="checkbox"/>
SEP Documentation Received	HCPF	<input type="checkbox"/>	C4HCO	<input type="checkbox"/>
Carrier				<input type="checkbox"/>
Carrier				<input type="checkbox"/>
Summary Enrollment Data				
Average coverage span (months)	<input type="text"/>			
Average claims payment (total claims/months)	\$ <input type="text"/>			

Member Level Enrollment Outcome

	Total Members Audited			
Effectuation	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Change in CSD	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Member Cancelled	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Member Effectuated	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Member initiated cancel/term	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Carrier initiated cancel/term	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Member Level Info

Date Sent	<input type="text"/>			
Date Effectuated	<input type="text"/>			
Date of cancel/term	<input type="text"/>			
Coverage Span	Start Date	End Date	Months	<input type="text"/>
Total Claims Payment	\$ <input type="text"/>			

SEP Verification Survey - Considerations

- Resource utilization
 - e.g. if sample is 300 – 500 members
 - Training internal
 - Training external
 - Min. 30 minutes per account to research documentation
 - Carrier research in support of survey
- Other?