

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
 Summary of Responses to Bulletin 2013-06: Chapter 110 Of the Acts of 2017 Responses

CY 2017 Mental Health Parity Certification							
Chapter 110 of the Acts of 2017		Services covered, not covered, or covered through comparable service or other definition in 2017					
No.	Name of Carrier	(i) intensive care coordination for a child with serious emotional disturbances	(ii) Mobile crisis intervention	(iii) Family support and training	(iv) In-home therapy	(v) Therapeutic mentoring services	(vi) In-home behavioral services
1	Aetna Health Insurance Company	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.
2	Aetna Health, Inc.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.
3	Aetna Life Insurance Company	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.
4	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Case Managers provide to members with serious emotional disturbance.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier does not cover service.	Carrier covers service as defined.
5	Blue Cross and Blue Shield of Massachusetts, Inc.	Case Managers provide to members with serous emotional disturbance.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier covers service as defined.	Carrier does not cover service.	Carrier covers service as defined.
6	Boston Medical Center Health Net Plan, Inc.	Carrier does not cover service.	Carrier covers service as defined.	Carrier does not cover service.	Carrier covers outpatient therapy (incl. in home). Home Based Therapy services are not covered.	Carrier does not cover service.	Carrier does not cover service.
7	CeltiCare Health Plan of Massachusetts, Inc.	Carrier does not cover this service with the exception of 24/7 crisis monitoring and assistance in accessing ESP/MCI services.	Carrier covers service as defined.	Carrier covers service under autism benefit as defined.	Carrier covers service as defined.	Carrier does not cover service.	Carrier covers service under autism benefit as defined.

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8	CIGNA Health and Life Insurance Company	Carrier provides 24/7 telephonic care coordination services provided by internal case management team to parents and caregivers; provider referrals.	Carrier covers service as defined.	Carrier does not cover service.	Carrier provides intensive behavioral interventions including ABA by licensed/certified clinician in home or community setting for autism.	Carrier does not cover service.	Carrier covers in home clinical assessments and individual and family psychotherapy services rendered by independently licensed behavioral health care professional.
9	ConnectiCare of Massachusetts, Inc.	Carrier/Optum covers comparable care coordination services through Optum Care Coordinator team.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service other than assist in referral.	Carrier covers service as defined or comparable service.	Carrier does not cover service.	Carrier does not cover service. Optum does not offer comparable service other than ABA provided in home or similar setting.
10	Fallon Community Health Plan, Inc.	Carrier does not cover service.	Carrier covers service as defined.	Carrier does not cover service.	Outpatient therapy providers offer outpatient therapy in home. Family stabilization is a covered service. Home based therapy services are not a covered service.	Carrier does not cover service.	Carrier does not cover service.
11	Fallon Health & Life Assurance Company, Inc.	Carrier does not cover service.	Carrier covers service as defined.	Carrier does not cover service.	Outpatient therapy providers offer outpatient therapy in home. Family stabilization is a covered service. Home based therapy services are not a covered service.	Carrier does not cover service.	Carrier does not cover service.

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12	4 Ever Life Insurance Company	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service. Carroer does not offer comparable service other than family therapy in-home if members is unable to access services at provider office due to physical limitations.	Carrier does not cover service.	Carrier does not cover service. Carroer does not offer comparable service other than family therapy in-home if members is unable to access services at provider office due to physical limitations.
13	Harvard Pilgrim Health Care, Inc.	Carrier does not cover as defined. Optum offers comparable services through Optum Care Coordinator team.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service other than assist in referral.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service.	Carrier does not cover service. Optum does not offer comparable service other than ABA provided in home or similar setting.
14	Health New England, Inc.	Carrier does not cover service.	Carrier does not cover service as defined. Carrier covers emergency screening programs - crisis evaluation. ESP services include crisis assessment (face to face), intervention (psychotherapy and crisis counseling services) and stabilization (short term treatment in structured environment with supervision outside of hospital setting).	Carrier does not cover service.	Carrier does not cover service as defined. However, carrier covers family stabilization services via licensed clinician; establishes treatment plan; uses established psychotherapeutic techniques; works with family to provide emotional support.	Carrier does not cover service.	Carrier does not cover service.
15	HPHC Insurance Company, Inc.	Carrier does not cover as defined. Optum offeres comparable services through Optum Care Coordinator team.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service other than assist in referral.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service.	Carrier does not cover service. Optum does not offer comparable service other than ABA provided in home or similar setting.

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16	Neighborhood Health Plan, Inc.	Carrier does not cover service for commercial members	Carrier covers service as defined for commercial members.	Carrier does not cover service for commercial members.	Outpatient therapy in the home is covered. Family stabilization is covered. Other in-home therapies are not covered for commercial members.	Carrier does not cover service for commercial members.	Carrier does not cover service for commercial members.
17	Tufts Health Public Plans, Inc.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.
18	Tufts Associated Health Maintenance Organization, Inc.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.
19	Tufts Insurance Company	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.	Carrier does not cover service.
20	UniCare Life & Health Insurance Company	Carrier does not cover service.	Carrier covers service as defined.	Carrier does not cover service.	Outpatient therapy in the home is covered. Family stabilization is covered. Other in-home therapies are not covered.	Carrier does not cover service.	Carrier does not cover service.
21	UnitedHealthcare Insurance Company	Carrier/Optum covers comparable care coordination services through Optum Care Coordinator team.	Carrier covers service as defined or comparable service.	Carrier does not cover service. Optum does not offer comparable service other than assist in referral.	Carrier covers service as defined or comparable service.	Carrier does not cover service.	Carrier does not cover service. Optum does not offer comparable service other than ABA provided in home or similar setting.

Note: "Carrier covers service as defined" means carrier indicated service is covered and did not provide additional explanation or alternative definition.

Note: Carrier responses are based on the definitions of the services listed below as defined in Chapter 110 of the Acts of 2017

List of Services:

- (i) intensive care coordination for a child with serious emotional disturbances**
- (ii) Mobile crisis intervention**
- (iii) Family support and training**
- (iv) In-home therapy**
- (v) Therapeutic mentoring services**
- (vi) In-home behavioral services**

-  Means Covered or comparable service by carrier
-  Means coverage provided is something other than coverage as defined or comparable coverage
-  Means carrier does not cover defined nor comparable service

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Summary of Responses to Bulletin 2013-06: Item #1

No.	Company Name	I.1 - Utilization Review Person	I.2 - Utilization Review Committee	I.3.a - Mental Health Utilization Review Criteria - Developed by Whom?	I.3.b - Medical Utilization Review Criteria- Developed by Whom?	I.3.c - Review Differences	I.4.a - Practicing Physician Input - Mental Health	I.4.b - Practicing Physician Input - Medical	I.4.c - Explain if different process
1	Aetna Health, Inc.	Medical and Behavioral Health: Chairperson of Aetna National Quality Oversight Committee	Medical: Aetna National Quality Advisory Committee. Behavioral Health: Aetna Behavioral Health Quality Advisory Committee. Reason for different review committees: The process is comparable, with exception of area of expertise.	Internal - Level of Care Assessment Tool; for Autism: Aetna Applied Behavioral Analysis Medical Necessity Guidelines. Substance Abuse disorders: External - American Society for Addiction Medicine.	MCG criteria, approved for use by Aetna National Quality Advisory Committee and Aetna National Quality Oversight Committee. Aetna also develops Clinical Policy Bulletins.	For medical and mental health services, both internal and external review criteria are used.	Behavioral Health Quality Advisory Committee, with 6-8 behavioral health practitioners (1 psychiatrist, 1 psychologist, 1 social worker, 1 master's prepared clinician, 1 BH provider representative, 1 PCP).	National Quality Advisory Committee, includes range of practicing practitioners, both PCP's and specialists.	Process is comparable, with exception of area of expertise.
2	Aetna Health Insurance Company	Medical and Behavioral Health: Chairperson of Aetna National Quality Oversight Committee	Medical: Aetna National Quality Advisory Committee. Behavioral Health: Aetna Behavioral Health Quality Advisory Committee. Reason for different review committees: The process is comparable, with exception of area of expertise.	Internal - Level of Care Assessment Tool; for Autism: Aetna Applied Behavioral Analysis Medical Necessity Guidelines. Substance Abuse disorders: External - American Society for Addiction Medicine.	MCG criteria, approved for use by Aetna National Quality Advisory Committee and Aetna National Quality Oversight Committee. Aetna also develops Clinical Policy Bulletins.	For medical and mental health services, both internal and external review criteria are used.	Behavioral Health Quality Advisory Committee, with 6-8 behavioral health practitioners (1 psychiatrist, 1 psychologist, 1 social worker, 1 master's prepared clinician, 1 BH provider representative, 1 PCP).	National Quality Advisory Committee, includes range of practicing practitioners, both PCP's and specialists.	Process is comparable, with exception of area of expertise.
3	Aetna Life Insurance Company	Medical and Behavioral Health: Chairperson of Aetna National Quality Oversight Committee	Medical: Aetna National Quality Advisory Committee. Behavioral Health: Aetna Behavioral Health Quality Advisory Committee. Reason for different review committees: The process is comparable, with exception of area of expertise.	Internal - Level of Care Assessment Tool; for Autism: Aetna Applied Behavioral Analysis Medical Necessity Guidelines. Substance Abuse disorders: External - American Society for Addiction Medicine.	MCG criteria, approved for use by Aetna National Quality Advisory Committee and Aetna National Quality Oversight Committee. Aetna also develops Clinical Policy Bulletins.	For medical and mental health services, both internal and external review criteria are used.	Behavioral Health Quality Advisory Committee, with 6-8 behavioral health practitioners (1 psychiatrist, 1 psychologist, 1 social worker, 1 master's prepared clinician, 1 BH provider representative, 1 PCP).	National Quality Advisory Committee, includes range of practicing practitioners, both PCP's and specialists.	Process is comparable, with exception of area of expertise.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: Associate Chief Medical Officer	Medical and Behavioral Health: Technical Review Committees comprised of clinicians in relevant field for both services. Have separate committees. Reason for different review committees: Necessary due to specialized clinical experience.	BCBSMA uses McKesson Corporation's InterQual criteria in order to maintain consistency - made up of 30 developers, 650 external consultants, 110 experts in mental health	BCBSMA uses McKesson Corporation's InterQual criteria in order to maintain consistency - made up of 30 developers, 650 external consultants, 110 experts in mental health	N/A - both developed externally using InterQual criteria.	Initial drafts of InterQual content. Then physician review. Also, Medical Policy Group meets monthly, includes physician representatives.	Initial drafts of InterQual content. Then physician review. Also, Medical Policy Group meets monthly, includes physician representatives	Same process used during physician review for both mental health and medical review.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical and Behavioral Health: Associate Chief Medical Officer	Medical and Behavioral Health: Technical Review Committees comprised of clinicians in relevant field for both services. Have separate committees. Reason for different review committees: Necessary due to specialized clinical experience.	BCBSMA uses McKesson Corporation's InterQual criteria in order to maintain consistency - made up of 30 developers, 650 external consultants, 110 experts in mental health	BCBSMA uses McKesson Corporation's InterQual criteria in order to maintain consistency - made up of 30 developers, 650 external consultants, 110 experts in mental health	N/A - both developed externally using InterQual criteria.	Initial drafts of InterQual content. Then physician review. Also, Medical Policy Group meets monthly, includes physician representatives.	Initial drafts of InterQual content. Then physician review. Also, Medical Policy Group meets monthly, includes physician representatives	Same process used during physician review for both mental health and medical review.
6	Boston Medical Center Health Plan, Inc.	Medical: Quality Improvement Committee, chaired by Director of Quality Improvement. Behavioral Health: Vice President of Medical Affairs and medical directors. Reason for different persons: Due to specialized nature of behavioral health services, they are given special consideration, requiring BMC to delegate UR to Beacon Health Strategies.	Medical: BMCHP uses quality committee reporting structure. Behavioral Health: Beacon's Level of Care Committee. Reason for different review committees: Due to specialized nature of behavioral health services, they are given special consideration, requiring BMC to delegate UR to Beacon Health Strategies.	Use Beacon's utilization review criteria. Process: Beacon adheres to NCQA Utilization Management standards and compares national scientific and evidence based criteria sets.	Combination of internal and external review sources. Uses McKesson InterQual criteria. Internally, Medical Policy Manager responsible for review of literature, scientific studies and other information.	The process is the same, using external sources for both, relying on experts to develop utilization review criteria. BMC also uses internally developed criteria for small number of services.	Beacon solicits input from practicing psychiatrists, psychologists, nurses, advanced practice nurses, and licensed clinicians. Level of Care Committee, Beacon Provider Advisory Council, and Expert Panel all involved in review.	The review of medical utilization review criteria includes physicians that are part of the Medical Policy Criteria Technology Assessment Committee, Quality Improvement Committee, and Quality and Clinical Management Committee.	The processes are comparable. The external sources are nationally recognized standards.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: Chief Medical Officer.	Medical and Behavioral Health: Utilization review criteria are reviewed and approved by the CeltiCare Health Quality Improvement Committee, consisting of internal and external members.	Primary source is through external review process using McKesson's InterQual and ASAM are developed by internal clinicians with review by local external experts via the QIC.	Criteria are developed internally and approved by Quality Improvement Committee, and developed using McKesson's InterQual criteria.	The approach is the same; and the development and approval process are uniform.	InterQual criteria are reviewed using consulting providers. Also, the CeltiCare Health Quality Improvement Committee is comprised of CeltiCare Health staff and local community based providers.	InterQual criteria are reviewed using consulting providers. Also, the CeltiCare Health Quality Improvement Committee is comprised of CeltiCare Health staff and local community based providers.	The process for each is the same.
8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: Chief Medical Officer.	Medical and Behavioral Health: CIGNA Medical Technology Assessment Committee. Scope of review includes medical/surgical and mental health matters. Current chair is a psychiatrist.	Criteria developed internally with team of physicians, nurses, psychologists, social workers, and substance use disorder clinicians. Updated at least every 2 years.	Combination of internal and external review sources, including MCG to determine medical necessity.	Need to rely on MCG to determine medical necessity where CIGNA has not developed its own coverage policy.	CIGNA draws on feedback from network providers. Can be made via website, Coverage Policy Unit or Technical Assessment Committee.	Feedback from physicians through website, local market CIGNA Medical Executive, or Coverage Policy Unit and Technical Assessment Committee.	Similar process, but more inclusive of practicing physicians for mental health process.
9	ConnectiCare of Massachusetts, Inc.	Medical: Physician Quality Improvement Committee (PQIC) chaired by Chief Medical Officer (CMO) or the Medical Director reporting to the CMO. Behavioral Health: Optum's Utilization Management Committee (UMC). Reason for different persons: Need for subject matter experts.	Medical: Criteria reviewed by clinical staff and Medical Directors. Behavioral Health: Optum's Utilization Management Committee. Reason for different review committees: Need for subject matter experts.	ConnectiCare uses utilization review criteria developed by Optum.	Utilization review criteria are developed by ConnectiCare staff or adopted from external sources and approved by ConnectiCare PQIC. For advanced radiology and radiation oncology, ConnectiCare uses utilization review criteria developed by National Imaging Associates (NIA).	Need for subject matter experts.	Optum obtains input from network providers, made up of practicing physicians and other behavioral health professionals from Optum's provider network. Optum also obtains input from its Behavioral Specialty Advisory Council made up of representatives from national behavioral health specialty societies.	ConnectiCare obtains input from its Physician Advisory Committee which includes staff from ConnectiCare Healthcare Management and senior practicing physicians. All criteria are reviewed annually by clinical staff and Medical Directors.	ConnectiCare and Optum utilize similar processes.

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No.	Company Name	I.1 - Utilization Review Person	I.2 - Utilization Review Committee	I.3.a - Mental Health Utilization Review Criteria - Developed by Whom?	I.3.b - Medical Utilization Review Criteria- Developed by Whom?	I.3.c - Review Differences	I.4.a - Practicing Physician Input - Mental Health	I.4.b - Practicing Physician Input - Medical	I.4.c - Explain if different process
10	Fallon Community Health Plan, Inc.	Medical: FCHP Chief Medical Officer. Behavioral Health: Beacon Vice President of Medical Affairs and Medical Directors. Reason for different persons: Beacon has subject matter expertise and has NCQA accreditation in behavioral health services.	Medical: FCHP Technical Assessment Committee. Behavioral Health: Beacon Level of Care Committee. Reason for different review committees: Beacon has subject matter expertise and FCHP relies on Beacon's specialized knowledge.	Criteria developed externally using Beacon's Level of Care Criteria.	FCHP uses InterQual Level of Care Criteria, and for some specialty areas, FCHP's internal criteria.	While FCHP maintains oversight over Beacon's utilization review criteria, Beacon has specialized breadth and depth of expertise in the area of behavioral health.	Beacon obtains input from practicing psychiatrists, psychologists, nurses, advanced practice nurses, and licensed clinicians. Criteria submitted to LOC Committee, and submitted to Beacon Provider Advisory Council and Expert Panel.	FCHP uses a Technical Assessment Committee that is tasked with reviewing and developing criteria. It is made up of network physicians from various specialty areas.	Both Beacon and FCHP are accredited by NCQA, which requires physician input. While different committees exist for each, the process for both to include physicians in review of criteria is similar.
11	Fallon Health & Life Assurance Company	Medical: FCHP Chief Medical Officer. Behavioral Health: Beacon Vice President of Medical Affairs and Medical Directors. Reason for different persons: Beacon has subject matter expertise and has NCQA accreditation in behavioral health services.	Medical: FCHP Technical Assessment Committee. Behavioral Health: Beacon Level of Care Committee. Reason for different review committees: Beacon has subject matter expertise and FCHP relies on Beacon's specialized knowledge.	Criteria developed externally using Beacon's Level of Care Criteria.	FCHP uses InterQual Level of Care Criteria, and for some specialty areas, FCHP's internal criteria.	While FCHP maintains oversight over Beacon's utilization review criteria, Beacon has specialized breadth and depth of expertise in the area of behavioral health.	Beacon obtains input from practicing psychiatrists, psychologists, nurses, advanced practice nurses, and licensed clinicians. Criteria submitted to LOC Committee, and submitted to Beacon Provider Advisory Council and Expert Panel.	FCHP uses a Technical Assessment Committee that is tasked with reviewing and developing criteria. It is made up of network physicians from various specialty areas.	Both Beacon and FCHP are accredited by NCQA, which requires physician input. While different committees exist for each, the process for both to include physicians in review of criteria is similar.
4	Ever Life Insurance Company	Medical: Chief Medical Officer. Behavioral Health: Magellan Health Care Utilization Management Committee for Magellan Health Care.	Medical and Behavioral Health: AmeriHealth (AHA) through the QM process reviews UM criteria on an annual basis. QM is performed through the Managed Care Quality Improvement Committee.	Utilization and Case Management is performed by Magellan Healthcare, Inc.	4 Ever Life uses InterQual Level of Care Criteria as well as IBC medical policy.	Magellan utilizes nationally recognized criteria developed with broad input by subject matter experts for substance use disorders, inpatient mental health and some outpatient mental health conditions.	Criteria and Medical Policy is derived from input from experts in the field, and InterQual criteria are created through feedback from experts in their respective fields nationally.	4 Ever Life uses corporate Clinical Quality Committee comprised of network participating providers.	The process for each is the same.
12	Harvard Pilgrim Health Care, Inc.	Medical: VP and Medical Director; Director for Clinical Policy and Compliance. Behavioral Health: Senior Vice President, Medical Operations. Reason for different persons: Optum has subject matter expertise in behavioral health. Different people because Optum has professional expertise to handle utilization review for mental health.	Medical: Harvard Pilgrim's Utilization Management and Clinical Policy Committee Behavioral Health: Optum's Utilization Management Committee Reason for different review committees: Separate committees exist due to different expertise needs. Committees also work together across the two different fields.	Optum develops its utilization review criteria for use by Harvard Pilgrim. Harvard Pilgrim approves criteria by Optum for use with Harvard Pilgrim members.	Harvard Pilgrim's Utilization Management and Clinical Policy Department develops and regularly reviews clinical guidelines.	Review differences exist because Optum has the expertise to develop mental health utilization review criteria. Harvard Pilgrim reviews this criteria for consistency with federal and state mental health parity laws.	In updating level of care guidelines, Optum uses its National Provider Advisory Council, made up of practicing physicians; and Behavioral Specialty Advisory Council, made up of representatives from national mental health specialty societies. Optum also has formal annual meetings with local MH/SA network providers, as well as informal meetings, to obtain local input.	Harvard Pilgrim's Medical Directors work with community physicians to look at utilization review criteria that is being developed or reviewed. For certain criteria such as psychological testing, Harvard Pilgrim will obtain input from nonphysicians such as psychologists.	While their processes are not exactly the same, Optum's and Harvard Pilgrim both comply with the Mental Health Parity Laws by obtaining input from practicing physicians regarding their criteria.
13	Health New England, Inc.	Medical and Behavioral Health: Chief Medical Officer.	Medical and Behavioral Health: Medical Technology Assessment Committee, chaired by CMO, responsible for both.	Uses both internally created review criteria developed and updated with the input of local physicians through annual review by the Clinical Care Assessment Committee (CCAC) and the Behavioral Health Assessment Committee (BHAC), as well as McKesson's InterQual criteria as these clinical criteria sets are nationally recognized, clinically relevant, and reflective of best practices.	Uses both internally created review criteria developed and updated with the input of local physicians through annual review by the CCAC and the BHAC, as well as McKesson's InterQual criteria as these clinical criteria sets are nationally recognized, clinically relevant, and reflective of best practices.	HNE uses a combination of internally developed and externally licensed criteria for both mental health/substance use and medical/surgical services.	Behavioral Health Advisory Committee, co-chaired by CMO and board certified psychiatrist, reviews mental health/substance use criteria. Made up of psychiatrists, psychologists, and licensed social workers.	Clinical Care Assessment Committee reviews medical criteria. Chaired by CMO, members are physicians from general surgery, internal medicine, pediatrics, family medicine. Also board certified psychiatrist.	HNE believes that the use of two different committees to provide initial input is appropriate based on the clinical expertise of the respective committees.
14	HPHC Insurance Company, Inc.	Medical: VP and Medical Director; Director for Clinical Policy and Compliance. Behavioral Health: Senior Vice President, Medical Operations. Reason for different persons: Optum has subject matter expertise in behavioral health. Different people because Optum has professional expertise to handle utilization review for mental health.	Medical: Harvard Pilgrim's Utilization Management and Clinical Policy Committee Behavioral Health: Optum's Utilization Management Committee Reason for different review committees: Separate committees exist due to different expertise needs. Committees also work together across the two different fields.	Optum develops its utilization review criteria for use by Harvard Pilgrim. Harvard Pilgrim approves criteria by Optum for use with Harvard Pilgrim members.	Harvard Pilgrim's Utilization Management and Clinical Policy Department develops and regularly reviews clinical guidelines.	Review differences exist because Optum has the expertise to develop mental health utilization review criteria. Harvard Pilgrim reviews this criteria for consistency with federal and state mental health parity laws.	In updating level of care guidelines, Optum uses its National Provider Advisory Council, made up of practicing physicians; and Behavioral Specialty Advisory Council, made up of representatives from national mental health specialty societies. Optum also has formal annual meetings with local MH/SA network providers, as well as informal meetings, to obtain local input.	Harvard Pilgrim's Medical Directors work with community physicians to look at utilization review criteria that is being developed or reviewed. For certain criteria such as psychological testing, Harvard Pilgrim will obtain input from nonphysicians such as psychologists.	While their processes are not exactly the same, Optum's and Harvard Pilgrim both comply with the Mental Health Parity Laws by obtaining input from practicing physicians regarding their criteria.
15	Minuteman Health, Inc.	Medical and Behavioral Health: Chief Medical Officer.	Medical and Behavioral Health: MHI delegates medical and behavioral health management to HNE. MHI's Chief Medical Officer provides oversight to the medical management processes that HNE conducts for MHI. HNE has a single Medical Technology Assessment Committee (the MTAC), chaired by HNE's Chief Medical Officer, that considers changes to the utilization review criteria for both mental health/substance use services and medical/surgical services.	HNE uses both internally created review criteria developed and updated with the input of local physicians through annual review by the Clinical Care Assessment Committee (CCAC) and the Behavioral Health Assessment Committee (BHAC), as well as McKesson's InterQual criteria as these clinical criteria sets are nationally recognized, clinically relevant, and reflective of best practices.	MHI's quality committees (QUMC and QIHC) annually review and approve all utilization management criteria HNE uses on behalf of MHI.	HNE, on behalf of MHI, uses a combination of internally developed and externally licensed criteria for both mental health/substance use and medical/surgical services. MHI reviews and approves this criteria on an annual basis.	MHI's quality committee, QUMC, has clinicians, including a board-certified psychiatrist as committee members from MHI provider networks. HNE's Behavioral Health Advisory Committee (BHAC) reviews mental health/substance use criteria and policies.	MHI obtains input from practicing physicians, through MHI's Quality Utilization Management Committee.	While membership for each committee is geared toward either general clinical or towards behavioral health, the process for each is the same.

No.	Company Name	I.1 - Utilization Review Person	I.2 - Utilization Review Committee	I.3.a - Mental Health Utilization Review Criteria - Developed by Whom?	I.3.b - Medical Utilization Review Criteria- Developed by Whom?	I.3.c - Review Differences	I.4.a - Practicing Physician Input - Mental Health	I.4.b - Practicing Physician Input - Medical	I.4.c - Explain if different process
16	Neighborhood Health Plan, Inc.	Medical: Chief Medical Officer and Medical Directors Behavioral Health: Vice President of Medical Affairs and Medical Directors. Reason for different persons: Roles and responsibilities are parallel at the partner organizations. Two different individuals are responsible because of the need for experience and expertise in the respective fields.	Medical: Technical Assessment Team, comprised of CMO, Medical Directors, clinicians and other internal staff. Behavioral Health: Level of Care Committee, comprised of psychiatrists, doctoral and masters level behavioral health and substance abuse clinicians and licensed social workers. Reason for different review committees: NHP contracts with Beacon due to their knowledge and expertise in treatment of mental health and substance use disorders.	Beacon is responsible for the development, review and management of utilization review criteria for mental health/substance use services. NHP reviews all mental health/substance use disorder criteria as they are modified or updated by Beacon, and NHP reviews and approves the mental health/substance use disorder criteria.	NHP uses both internally created utilization review criteria, as well as McKesson's InterQual criteria.	NHP delegates mental health utilization review matters to Beacon because they are specialized in the area.	Solicit input for development and maintenance for behavioral health services from practicing behavioral health experts, including psychiatrists, psychologists, nurses, advanced practice nurses, and licensed clinicians.	Solicit input for development and maintenance for medical/surgical services from board certified, practicing physicians, and health professionals from specialty areas	Process is similar, as input is solicited from relevant medical professionals.
17	Tufts Health Public Plans, Inc.	Medical and Behavioral Health: Senior Vice President and Chief Medical Officer of Tufts Health Plan	Medical: Medical Specialty Advisory Committee. Behavioral Health: Mental Health Operations and Policy Committee. Reason for different review committees: Different Committees due to different areas of expertise, but Medical Technology Assessment Process for both.	Criteria developed mainly through McKesson's InterQual Criteria, but sometimes developed internally through Medical Technology Assessment Committee and Integrated Medical Policy Advisory Committee.	Company's medical/surgical medical necessity guidelines developed and reviewed by Medical Technology Assessment Committee, Physician Advisor Council and Integrated Medical Policy Advisory Committee.	The process reviews internal and external criteria for both medical and mental health.	Review criteria are developed using recommendations from practicing physicians and governmental agency policies. Criteria are reviewed internally by Behavioral Health Operations and Policy Committee.	Medical Specialty Policy Advisory Committee evaluates new and emerging technology. Members include external practicing physicians as well as internal Medical Directors, medical policy managers, and clinical pharmacists. The Medical Specialty Policy Advisory Committee also provides input on the development and annual review of medical necessity guidelines.	The process for each is the same.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical and Behavioral Health: Senior Vice President and Chief Medical Officer.	Medical: Medical Specialty Advisory Committee. Behavioral Health: Mental Health Operations and Policy Committee. Reason for different review committees: Different Committees due to different areas of expertise, but Medical Technology Assessment Process for both.	Criteria developed internally, as well as through McKesson's InterQual Criteria.	Criteria developed internally, as well as through McKesson's InterQual Criteria.	The process is both done internally and externally for both medical and mental health.	Review criteria are developed using recommendations from practicing physicians and governmental agency policies. Criteria are reviewed internally by Behavioral Health Operations and Policy Committee.	Medical Specialty Policy Advisory Committee evaluates new and emerging technology. Members include external practicing physicians as well as internal Medical Directors, medical policy managers, and clinical pharmacists. The Medical Specialty Policy Advisory Committee also provides input on the development and annual review of medical necessity guidelines.	Process is through internal and external stakeholders for both medical and mental health utilization review.
19	Tufts Insurance Company	Medical and Behavioral Health: Senior Vice President and Chief Medical Officer.	Medical: Medical Specialty Advisory Committee. Behavioral Health: Mental Health Operations and Policy Committee. Reason for different review committees: Different Committees due to different areas of expertise, but Medical Technology Assessment Process for both.	Criteria developed internally, as well as through McKesson's InterQual Criteria.	Criteria developed internally, as well as through McKesson's InterQual Criteria.	The process is both done internally and externally for both medical and mental health.	Review criteria are developed using recommendations from practicing physicians and governmental agency policies. Criteria are reviewed internally by Behavioral Health Operations and Policy Committee.	Medical Specialty Policy Advisory Committee evaluates new and emerging technology. Members include external practicing physicians as well as internal Medical Directors, medical policy managers, and clinical pharmacists. The Medical Specialty Policy Advisory Committee also provides input on the development and annual review of medical necessity guidelines.	Process is through internal and external stakeholders for both medical and mental health utilization review.
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Anthem UM Services, Inc. (AUMSI) Quality Improvement Committee	Medical and Behavioral Health: The Anthem Medical Policy and Technology Assessment Committee (MPTAC) develops medical policy and clinical UM guidelines and is responsible for determining medical necessity.	Criteria mostly developed internally, along with Milliman Care Guidelines.	Criteria mostly developed internally, along with Milliman Care Guidelines.	The process is both done internally and externally for both medical and mental health.	Medical Policy and Technology Assessment Committee (MPTAC) includes practicing physicians from multiple specialty fields. Voting members include external physicians from clinical and academic practices, and internal medical directors. Subcommittees may include physicians external to MPTAC who also have clinical and academic practices.	MPTAC includes practicing physicians from multiple specialty fields. Voting members include physicians. Subcommittees include external and internal physicians who make recommendations regarding utilization review.	Process is through internal and external stakeholders for both medical and mental health utilization review.
21	UnitedHealthcare Insurance Company	Medical: National Medical Care Management Committee. Behavioral Health: Behavioral Policy & Analytics Committee. Reason for different persons: It is deemed prudent to have appropriately trained and experienced specialists in their respective fields develop the utilization review and criteria.	Medical: National Medical Care Management Committee. Behavioral Health: Behavioral Policy & Analytics Committee is responsible for review. Reason for different review committees: It is deemed prudent to have appropriately trained and experienced specialists in their respective fields develop the utilization review and criteria.	Optum/UBH's utilization review criteria are developed by mental health/substance use professionals within Optum/UBH.	UHC's medical internal clinical criteria developed by UHC's National Medical Care Committee. External criteria is purchased through vendor. Please see Item 1.4.b.	The review utilization processes used to develop medical necessity criteria for medical care and mental health/substance abuse services are similar.	Optum/UBH has developed Coverage Determination Guidelines. They are based on multi-disciplinary input from Optum/UBH's clinical staff, network providers, national behavioral health speciality societies, and clinical subject matter experts.	Medical policies developed and maintained in accordance with clinical evidence in published peer-reviewed medical literature.	Difference due to use of Optum/UBH as mental health expert.

No.	Company Name	2.1 - Notification Process - Who is Responsible?	2.2 - Methods of media used for notification	2.3 - Instructions for contacting organization
1	Aetna Health, Inc.	Medical and Behavioral Health: Provider Communications; Utilization Management Clinicians and Medical Directors; Network Staff; Utilization Review and Complaint, Grievance and Appeal Member and Provider notification via denial and appeal determination correspondence.	Medical and Behavioral Health: Internet posting; mailed letters; provider postcards; provider contracts; quality management bulletins.	Medical and Behavioral Health: Providers can contact Aetna via mail, phone, fax, or electronically. Instructions are given via methods given in 2.2.
2	Aetna Health Insurance Company	Medical and Behavioral Health: Provider Communications; Utilization Management Clinicians and Medical Directors; Network Staff; Utilization Review and Complaint, Grievance and Appeal Member and Provider notification via denial and appeal determination correspondence.	Medical and Behavioral Health: Internet posting; mailed letters; provider postcards; provider contracts; quality management bulletins.	Medical and Behavioral Health: Providers can contact Aetna via mail, phone, fax, or electronically. Instructions are given via methods given in 2.2.
3	Aetna Life Insurance Company	Medical and Behavioral Health: Provider Communications; Utilization Management Clinicians and Medical Directors; Network Staff; Utilization Review and Complaint, Grievance and Appeal Member and Provider notification via denial and appeal determination correspondence.	Medical and Behavioral Health: Internet posting; mailed letters; provider postcards; provider contracts; quality management bulletins.	Medical and Behavioral Health: Providers can contact Aetna via mail, phone, fax, or electronically. Instructions are given via methods given in 2.2.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: Notifies providers through secure online Provider Portal. Network Management Team responsible for all notifications.	Medical and Behavioral Health: Methods are Provider Portal, and news alerts sent via e-mail and regular mail.	Medical and Behavioral Health: Provider feedback through Electric Blue Review (EBR). Comments from providers to carrier is via dedicated e-mail address which is listed in three different locations.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical and Behavioral Health: Notifies providers through secure online Provider Portal. Network Management Team responsible for all notifications.	Medical and Behavioral Health: Methods are Provider Portal, and news alerts sent via e-mail and regular mail.	Medical and Behavioral Health: Provider feedback through Electric Blue Review (EBR). Comments from providers to carrier is via dedicated e-mail address which is listed in three different locations.
6	Boston Medical Center Health Plan, Inc.	Medical: Medical Management and Marketing Department. Behavioral Health: Beacon's Network Department, along with its Quality and Utilization Management department. Reason for different persons: MHP laws allow for separate persons, as long as process is comparable.	Medical: Mailed network notifications; e-mail; provider news letter. Behavioral Health: Online Provider Portal, also notification via mail to visit Provider Portal.	Medical: Notifications posted on website. Can also contact Provider Network Consultant; can also call toll free number. Behavioral Health: Notification via mail, e-mail, and Beacon Provider Portal.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: VP, Network Contracting for CeltiCare Health, Senior Director of Contracting & Network Development.	Medical and Behavioral Health: Mail, e-mail, website notification, provider portal information, and provider newsletters.	Medical and Behavioral Health: Instructions are provided in the provider manuals that any provider may contact the applicable clinical departments to voice comments, concerns or requests for policy changes. Additionally, a form is available on the CeltiCare Health website that a provider may complete and fax to the plan for consideration.
8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: Vice President of Total Health and Network is responsible. Senior Director of Provider Contracting for Specialty Services, including Behavioral Health, and the Senior Director of Provider Contracting for CIGNA HealthCare both report to the VP of Total Health and Network.	Medical: Articles in electronic quarterly newsletter, notice of updates on CIGNAforHCP.com. Copies of their coverage policies and the CIGNA Reference Guide are available to healthcare professionals upon request Behavioral Health: Articles in electronic quarterly newsletter, notice of updates on CIGNAforHCP.com. Copies of Medical Necessity Guidelines (includes mental health and substance abuse utilization review) and Medical Management Program are also available to health care professionals upon request.	Medical and Behavioral Health: CIGNA instructs carriers to give feedback through website, through the CIGNA Medical Executive in their market, or directly to the Coverage Policy Unit and Medical Technology Assessment Committee.

No.	Company Name	2.1 - Notification Process - Who is Responsible?	2.2 - Methods of media used for notification	2.3 - Instructions for contacting organization
9	ConnectiCare of Massachusetts, Inc.	Medical: The provider website information is maintained by ConnectiCare's VP Network Management with input from ConnectiCare's VP, Clinical Operations and ConnectiCare's Chief Medical Officer. Behavioral Health: Optum's Utilization Management committee is responsible for ensuring that Optum's guidelines are readily available to providers.	Medical: Providers are notified of medical and surgical Utilization Review criteria via the provider website at: https://www.connecticare.com/provider/medicalpolicy.aspx . Behavioral Health: New iterations of Optum's Coverage Determination Guidelines and Level of Care Guidelines are made available to behavioral health providers on Optum's provider web site, Provider Express - https://www.providerexpress.com/ . Paper copies of Optum's guidelines are made available upon request.	Medical: Comments can be made through the Physician Advisory Committee or directly to a ConnectiCare Medical Director or Chief Medical Officer by phone, e-mail, or letter. Behavioral Health: Comments can be made through the Behavioral Specialty Advisory Council or directly to an Optum Medical Director via phone, e-mail, or letter.
10	Fallon Community Health Plan, Inc.	Medical: Provider Relations Department within Care Services is responsible for notifying providers about medical/surgical review criteria. Behavioral Health: Beacon notifies mental health/substance use providers about utilization review criteria.	Medical: Provider Manual; mail; newsletters. Behavioral Health: Provider Manual; e-mail; newsletters; annual provider postcards.	Medical: Bi-monthly newsletter to providers; contact Provider Community Council. Behavioral Health: Via Provider Portal; via mail; via e-mail; and via contacting Beacon Provider Advisory Council.
11	Fallon Health & Life Assurance Company	Medical: Provider Relations Department within Care Services is responsible for notifying providers about medical/surgical review criteria. Behavioral Health: Beacon notifies mental health/substance use providers about utilization review criteria.	Medical: Provider Manual; mail; newsletters. Behavioral Health: Provider Manual; e-mail; newsletters; annual provider postcards.	Medical: Bi-monthly newsletter to providers; contact Provider Community Council. Behavioral Health: Via Provider Portal; via mail; via e-mail; and via contacting Beacon Provider Advisory Council.
4	Ever Life Insurance Company	Medical: Providers are notified through AHA website; by letter; and upon denial decision, medical policy and InterQual criteria is communicated. Behavioral Health: Magellan Care Guidelines are used, which include Milliman Care Guidelines; ASAM	Medical: AHA send notices to providers via formal paper letter, verbal notification, and made available via AHA website. Behavioral Health: Providers are notified by Magellan Health via correspondence, web site, newsletter, handbook and/or alerts.	Medical: Information is found on the website. Behavioral Health: Providers are notified by Magellan Health via correspondence, web site, newsletter, handbook and/or alerts.
12	Harvard Pilgrim Health Care, Inc.	Medical: Editor for Provider Communications and Education is responsible for these notifications to providers. Behavioral Health: Optum's Utilization Management Committee is responsible for availability of clinical guidelines to providers. Reason for difference: Since Optum develops mental health/substance use criteria, it is appropriate for Optum to have different people responsible for notification to providers.	Medical: Provided through Provider manual; through <i>Network Matters</i> - monthly e-newsletter; through provider website www.harvardpilgrim.org/providers ; through Provider Service Center. Behavioral Health: Provided through Level of Care Guidelines available on Optum's provider website and by request (for paper copies).	Medical: Medical Directors have periodic provider meetings. Provider manual also has instructions on contacting Physician Call Center. Behavioral Health: Input directly solicited from Optum's National Provider Advisory Council and Behavioral Specialty Advisory Council.
13	Health New England, Inc.	Medical and Behavioral Health: HNE's Provider Relations Department working in conjunction with Communications.	Medical and Behavioral Health: Internally developed criteria posted on website. Also postcard sent out when criteria updated and posted on provider blog. Hardcopy available upon request.	Medical and Behavioral Health: Instructions on how to contact HNE are provided in the Provider Manual. Instructions are the same for both mental health/substance use providers and medical/surgical providers. Clinical guidelines are available on the HNE website.
14	HPHC Insurance Company, Inc.	Medical: Editor for Provider Communications and Education is responsible for these notifications to providers. Behavioral Health: Optum's Utilization Management Committee is responsible for availability of clinical guidelines to providers. Reason for difference: Since Optum develops mental health/substance use criteria, it is appropriate for Optum to have different people responsible for notification to providers.	Medical: Provided through Provider manual; through <i>Network Matters</i> - monthly e-newsletter; through provider website www.harvardpilgrim.org/providers ; through Provider Service Center. Behavioral Health: Provided through Level of Care Guidelines available on Optum's provider website and by request (for paper copies).	Medical: Medical Directors have periodic provider meetings. Provider manual also has instructions on contacting Physician Call Center. Behavioral Health: Input directly solicited from Optum's National Provider Advisory Council and Behavioral Specialty Advisory Council.

No.	Company Name	2.1 - Notification Process - Who is Responsible?	2.2 - Methods of media used for notification	2.3 - Instructions for contacting organization
15	Minuteman Health, Inc.	Medical and Behavioral Health: Minuteman Health works with its leased provider network, Provider Network Alliance (PNA) to provide any required notifications to its participating providers	Medical and Behavioral Health: When criteria are developed, revised or updated, Minuteman Health, via PNA, notifies its participating providers. In addition to a mailing, the information is also posted on Minuteman Health's website. Providers may access and view criteria on Minuteman Health's website or may request a hard copy to review any changes.	Medical and Behavioral Health: Minuteman Health includes instructions on how providers can contact us on our website and in our Provider Manual. These instructions are the same for both mental health/substance use providers and medical/surgical providers.
16	Neighborhood Health Plan, Inc.	Medical: For the website notification: Clinical Operations with Provider Relations and Corporate Communications; for written or electronic notification: Provider Relations, and Customer Care; for telephonic notification: Clinical Operations. Behavioral Health: For the website notification: Clinical and Quality with Provider Relations/Network Management and Corporate Communications; for written or electronic notification: Provider Relations, and Customer Care; for telephonic notification: Clinical Operations. Reason for difference: NHP contracts with Beacon because of their knowledge and expertise in treatment of mental health and substance use disorders.	Medical and Behavioral Health: via website, telephone, and written electronic communication - Provider Manual.	Medical and Behavioral Health: NHP notifies providers via online Provider Portal, via fax, via telephone and via e-mail.
17	Tufts Health Public Plans, Inc.	Medical and Behavioral Health: Tufts Health Plan Provider Communications and Education Department is responsible for notification.	Medical and Behavioral Health: The <i>Provider Update</i> quarterly newsletter mailed to Plan providers; an electronic copy is emailed to all registered users of Tufts Health Plan's secure Provider website, and articles posted on the public Provider website www.tuftshealthplan.com/provider/news .	Medical and Behavioral Health: Tufts Health Plan - Network Health instructs providers to contact them via the Tufts Health Plan - Network Health website and the Provider Manual.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical and Behavioral Health: Tufts Health Plan Provider Communications and Education Department is responsible for notification.	Medical and Behavioral Health: The <i>Provider Update</i> quarterly newsletter mailed to Plan providers; an electronic copy is emailed to all registered users of Tufts Health Plan's secure Provider website, and articles posted on the public Provider website www.tuftshealthplan.com/provider/news .	Medical and Behavioral Health: Tufts notifies providers via the plan website and the Tufts Health Plan Commercial Provider Manual.
19	Tufts Insurance Company	Medical and Behavioral Health: Tufts Health Plan Provider Communications and Education Department is responsible for notification.	Medical and Behavioral Health: The <i>Provider Update</i> quarterly newsletter mailed to Plan providers; an electronic copy is emailed to all registered users of Tufts Health Plan's secure Provider website, and articles posted on the public Provider website www.tuftshealthplan.com/provider/news .	Medical and Behavioral Health: Tufts notifies providers via the plan website and the Tufts Health Plan Commercial Provider Manual.
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Department of Provider Communications is responsible for notification.	Medical and Behavioral Health: Monthly newsletter to providers; e-mails, regular mail; provider website.	Medical and Behavioral Health: providers can send information requests via mail, e-mail or fax.
21	UnitedHealthcare Insurance Company	Medical: Medical Management Operations Teams are responsible for notifications. Behavioral Health: Optum's Utilization Management Committee is responsible for notifications.	Medical and Behavioral Health: Providers are notified on the provider portal, via telephone, or in writing by UHC or Optum/UBH's Medical Directors.	Medical and Behavioral Health: Instructions are available in the administrative guide/guidelines, Provider Portal, Telephone or by writing to Medical Directors.

No.	Company Name	3.1 - Person Responsible	3.2 - Average Number and Medical Expertise	3.3 - Systems Used for Request for Services	3.4 - Working Hours and Off-Hours Availability	3.5 - Methods of Communication for Utilization Review	3.6 - Methods of Communication for Additional Information for Utilization Review	3.7 - Different Type of Information Requested?	3.8 - Instructions for communication
1	Aetna Health, Inc.	Medical: Northeast Regional Medical Director Behavioral Health: Behavioral Health Chief Medical Officer.	Medical: 299, including RN's, LPN's, LVN's, and physician medical directors. Behavioral Health: 159 staff members, including RN's, social workers, professional counselors, therapists and psychiatric medical directors. Reason for difference: There is a higher volume of medical cases.	Medical and Behavioral Health: Requests through Electronic Data Interchange, secure provider website, mail, telephone, and fax.	Medical and Behavioral Health: Normal business hours of 8AM-5PM, M-F. For urgent matters, available 24/7.	Medical and Behavioral Health: Through company website policies and guidelines; Aetna Health Care Provider Toolkit; Participating Provider Contract; Annual Quality Management Bulletin. Behavioral Health: Behavioral Health Provider Manual.	Medical and Behavioral Health: Via phone or fax. For non-urgent matters, sometimes via letters.	Medical and Behavioral Health: Information requested necessary to determine if care requested meets clinical criteria for coverage.	Medical and Behavioral Health: Via phone, fax, mail or electronically.
2	Aetna Health Insurance Company	Medical: Northeast Regional Medical Director Behavioral Health: Behavioral Health Chief Medical Officer.	Medical: 299, including RN's, LPN's, LVN's, and physician medical directors. Behavioral Health: 159 staff members, including RN's, social workers, professional counselors, therapists and psychiatric medical directors. Reason for difference: There is a higher volume of medical cases.	Medical and Behavioral Health: Requests through Electronic Data Interchange, secure provider website, mail, telephone, and fax.	Medical and Behavioral Health: Normal business hours of 8AM-5PM, M-F. For urgent matters, available 24/7.	Medical and Behavioral Health: Through company website policies and guidelines; Aetna Health Care Provider Toolkit; Participating Provider Contract; Annual Quality Management Bulletin. Behavioral Health: Behavioral Health Provider Manual.	Medical and Behavioral Health: Via phone or fax. For non-urgent matters, sometimes via letters.	Medical and Behavioral Health: Information requested necessary to determine if care requested meets clinical criteria for coverage.	Medical and Behavioral Health: Via phone, fax, mail or electronically.
3	Aetna Life Insurance Company	Medical: Northeast Regional Medical Director Behavioral Health: Behavioral Health Chief Medical Officer.	Medical: 299, including RN's, LPN's, LVN's, and physician medical directors. Behavioral Health: 159 staff members, including RN's, social workers, professional counselors, therapists and psychiatric medical directors. Reason for difference: There is a higher volume of medical cases.	Medical and Behavioral Health: Requests through Electronic Data Interchange, secure provider website, mail, telephone, and fax.	Medical and Behavioral Health: Normal business hours of 8AM-5PM, M-F. For urgent matters, available 24/7.	Medical and Behavioral Health: Through company website policies and guidelines; Aetna Health Care Provider Toolkit; Participating Provider Contract; Annual Quality Management Bulletin. Behavioral Health: Behavioral Health Provider Manual.	Medical and Behavioral Health: Via phone or fax. For non-urgent matters, sometimes via letters.	Medical and Behavioral Health: Information requested necessary to determine if care requested meets clinical criteria for coverage.	Medical and Behavioral Health: Via phone, fax, mail or electronically.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical: Associate Medical Director for Medical Surgical Physician Review and the Director for Utilization Medical Surgical Utilization Management are responsible for medical/surgical services. Behavioral Health: Director of mental Health for administration of utilization management. Medical Director for mental Health responsible for operations of mental Health Physician and Psychologist Review Unit.	Medical: On average 25 licensed clinicians in Medical Surgical Utilization Review Department. On average 10 persons in Medical Surgical Physician Review Unit responsible for utilization management. Behavioral Health: On average 26 independently licensed mental health clinicians. On average 15 members of mental Health Physician and Psychologist Review Unit responsible for utilization management operations. Reason for difference: Differences reflective of volume of requests.	Medical and Behavioral Health: Requests primarily sent via fax for both medical and mental health requests. Some requests sent via Emdeon electronic transactions for: Hospital Admission, Nutritional Counseling, Home Care, Speech Therapy, Occupational Therapy, Physical Therapy and Outpatient referrals for specialists. Type of communication is at discretion of provider.	Medical and Behavioral Health: Utilization review staff available for both medical and mental health requests 8:30 AM - 4:30 PM on weekdays. Utilization Review not conducted outside of those times.	Medical and Behavioral Health: choice of communication is up to clinical provider. Can be standardized authorization request forms or phone calls.	Medical and Behavioral Health: Follow-up takes place via telephone.	Medical and Behavioral Health: Type of information is the same for both - only information that is necessary to make a decision, such as diagnosis, clinical symptoms, functional impairments and clinical history.	Medical and Behavioral Health: Providers instructed to contact carrier via phone or fax.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical: Associate Medical Director for Medical Surgical Physician Review and the Director for Utilization Medical Surgical Utilization Management are responsible for medical/surgical services. Behavioral Health: Director of mental Health for administration of utilization management. Associate Medical Director for mental Health responsible for operations of mental Health Physician and Psychologist Review Unit.	Medical: On average 25 licensed clinicians in Medical Surgical Utilization Review Department. On average 10 persons in Medical Surgical Physician Review Unit responsible for utilization management. Behavioral Health: On average 26 independently licensed mental health clinicians. On average 15 members of mental Health Physician and Psychologist Review Unit responsible for utilization management operations. Reason for difference: Differences reflective of volume of requests.	Medical and Behavioral Health: Requests primarily sent via fax for both medical and mental health requests. Some requests sent via Emdeon electronic transactions for: Hospital Admission, Nutritional Counseling, Home Care, Speech Therapy, Occupational Therapy, Physical Therapy and Outpatient referrals for specialists. Type of communication is at discretion of provider.	Medical and Behavioral Health: Utilization review staff available for both medical and mental health requests 8:30 AM - 4:30 PM on weekdays. Utilization Review not conducted outside of those times.	Medical and Behavioral Health: choice of communication is up to clinical provider. Can be standardized authorization request forms or phone calls.	Medical and Behavioral Health: Follow-up takes place via telephone.	Medical and Behavioral Health: Type of information is the same for both - only information that is necessary to make a decision, such as diagnosis, clinical symptoms, functional impairments and clinical history.	Medical and Behavioral Health: Providers instructed to contact carrier via phone or fax.
6	Boston Medical Center Health Plan, Inc.	Medical: Chief Medical Officer; and Director of Utilization Management. Behavioral Health: Chief Medical Officer, Assistant Vice President of Clinical Services, Senior Director of Utilization Management.	Medical and Behavioral Health: Less than 2 FTE of staff to review service requests. Beacon: Medical Director and Clinician. Medical: Medical Director, Clinician (RN) and a non-specialist. For both, the volume is appropriate based on number of services used.	Medical: Same as behavioral health, except when via telephone, must be followed up with written request. Behavioral Health: Via telephone, fax or mail.	Medical: Available M-F: 7:30AM-5:30PM. After hours, can send authorization requests via fax or e-mail. Behavioral Health: Available 24/7/365.	Medical and Behavioral Health: Communication via telephone, via web or provider portal, newsletters, and through Plan's provider manual.	Medical and Behavioral Health: Via telephone, and sometimes via fax.	Medical and Behavioral Health: The information requested is based on a member's individual needs and to determine medical necessity and authorization of services.	Medical and Behavioral Health: Via provider manual, via respective websites, electronic communications, written bulletins, orientations and trainings.

No.	Company Name	3.1 - Person Responsible	3.2 - Average Number and Medical Expertise	3.3 - Systems Used for Request for Services	3.4 - Working Hours and Off-Hours Availability	3.5 - Methods of Communication for Utilization Review	3.6 - Methods of Communication for Additional Information for Utilization Review	3.7 - Different Type of Information Requested?	3.8 - Instructions for communication
7	CeliCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: The Senior Vice President of Medical Services along with the Clinical Director of Behavioral Health Services is responsible for the day-to-day operation of the utilization management process.	Medical: 1 UM - concurrent review (RN) and 2 UM prior authorization (RN). Behavioral Health: 1 UM - concurrent review (LMHC) and 1 prior authorization (LPC). Reason for difference: Differences in volume of utilization requires a higher level of staffing.	Medical and Behavioral Health: Toll-free phone line, fax, mail, and electronic submission via the secure provider web portal.	Medical and Behavioral Health: All calls answered 24/7. After hours and weekends, calls answered through NurseResponse, with a Behavioral Health clinician available 24/7 and a licensed RN available 24/7.	Medical and Behavioral Health: InterQual policies are available by request and will be transmitted via paper, fax, or electronic means, as requested. Additionally, all non-InterQual policies are accessible on the CeliCare Health public website.	Medical and Behavioral Health: additional information requested via telephone or fax.	Medical and Behavioral Health: Both CeliCare and CepiaCare request only the minimum amount of information necessary to make a determination for coverage.	Medical and Behavioral Health: All providers are asked to FAX additional clinical documentation in order to complete the UR process. The providers may call with additional information, but are asked to follow up by FAX.
8	CIGNA Health and Life Insurance Company	Medical: National Clinical Director – Consumer Health Engagement is responsible for the day-to-day operations involved in utilization review processes for medical/surgical disorders. Senior Medical Director is responsible for the physicians and utilization management for medical/surgical reviews. Differences exist due to special expertise in respective fields. Behavioral Health: Director of Behavioral Operations responsible for day-to-day operations of utilization review process. Chief Medical Officer for Behavioral Health is responsible for the physicians and utilization management for behavioral health and substance use disorder reviews.	Medical and Behavioral Health: No team dedicated to utilization review exclusively for Massachusetts. Average of 455 nurses, with RN degrees, that may be involved in a utilization review decision in MA - case managers hold MA or PhD degrees. Average of 200 care managers. Medical: 54 Medical Directors, all with MD degrees, and board-certified in their specialty, perform medical/surgical reviews. Behavioral Health: 13 Medical Directors perform behavioral health/substance use reviews. Reason this is acceptable: Difference exists due to difference in amount of utilization.	Medical and Behavioral Health: Requests done via mail, fax, phone, and sometimes secure e-mail. Medical/surgical requests can also be made online through Navinet. This possibility does not exist for behavioral health requests.	Medical: Medical/surgical review staff available M-F 8 AM to 5 PM. Behavioral Health: Behavioral health/substance use staff available 24/7/365.	Medical and Behavioral Health: For prior authorization communications, information is communicated via phone or fax. Peer-to-peer conversation also takes place.	Medical and Behavioral Health: Follow-up takes place via telephone or fax, sometimes via letter.	Medical and Behavioral Health: Information that is requested includes information to identify the customer, the provider's name, the place of service, the date or dates of service, the expected length of service, the diagnosis and clinical information necessary to meet the criteria for approval of the service.	Medical and Behavioral Health: Information given to providers through the health care professionals guide at time of joining the CIGNA network of providers. Additional resources also through CIGNA website.
9	ConnectiCare of Massachusetts, Inc.	Medical: Overseen by Vice President, Chief Medical Officer, Vice President of Clinical Operations and Director of Appeals and Compliance. Behavioral Health: Overseen by the Vice President of National Operations in conjunction with the Senior Vice President of medical Operations and National Vice President, Assess & Triage Operations.	Medical: 2 Management Level personnel; 2 supervisors; 8 Utilization Managers; 9 TPH Assistants; 5 TPH Navigators; 6 Appeals Coordinators Behavioral Health: 8 Regional Medical Directors; 15 Associate Medical Directors; 1 Regional Vice President; 6 Directors; 11 Managers; 129 Care Advocates. Reason this is acceptable: ConnectiCare and Optum both provide ample staffing levels to appropriately review requests. Additionally, Optum maintains a 24 hours a day / 7days a week operation which requires more staff.	Medical: phone, fax and mail. Behavioral Health: phone or online provider portal.	Medical: 8AM-5PM, Monday-Friday. Behavioral Health: 24 hours a day, 7 days a week.	Medical: Provider website and provider manual. Behavioral Health: Provider website and provider manual.	Medical: Notified via phone or letter. Behavioral Health: Notified via phone or secure e-mail (Provider Portal).	Depending on type of service requested, information such as presence of suicidal/homicidal ideation, substance use history, and mental status.	Medical: Instructions given through provider website and online provider manual. Behavioral Health: Instructions given through provider website and online provider manual.
10	Fallon Community Health Plan, Inc.	Medical: Executive Vice President/Chief Medical Officer. Behavioral Health: Vice President of Medical Affairs; Senior Clinical Director; Clinical Director of Utilization Management.	Medical: 3 licensed physicians; 12 registered nurses; and 9 Bachelors level support personnel. Behavioral Health: 5.5 licensed behavioral health clinicians; 1.0 FTE licensed physicians; and 0.5 Bachelors level support personnel. Reason for difference: Differences exist, and are permitted, due to volume and type of service under review.	Medical: Via telephone fax, or mail. Behavioral Health: Via telephone, electronically, fax or mail.	Medical: 24/7/365 until mid-year, then M-F, 8AM to 5 PM. Behavioral Health: 24/7/365.	Medical and Behavioral Health: Via telephone, web, provider portal, provider trainings, and/or the provider manual.	Medical and Behavioral Health: Additional information requested via telephone. Also, offer of peer to peer clinical discussion.	Medical and Behavioral Health: The minimum amount of information is requested that allows for a review decision to be made.	Medical and Behavioral Health: Provider manual, respective websites, electronic communications, written bulletins, general provider orientations and trainings, and site specific trainings and orientations.

No.	Company Name	3.1 - Person Responsible	3.2 - Average Number and Medical Expertise	3.3 - Systems Used for Request for Services	3.4 - Working Hours and Off-Hours Availability	3.5 - Methods of Communication for Utilization Review	3.6 - Methods of Communication for Additional Information for Utilization Review	3.7 - Different Type of Information Requested?	3.8 - Instructions for communication
11	Fallon Health & Life Assurance Company	Medical: Executive Vice President/Chief Medical Officer. Behavioral Health: Vice President of Medical Affairs; Senior Clinical Director; Clinical Director of Utilization Management.	Medical: 3 licensed physicians; 12 registered nurses; and 9 Bachelors level support personnel. Behavioral Health: 5.5 licensed behavioral health clinicians; 1.0 FTE licensed physicians; and 0.5 Bachelors level support personnel. Reason for differences: Differences exist, and are permitted, due to volume and type of service under review.	Medical: Via telephone fax, or mail. Behavioral Health: Via telephone, electronically, fax or mail.	Medical: 24/7/365 until mid-year, then M-F, 8AM to 5 PM. Behavioral Health: 24/7/365.	Medical and Behavioral Health: Via telephone, web, provider portal, provider trainings, and/or the provider manual.	Medical and Behavioral Health: Additional information requested via telephone. Also, offer of peer to peer clinical discussion.	Medical and Behavioral Health: The minimum amount of information is requested that allows for a review decision to be made.	Medical and Behavioral Health: Provider manual, respective websites, electronic communications, written bulletins, general provider orientations and trainings, and site specific trainings and orientations.
	4 Ever Life Insurance Company	Medical: Senior Vice President & Chief Medical Officer Behavioral Health: Chief Medical Officer, Magellan Health	Medical: Nurses perform the initial case review; only a Medical Director may deny coverage based on medical necessity/appropriateness. Behavioral Health: A licensed clinician performs initial review. If medical necessity not met, case referred to Physician Advisor and only licensed physician may deny coverage for mental health/substance use services.	Medical: Via mail, fax, telephone and provider portal. Behavioral Health: Via mail fax, and telephone.	Medical: Clinical Services Department available M-F, 8:30AM to 5PM; registered nurse and medical director on call after hours. Behavioral Health: Magellan Health available M-F 8AM to 5PM; licensed clinicians available 24/7 for urgent requests.	Medical and Behavioral Health: AHA's Clinical Services Department and MHC will contact the provider.	Medical and Behavioral Health: AHA's Clinical Services Department and MHC will contact the provider.	Medical and Behavioral Health: There is no additional information required to be submitted from a provider for mental health/substance use services.	Medical: AHA's Clinical Services Department instructs providers to communicate with AHA electronically through its website. Behavioral Health: Providers are instructed to communicate with Magellan via correspondence, and website, web portal, telephone and IVR where available, and via mail or fax.
12	Harvard Pilgrim Health Care, Inc.	Medical: Associate Director of Care Management; Senior Medical Director. Behavioral Health: Vice President of National Operations; Senior Vice President; Medical Operations, National Vice President; Assess & Triage Operations, National Vice President. Reason for differences: Different people because of use of Optum as behavioral health specialist.	Medical: On average 7 FTE UR Nurses, 3 FTE UR Specialists, 3 FTE Supervisor/Manager, 3 FTE Physician Reviewers, 13 FTE SNF/Rehab Utilization Review Nurses/Specialists and 2 FTE Supervisors/Managers. Behavioral Health: 18 licensed Master's level mental health professionals, licensed PhD's or registered psychiatric nurses. 8 board certified psychiatrists.	Medical: Provider Call Center, UM staff via phone. National Imaging Associates (NIA): phone and website. CVS Caremark (CVS): phone. Behavioral Health: Optum Behavioral Health Access Center.	Medical: 8:30-5, M-F. Non-business hours: leave voice mail and respond within 1 business day. NIA: someone available 24/7/365. CVS: 8 AM-7PM M-F. Behavioral Health: Available 24/7.	Medical: online provider manual and by phone. Behavioral Health: Guidelines found on Provider Express. Also verbal instructions. No difference in ways to communicate.	Medical: Online provider manual and by phone. Behavioral Health: Via telephone or secure e-mail through Provider Portal. No differences - both use phone, electronic and paper communications.	Medical: Same basic information as Optum, then depends on medical issue. Behavioral Health: Name, Date of Birth, ID number, Level of Care requested, Facility, Attending Physician, UR Contact Name and Info, Diagnoses, Abnormal lab values, reason for admission, and other information. Reason for differences: Differences exist due to different health conditions.	Medical: Instructions found in Provider Manual (online or paper if requested) or given through call center. Behavioral Health: Instructions found in Provider Manual or Provider Express or given by phone.
13	Health New England, Inc.	Medical and Behavioral Health: Integrated Care Manager of Utilization Management is responsible.	Medical: Average of 8 review staff (RN's). Final review takes place by MD's. Ratio: 1 FTE per 1342 requests per month. Behavioral Health: Average of 2 review staff (LSW, LMHC, LSWA, or LICSW). Final review done by MD's. Ratio: 1 FTE per 638 requests per month. Reason for difference: HNE requires more prior authorization for medical than behavioral health.	Medical: Via fax for outpatient request. Inpatient request takes place after admission. No request required for behavioral inpatient visit. Behavioral Health: via fax for outpatient requests.	Medical and Behavioral Health: contact via phone 8AM-5PM M-F. After-hours clinician available 5PM-8PM M-F, and 8AM-5PM on weekends and holidays to answer general questions.	Medical and Behavioral Health: Methods for communication are the same. They are noted on prior authorization forms as well as the addendum to prior authorization form.	Medical and Behavioral Health: By telephone or by fax and mail. The letter template is the same for both.	Medical and Behavioral Health: description of member diagnoses, current treatment plan, treatment history, and clinical documentation. Inpatient authorizations reviewed for severity of illness and level of intensity of treatment.	Medical and Behavioral Health: Provider manual gives instructions for both. Website and phone and fax numbers are the same for both.
14	HPHC Insurance Company, Inc.	Medical: Associate Director of Care Management; Senior Medical Director. Behavioral Health: Vice President of National Operations; Senior Vice President; Medical Operations, National Vice President; Assess & Triage Operations, National Vice President. Reason for differences: Different people because of use of Optum as behavioral health specialist.	Medical: On average 7 FTE UR Nurses, 3 FTE UR Specialists, 3 FTE Supervisor/Manager, 3 FTE Physician Reviewers, 13 FTE SNF/Rehab Utilization Review Nurses/Specialists and 2 FTE Supervisors/Managers. Behavioral Health: 18 licensed Master's level mental health professionals, licensed PhD's or registered psychiatric nurses. 8 board certified psychiatrists.	Medical: Provider Call Center, UM staff via phone. National Imaging Associates (NIA): phone and website. CVS Caremark (CVS): phone. Behavioral Health: Optum Behavioral Health Access Center.	Medical: 8:30-5, M-F. Non-business hours: leave voice mail and respond within 1 business day. NIA: someone available 24/7/365. CVS: 8 AM-7PM M-F. Behavioral Health: Available 24/7.	Medical: online provider manual and by phone. Behavioral Health: Guidelines found on Provider Express. Also verbal instructions. No difference in ways to communicate.	Medical: Online provider manual. Behavioral Health: Via telephone or secure e-mail through Provider Portal. No differences - both use phone, electronic and paper communications.	Medical: Same basic information as Optum, then depends on medical issue. Behavioral Health: Name, Date of Birth, ID number, Level of Care requested, Facility, Attending Physician, UR Contact Name and Info, Diagnoses, Abnormal lab values, reason for admission, and other information. Reason for differences: Differences exist due to different health conditions.	Medical: Instructions found in Provider Manual (online or paper if requested) or given through call center. Behavioral Health: Instructions found in Provider Manual or Provider Express or given by phone.

No.	Company Name	3.1 - Person Responsible	3.2 - Average Number and Medical Expertise	3.3 - Systems Used for Request for Services	3.4 - Working Hours and Off-Hours Availability	3.5 - Methods of Communication for Utilization Review	3.6 - Methods of Communication for Additional Information for Utilization Review	3.7 - Different Type of Information Requested?	3.8 - Instructions for communication
15	Minuteman Health, Inc.	Medical and Behavioral Health: Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: Integrated Care Manager of Utilization Management is responsible.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical: Average of 6 review staff (RN's). Final review takes place by MD's. Ratio: 1 FTE per 1354 requests per month. Behavioral Health: Average of 2 review staff (LSW, LMHC, LSWA, or LICSW). Final review done by MD's. Ratio: 1 FTE per 658 requests per month.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical: Via fax for outpatient request. Inpatient request takes place after admission. No request required for behavioral inpatient visit. Behavioral Health: via fax for outpatient requests.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: Contact via phone 8AM-5PM M-F. After-hours clinician available 5PM-8PM M-F, and 8AM-5PM on weekends and holidays to answer general questions.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: Methods for communication are the same. They are noted on prior authorization forms as well as the addendum to prior authorization form.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: By telephone or by fax and mail. The letter template is the same for both.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: description of member diagnoses, current treatment plan, treatment history, and clinical documentation. Inpatient authorizations reviewed for severity of illness and level of intensity of treatment.	Minuteman Health delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England. Medical and Behavioral Health: Provider manual gives instructions for both. Website and phone and fax numbers are the same for both.
16	Neighborhood Health Plan, Inc.	Medical: Chief Medical Officer and the Clinical Policy and Quality Committee. Behavioral Health: Chief Medical Officer in conjunction with the Director of Behavioral Health and the Clinical Policy and Quality Committee. Reason for difference: NHP's CMO is responsible for delegation and operational oversight of its behavioral health partner in conjunction with NHP's Director of Behavioral Health.	Medical: Staffing Ratios: Inpatient: 1:40,000; Non-inpatient: 1:30,000. Behavioral Health: 1:50,000. MedSolutions, Inc.: 1:10,000. SMS: 1:77,000. Reason for difference: Differences are insignificant based on membership and utilization numbers.	Medical and Behavioral Health: Fax, telephone, mail, and online Provider Portal.	Medical: 8:30AM -5:30PM Monday through Friday and on call during afterhours Monday through Thursday 5:30 PM - 8:30 AM and Friday through Monday 5:30PM -8:30 AM. Behavioral Health: Beacon staff are available on site 8A-6P M-F and a combination of on site and on call during nights and weekends.	Medical and Behavioral Health: online/ Provider Portal, via Provider Manual, and via telephone.	Medical and Behavioral Health: Via telephone and through peer to peer discussion with physician.	Medical: member history; treatment plan; office and hospital records; lab/diagnostic results; and other clinical information. Only clinical information that is need for making decisions is requested. Behavioral Health: presenting problems, current symptomatology, current/prior agency involvement, current/prior treatment history, and other clinical information. Only information that is needed for making a decision is requested. Reason for difference: Both NHP and Beacon identify clinical information commonly needed to make authorization decisions. The difference in documentation is only specific to the type of request.	Medical and Behavioral Health: Provider Manual; web; electronic communication; via mail, site training and education, new provider orientations.
17	Tufts Health Public Plans, Inc.	Medical: Vice President of Pharmacy and Health Programs responsible for medical/surgical utilization management. Behavioral Health: Vice President of Pharmacy and Health Programs responsible for mental health/substance use utilization management. Reason this is acceptable: Comparable processes are followed with respect to administration of utilization review services.	Medical: 1.6 FTE UM Physician Reviewers; 7 FTE RN for Precertification; 16 FTE RN for Inpatient Management Behavioral Health: 0.7 FTE UM Physician Reviewers; 4.8 FTE LICSW; 1.0 FTE RN; .25 FTE Psychologist Clinical Reviewer. Reason for difference: Different number of staff is due to different volume of use of services.	Medical: Can submit requests via fax, mail and web portal. Behavioral Health: Can submit requests via fax, Interactive Voice Response, and internet web portal or telephone. Reason for difference: Process is very similar, and any differences are administrative.	Medical and Behavioral Health: M-F; 8:30AM-5PM. Urgent services do not require prior authorization, so reviews are typically done during service hours.	Medical and Behavioral Health: Company website and Provider Manual.	Medical and Behavioral Health: Via telephone, fax or written notification.	Medical and Behavioral Health: THPP requests information to conduct the utilization review for mental health/substance use services and medical surgical services that is pertinent to the services being requested.	Medical and Behavioral Health: Via phone, fax or in writing.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical: Vice President of Pharmacy and Health Programs responsible for medical/surgical utilization management. Behavioral Health: Vice President of Pharmacy and Health Programs responsible for mental health/substance use utilization management. Reason this is acceptable: Comparable processes are followed with respect to administration of utilization review services.	Medical: 1.6 FTE UM Physician Reviewers; 7 FTE RN for Precertification; 16 FTE RN for Inpatient Management Behavioral Health: 0.7 FTE UM Physician Reviewers; 4.8 FTE LICSW; 1.0 FTE RN; .25 FTE Psychologist Clinical Reviewer. Reason for difference: Different number of staff is due to different volume of use of services.	Medical: Can submit requests via fax, mail and web portal. Behavioral Health: Can submit requests via fax, Interactive Voice Response, and internet web portal or telephone. Reason for difference: Process is very similar, and any differences are administrative.	Medical and Behavioral Health: M-F; 8:30AM-5PM. Urgent services do not require prior authorization, so reviews are typically done during service hours.	Medical and Behavioral Health: Tufts Health Plan Commercial Provider Manual is used to communicate information a provider must submit for processing of request for authorization.	Medical and Behavioral Health: Via telephone, fax or written notification.	Medical and Behavioral Health: The information requested is pertinent to the specific service being requested.	Medical and Behavioral Health: Tufts Health Plan instructs mental health/substance use providers and medical/surgical providers via the Tufts Health Plan Commercial Provider Manual to complete the utilization review process.
19	Tufts Insurance Company	Medical: Vice President of Pharmacy and Health Programs responsible for medical/surgical utilization management. Behavioral Health: Vice President of Pharmacy and Health Programs responsible for mental health/substance use utilization management. Reason this is acceptable: Comparable processes are followed with respect to administration of utilization review services.	Medical: 1.6 FTE UM Physician Reviewers; 7 FTE RN for Precertification; 16 FTE RN for Inpatient Management Behavioral Health: 0.7 FTE UM Physician Reviewers; 4.8 FTE LICSW; 1.0 FTE RN; .25 FTE Psychologist Clinical Reviewer. Reason for difference: Different number of staff is due to different volume of use of services.	Medical: Can submit requests via fax, mail and web portal. Behavioral Health: Can submit requests via fax, Interactive Voice Response, and internet web portal or telephone. Reason for difference: Process is very similar, and any differences are administrative.	Medical and Behavioral Health: M-F; 8:30AM-5PM. Urgent services do not require prior authorization, so reviews are typically done during service hours.	Medical and Behavioral Health: Tufts Health Plan Commercial Provider Manual is used to communicate information a provider must submit for processing of request for authorization.	Medical and Behavioral Health: Via telephone, fax or written notification.	Medical and Behavioral Health: The information requested is pertinent to the specific service being requested.	Medical and Behavioral Health: Tufts Health Plan instructs mental health/substance use providers and medical/surgical providers via the Tufts Health Plan Commercial Provider Manual to complete the utilization review process.
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Medical Director.	Medical: 12, including 1 manager, 1 physician, 9 RN's (4 with CCM), and 1 LPN's. Behavioral Health: 6, including 1 Clinical Manager, 4 LMHCs, LICSW's, and 1 MD FTE	Medical and Behavioral Health: Via fax, via telephone, or internet portal.	Medical and Behavioral Health: Clinical staff available from 8:30AM to 5:00PM. Behavioral Health clinical staff available 24/7/365.	Medical and Behavioral Health: Utilization review done via faxed form, or in some cases via telephone.	Medical and Behavioral Health: Follow-up correspondence done via telephone, and then via mail, if necessary.	Medical and Behavioral Health: Diagnosis, planned procedure or treatment, medical history, goal of treatment or discharge plan.	Medical and Behavioral Health: Communicate via fax, but telephone is also acceptable.
21	UnitedHealthcare Insurance Company	Medical: Care Management and National Vice President of Clinical Operations. Behavioral Health: Senior Vice President, Medical Operations; National Vice President; Assess & Triage Operations, National Vice President.	Medical: 326 MD's and DO's; 2452 RN's 6 LPN/LVN's; 19 Physicians Assistants Behavioral Health: 800 Master's Level mental health professionals; licensed P.h.D. or registered psychiatric nurses; 56 Board certified psychiatrists.	Medical and Behavioral Health: Telephone or Provider Portal.	Medical: Staff are available from 8 AM until 6 PM, according to varying time zones and as appropriate per legal requirements. Staff are available 24/7 for emergency cases per legal requirements, etc. Behavioral Health: Utilization review staff available 24/7.	Medical and Behavioral Health: administrative guide/guidelines provides information on UR communications and processes that include communicating by telephone, Provider Portal, electronic transactions, etc.	Medical: At least two attempts via telephone, facsimile or secure E-mail. Behavioral Health: At least two attempts via telephone or secure E-mail.	Medical and Behavioral Health: The information collected is specific to the service being requested.	Medical: administrative guide provides information on communications and processes that include communicating by telephone, Provider Portal, and online network provider bulletins. Behavioral Health: Optum/UBH's Guidelines provides information on communications, as well as the Provider Portal.

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
Summary of Responses to Bulletin 2013-06: Item #4

No.	Company Name	4.1 - Who Conducted Federal Parity Review?
1	Aetna Health, Inc.	Medical and Behavioral Health: Federal Parity Task Force, a cross-functional leadership group, consisting of about 50 members.
2	Aetna Health Insurance Company	Medical and Behavioral Health: Federal Parity Task Force, a cross-functional leadership group, consisting of about 50 members.
3	Aetna Life Insurance Company	Medical and Behavioral Health: Federal Parity Task Force, a cross-functional leadership group, consisting of about 50 members.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: At least 31 people involved in the review of compliance with federal parity standards, with a combination of medical and behavioral health expertise.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	At least 31 people involved in the review of compliance with federal parity standards, with a combination of medical and behavioral health expertise.
6	Boston Medical Center Health Plan, Inc.	<p>Medical: Chief Medical Officer; Vice President of Quality and Clinical Program Oversight; Director of Utilization Management; Director of BH Programs and Strategy; Vice President of Provider Audit and Special Investigations; Director of Pharmacy; Compliance Officer; and Associate General Counsel.</p> <p>Behavioral Health: Beacon Chief Medical Officer; Beacon Regional Chief Medical Officer; Beacon AVP, Quality; Beacon AVP, Clinical Services; Beacon Vice President of Client Partnerships; Beacon Program Director; Beacon Compliance Officer; Beacon Associate Counsel</p>

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
 Summary of Responses to Bulletin 2013-06: Item #4

No.	Company Name	4.1 - Who Conducted Federal Parity Review?
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: Chief Medical Director; Senior Medical Director; Medical Director, Behavioral Health; Clinical Director, Ambetter Behavioral Health
8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: Group of 15 people with a combination of medical and behavioral health expertise.
9	ConnectiCare of Massachusetts, Inc.	Medical and Behavioral Health: VP, Chief Medical Officer; Clinical Relationship Manager, Delagation; Clinical Compliance Manager; VP, Clinical Operations; Managers, Total Population Health.
10	Fallon Community Health Plan, Inc.	Medical: Behavioral Health Director; Sr. Director, Integrated Utilization Management; Regulatory Affairs Director; Chief Compliance Officer; Sr. Director, Network Development and Contracting. Behavioral Health: Associate General Counsel & Director of Parity Compliance; Vice President of Quality Management; AVP of Quality Management; Assistant Vice President of Clinical Operations; Senior Clinical Director, Utilization Review; Chief Medical Officer; AVP of Network Operations; Vice President of Client Partnerships; Director of Account Partnership.
11	Fallon Health & Life Assurance Company	Medical: Behavioral Health Director; Sr. Director, Integrated Utilization Management; Regulatory Affairs Director; Chief Compliance Officer; Sr. Director, Network Development and Contracting. Behavioral Health: Associate General Counsel & Director of Parity Compliance; Vice President of Quality Management; AVP of Quality Management; Assistant Vice President of Clinical Operations; Senior Clinical Director, Utilization Review; Chief Medical Officer; AVP of Network Operations; Vice President of Client Partnerships; Director of Account Partnership.
	4 Ever Life Insurance Company	Compliance Analyst; Assistant Vice President and Compliance Attorney.

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
 Summary of Responses to Bulletin 2013-06: Item #4

No.	Company Name	4.1 - Who Conducted Federal Parity Review?
12	Harvard Pilgrim Health Care, Inc.	<p>Medical: Vice President of Population Health and Clinical Operations; Lead Vendor Contract manager; Vendor Relations Specialist from health Services.</p> <p>Behavioral Health: Optum's Regional Vice President (who is a M.D.), the Clinical Operations Director, the Senior Director of Clinical Operations, the Vice President for Strategic Accounts, and the Strategic Account Executive. The Behavioral Policy & Analytic Committee conducted an analysis of the federal parity standards and the review of any differences with those standards.</p>
13	Health New England, Inc.	<p>Medical and Behavioral Health: Vice President and CMO; Associate General Counsel; Nurse Specialist</p>
14	HPHC Insurance Company, Inc.	<p>Medical: Vice President of Population Health and Clinical Operations; Lead Vendor Contract manager; Vendor Relations Specialist from health Services.</p> <p>Behavioral Health: Optum's Regional Vice President (who is a M.D.), the Clinical Operations Director, the Senior Director of Clinical Operations, the Vice President for Strategic Accounts, and the Strategic Account Executive. The Behavioral Policy & Analytic Committee conducted an analysis of the federal parity standards and the review of any differences with those standards.</p>
15	Minuteman Health, Inc.	<p>Medical and Behavioral Health: MHI's Chief Actuary and MHI's actuarial firm, Milliman, certified the results of the mental health parity analysis.</p>
16	Neighborhood Health Plan, Inc.	<p>Medical and Behavioral Health: Vice President, Medical Affairs; Vice President, Clinical Operations; MA Medical Director; AVP, Clinical; various Directors and Senior Directors; Chief Actuary; Actuarial, Manager; Clinical Analyst; Director of Regulatory Affairs and Compliance; Manager, Appeals and Grievances; and Assistant Legal Counsel; and Chief Medical Officer.</p>
17	Tufts Health Public Plans, Inc.	<p>Medical and Behavioral Health: Assistant General Counsel; Commercial Compliance Officer, and other Directors and Managers.</p>
18	Tufts Associated Health Maintenance Organization, Inc.	<p>Medical and Behavioral Health: Assistant General Counsel; Commercial Compliance Officer, and other Directors and Managers.</p>
19	Tufts Insurance Company	<p>Medical and Behavioral Health: Assistant General Counsel; Commercial Compliance Officer, and other Directors and Managers.</p>

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
Summary of Responses to Bulletin 2013-06: Item #4

No.	Company Name	4.1 - Who Conducted Federal Parity Review?
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Anthem uses a cross-functional team, including legal department. A similar cross-function team, including many of the same members, has been put together to implement the MHP regulations.
21	UnitedHealthcare Insurance Company	Medical and Behavioral Health: Optum's CMO, chair of Behavioral Policy & Analytics Committee, leads the team that concludes the federal Mental Health Parity standards reviews.

2017 Requests for Medical and Behavioral Services in Insured Massachusetts Health Plans ¹

No. of Requests Made (5a)	No. of Services Requested (5b)			No. of Requests Authorized ² (5c)	Percent Authorized [5c/5a]	No. of Requests Modified ² (5d)	Percent Modified [5d/5a]	No. of Requests Denied (5e)	Percent Denied [5e/5a]	No. of Internal Appeals Filed (5f)	No. of Appeals Approved (5g)	No. of Appeals Denied (5h)	Percent of Appeals Denied [5h/5f]	No. Sent For External Appeal (5i)	No. External Appeals Overturned (5j)	No. of External Appeals Upheld (5k)
Medical³																
Medical	Inpatient Days	Outpatient Visits / Services	Total # of Services	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical	Medical
660,260	382,824	3,835,817	4,218,641	588,677	89.2%	30,467	4.6%	41,140	6.2%	4,307	2,225	1,853	43.0%	76	37	39
Behavioral Health³																
Behavioral Health	Inpatient Days	Outpatient Visits / Services	Total # of Services	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health	Behavioral Health
91,413	121,501	5,342,280	5,463,781	87,818	96.1%	602	0.7%	2,993	3.3%	543	160	381	70.2%	32	18	14

¹Reported information is for all 2017 non-governmental insured coverage issued in Massachusetts for requests made and appeals heard during calendar year 2016.

²Requests authorized + modified + denied may not add up to total requests made because some requests may be classified as both authorized and modified.

³Information as reported by carriers in response to Bulletin 2013-06, Item 5, was submitted as part of annual mental health parity certifications required under 211 CMR 154.00.

The information is aggregated based on responses from the following carriers:

Aetna Health Inc.

Aetna Health Insurance Company

Aetna Life Insurance Company

Blue Cross and Blue Shield of Massachusetts, Inc.

Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

Boston Medical Center Health Plan, Inc.

CeltiCare Health Plan of Massachusetts, Inc.

CIGNA Health and Life Insurance Company

ConnectiCare of Massachusetts, Inc.

Fallon Community Health Plan, Inc.

Fallon Health & Life Assurance Company, Inc.

Harvard Pilgrim Health Care, Inc.

HPHC Insurance Company, Inc.

Health New England, Inc.

Minuteman Health, Inc.

Neighborhood Health Plan, Inc.

Tufts Associated Health Maintenance Organization, Inc.

Tufts Insurance Company

Tufts Health Public Plans, Inc.

UniCare Life & Health Insurance Company

UnitedHealthcare Insurance Company

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
 Summary of Responses to Bulletin 2013-06: Item #5

No.	Company Name	5.2 - Confirm Fully Insured Only	5.3 - Confirm Massachusetts Lives Only	5.4 - Confirm Excludes Prescription Data	5.5.a - Number of Requests for Authorization of Services Definition	5.5.b - Differences in Definition of Number of Services Requested
1	Aetna Health, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Entire inpatient stay = one request for inpatient service; any services for outpatient event = one request.	Medical and Behavioral Health: No differences in definition.
2	Aetna Health Insurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Entire inpatient stay = one request for inpatient service; any services for outpatient event = one request.	Medical and Behavioral Health: No differences in definition.
3	Aetna Life Insurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Entire inpatient stay = one request for inpatient service; any services for outpatient event = one request.	Medical and Behavioral Health: No differences in definition.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Unique authorizations requiring prior authorization other than prescription drugs.	Medical and Behavioral Health: No differences. Based on total requested length of stay measured in either inpatient days or outpatient visits.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Unique authorizations requiring prior authorization other than prescription drugs.	Medical and Behavioral Health: No differences. Based on total requested length of stay measured in either inpatient days or outpatient visits.
6	Boston Medical Center Health Plan, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: A submitted prior authorization request which contains enough information to allow carrier to respond to request.	Medical and Behavioral Health: Within inpatient, 1 unit = 1 day; within outpatient, 1 unit has multiple units depending on type of service requested.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Each individual service or procedure that requires prior authorization is counted as one request. When a request for services spans multiple dates of services, the entire block is counted as one service request.	Medical and Behavioral Health: Inpatient services measured on a number of days basis. The outpatient services are aggregated by service type over the requested date span as one service.

2017 Mental Health Parity and Addiction Equity Supplemental Response Letter
 Summary of Responses to Bulletin 2013-06: Item #5

No.	Company Name	5.2 - Confirm Fully Insured Only	5.3 - Confirm Massachusetts Lives Only	5.4 - Confirm Excludes Prescription Data	5.5.a - Number of Requests for Authorization of Services Definition	5.5.b - Differences in Definition of Number of Services Requested
8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical: Request for review of services for medical necessity. Behavioral Health: Request for specific treatment for authorization of coverage under enrolled member's benefits.	Medical and Behavioral Health: No differences in definition.
9	ConnectiCare of Massachusetts, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Requests for pre-service reviews, concurrent reviews, and post-service (medical necessity) reviews.	Medical and Behavioral Health: Each inpatient admission = 1 service.
10	Fallon Community Health Plan, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: The number of authorization requests both approved and denied.	Medical: 1 service = 1 day or 1 visit; Behavioral Health: 1 service can have multiple units.
11	Fallon Health & Life Assurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: The number of authorization requests both approved and denied.	Medical: 1 service = 1 day or 1 visit; Behavioral Health: 1 service can have multiple units.
	4 Ever Life Insurance Company	N/A - no data to report	N/A - no data to report	N/A - no data to report	Medical and Behavioral Health: When Insured or physician contacts insurer or designee to provide specified services for a number of days or for a specific number of visits.	Medical and Behavioral Health: No differences in definition.
12	Harvard Pilgrim Health Care, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Request made by a provider for a service that requires prior approval by the plan and is reviewed against medical review criteria.	Medical and Behavioral Health: No differences in definition.
13	Health New England, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Submission of prior authorization request form.	Medical and Behavioral Health: No differences given.
14	HPHC Insurance Company, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Request made by a provider for a service that requires prior approval by the plan and is reviewed against medical review criteria.	Medical and Behavioral Health: No differences in definition.

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No.	Company Name	5.2 - Confirm Fully Insured Only	5.3 - Confirm Massachusetts Lives Only	5.4 - Confirm Excludes Prescription Data	5.5.a - Number of Requests for Authorization of Services Definition	5.5.b - Differences in Definition of Number of Services Requested
15	Minuteman Health, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Submission of prior authorization request form.	Medical and Behavioral Health: No differences given.
16	Neighborhood Health Plan, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Information included initial requests, modified requests, notifications and requests denied. Reason for difference: Durable medical equipment requests were not included in medical because there is no parallel behavioral service request.	Medical: inpatient: 1 unit = 1 day. For other categories, the number of units can vary. DME requests again not included because no parallel behavioral health service request. Behavioral Health: 1 unit = 1 day. For other categories, the number of units can vary.
17	Tufts Health Public Plans, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Receipt of a request by phone, fax or other electronic means.	Medical and Behavioral Health: No differences in definition.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Count of valid request for services in which a decision was made.	Not applicable
19	Tufts Insurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Count of valid request for services in which a decision was made.	Not applicable
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Reported information for fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Certain services require prior authorization. When notification is sent to the carrier it is considered a request for authorization.	Medical and Behavioral Health: Breakdown of service days requested between inpatient and outpatient
21	UnitedHealthcare Insurance Company	Medical and Behavioral Health: Reported information for Massachusetts fully insured members only.	Medical and Behavioral Health: Reported information for plans issued or renewed in Massachusetts.	Medical and Behavioral Health: The information presented for report Item 5 does not include requests for prescription medications.	Medical and Behavioral Health: Number presents the amount of requests received by UHC or Optum/UBH for review of a benefit or review for coverage of a health service.	Medical and Behavioral Health: A request could be for more than 1 day of visit, the request is counted as 1 request for a day/days or a service/services.

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No.	Company Name	5.5.c - Definition of Number of Requests Authorized	5.5.d - Definition of Number of Requests Modified	5.5.e - Definition of Number of Requests Denied	5.5.f - Definition of Requests Denied or Modified Sent for Internal Review	5.5.g - Definition of Internally Appealed Requests Approved
1	Aetna Health, Inc.	Medical and Behavioral Health: Authorization is approval of all services requested.	Medical and Behavioral Health: Modification is a denial of service or level of care, but alternative service or less intensive level of care is authorized.	Medical and Behavioral Health: Denial is full or partial denial of the service or level of care requested.	Medical and Behavioral Health: A verbal or written request to change initial determination decision.	Medical and Behavioral Health: A reversal of the initial determination or subsequent appeal determination.
2	Aetna Health Insurance Company	Medical and Behavioral Health: Authorization is approval of all services requested.	Medical and Behavioral Health: Modification is a denial of service or level of care, but alternative service or less intensive level of care is authorized.	Medical and Behavioral Health: Denial is full or partial denial of the service or level of care requested.	Medical and Behavioral Health: A verbal or written request to change initial determination decision.	Medical and Behavioral Health: A reversal of the initial determination or subsequent appeal determination.
3	Aetna Life Insurance Company	Medical and Behavioral Health: Authorization is approval of all services requested.	Medical and Behavioral Health: Modification is a denial of service or level of care, but alternative service or less intensive level of care is authorized.	Medical and Behavioral Health: Denial is full or partial denial of the service or level of care requested.	Medical and Behavioral Health: A verbal or written request to change initial determination decision.	Medical and Behavioral Health: A reversal of the initial determination or subsequent appeal determination.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: Those requests that have been approved for both medical/surgical and mental health/substance use disorder services.	Medical: Partial denials and diversions to lower level of care. Behavioral Health: Partial denials. Modified mental health/substance use service requests processed through clinical peer review not lower level of care.	Medical and Behavioral Health: Requests that are given final denial.	Medical and Behavioral Health: Number of unique clinical appeals with a decision.	Medical and Behavioral Health: Appeals that have been overturned internally due to additional clinical information. Does not include partially upheld appeals.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical and Behavioral Health: Those requests that have been approved for both medical/surgical and mental health/substance use disorder services.	Medical: partial denials and diversions to lower level of care. Behavioral Health: partial denials. Modified mental health/substance use service requests processed through clinical peer review not lower level of care.	Medical and Behavioral Health: Requests that are given final denial.	Medical and Behavioral Health: Number of unique clinical appeals with a decision.	Medical and Behavioral Health: Appeals that have been overturned internally due to additional clinical information. Does not include partially upheld appeals.
6	Boston Medical Center Health Plan, Inc.	Medical and Behavioral Health: Number of requests authorized is when at completion of authorization request review, medical necessity criteria was met, and approval letter was issued.	Medical and Behavioral Health: Modification is a reduction in the number of visits or units that both parties agree is sufficient to meet the medical needs of the member.	Medical and Behavioral Health: A denial is when after completion of authorization request review, medical necessity criteria is not met and an adverse determination letter is issued to member.	Medical and Behavioral Health: An internal appeal of denied or modified services takes place when the denial or modification is issued, and the member, within 180 days, requests verbally or in writing an internal appeal of the decision.	Medical and Behavioral Health: The internal appeal is considered approved if a Plan physician reviewer overturns the initial Adverse Determination.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: Request determined to be authorized when all services requested which require prior authorization or medical necessity review have been approved. No differences in definition.	Medical and Behavioral Health: The modified services are those in which only some, but not all, of the requested amount of services are approved, and the remainder is denied. No difference in definition.	Medical and Behavioral Health: The denied services are requests where all of the services requested are denied. No difference in definition.	Medical and Behavioral Health: The appeals follow a specific process where a written request for appeal is received from a member for denied services, or a written release that allows a provider or authorized appeal representative to request an appeal. No differences in process for physical or behavioral health.	Medical and Behavioral Health: The appeals are approved when the requested appealed services are approved in whole or in part. No difference in definition.

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8	CIGNA Health and Life Insurance Company	Medical: Service has been approved. Behavioral Health: Approval that medical necessity criteria has been met.	Medical: N/A. Request is either approved or denied. Behavioral Health: N/A. Request is either approved or denied. For services that are not approved alternate care may be offered.	Medical: Request for service has been denied. Behavioral Health: Service that is not covered under member plan is denied.	Medical and Behavioral Health: Internal review submissions are those that are either based upon adverse determinations or grievances.	Medical and Behavioral Health: Those internal review submissions that are approved.
9	ConnectiCare of Massachusetts, Inc.	Medical and Behavioral Health: Request has been authorized when the decision is made to approve a request for an admission, service, procedure, or an extension of an inpatient stay.	Medical and Behavioral Health: Not applicable; ConnectiCare and Optum do not modify requests.	Medical and Behavioral Health: Request has been denied when the decision is made to deny a request for an admission, service, procedure, or an extension of an inpatient stay.	Medical and Behavioral Health: Request received for a review of a decision to deny a request for an admission, service, procedure, or an extension of an inpatient stay that is reviewed through the internal appeals process.	Medical and Behavioral Health: Determinations made through the internal appeals process to overturn the original decision to deny a request for an admission, service, procedure, or an extension of an inpatient stay.
10	Fallon Community Health Plan, Inc.	Medical and Behavioral Health: Request has been authorized when it has been approved. Partial of modified requests not included in authorizations.	Medical: Modification is partial approval and not all services have been authorized. Behavioral Health: Modification is authorization for services for fewer units than requested. Does not include when different level of care is authorized.	Medical and Behavioral Health: Denial is a request for services that has not been approved and has not been modified.	Medical and Behavioral Health: Initial adverse determination issued and member requests appeal.	Medical and Behavioral Health: An internal appeal request which has been approved is one where the previous adverse determination has been wholly overturned for payment of services.
11	Fallon Health & Life Assurance Company	Medical and Behavioral Health: Request has been authorized when it has been approved. Partial of modified requests not included in authorizations.	Medical: Modification is partial approval and not all services have been authorized. Behavioral Health: Modification is authorization for services for fewer units than requested. Does not include when different level of care is authorized.	Medical and Behavioral Health: Denial is a request for services that has not been approved and has not been modified.	Medical and Behavioral Health: Initial adverse determination issued and member requests appeal.	Medical and Behavioral Health: An internal appeal request which has been approved is one where the previous adverse determination has been wholly overturned for payment of services.
	4 Ever Life Insurance Company	Medical: Approval of request only after reviewing clinical information against established criteria; InterQual, medical policy, benefit level and upon review from medical director. Behavioral Health: Approval only after review of information utilizing ASAM and Magellan Necessity Criteria.	Medical and Behavioral Health: If requested service did not meet the level of criteria, but met a lower level; requestor is notified that lower level of care criteria is met.	Medical: Denial of request only after reviewing clinical information against established criteria; InterQual, medical policy, benefit level and upon review from medical director. Behavioral Health: Denial only after review of information utilizing ASAM and Magellan Necessity Criteria.	Medical and Behavioral Health: Request must be received for appeal upon receipt of denial/adverse determination. The appeal is reviewed by appeals specialist. A determination is made of clinical vs. administrative.	Medical and Behavioral Health: Appeal letters are sent to appellant/provider/facility and state that decision made based on clinical information provided.
12	Harvard Pilgrim Health Care, Inc.	Medical and Behavioral Health: Approval of a request for services that requires prior approval.	Medical and Behavioral Health: A request that requires prior approval that was either partially approved or denied, or modified to a lower level of care while still meeting member's needs, or reduced from original number of visit requests.	Medical and Behavioral Health: Denial of authorization or payment or UM physician ends coverage because Medical Review Criteria have not been met.	Medical and Behavioral Health: Internal appeal may be filed when request for coverage is denied. Appeal may be sent to either Behavioral Health Access Center in the case of mental health/substance use requests and forwarded to Harvard Pilgrim, and directly to Harvard Pilgrim for medical/surgical requests.	Medical and Behavioral Health: Approval of internal appeal has taken place when Harvard Pilgrim sends letter to member in writing informing member of the decision of the appeal after investigation and review of appeal.
13	Health New England, Inc.	Medical and Behavioral Health: Approval of request without modification.	Medical and Behavioral Health: A modification of the request, such as approval of service, but not for amount or frequency requested.	Medical and Behavioral Health: A denial is where company did not approve any of services as requested.	Medical and Behavioral Health: A request for service that was either denied or modified and was sent internally for appeal.	Medical and Behavioral Health: When all requested services have been approved in full, with no reduction in the amount or frequency of services that were requested
14	HPHC Insurance Company, Inc.	Medical and Behavioral Health: Approval of a request for services that requires prior approval.	Medical and Behavioral Health: A request that requires prior approval that was either partially approved or denied, or modified to a lower level of care while still meeting member's needs, or reduced from original number of visit requests.	Medical and Behavioral Health: Denial of authorization or payment or UM physician ends coverage because Medical Review Criteria have not been met.	Medical and Behavioral Health: Internal appeal may be filed when request for coverage is denied. Appeal may be sent to either Behavioral Health Access Center in the case of mental health/substance use requests and forwarded to Harvard Pilgrim, and directly to Harvard Pilgrim for	Medical and Behavioral Health: Approval of internal appeal has taken place when Harvard Pilgrim sends letter to member in writing informing member of the decision of the appeal after investigation and review of appeal.

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15	Minuteman Health, Inc.	Medical and Behavioral Health: Approval of request without modification.	Medical and Behavioral Health: A modification of the request, such as approval of service, but not for amount or frequency requested.	Medical and Behavioral Health: A denial is where company did not approve any of services as requested.	Medical and Behavioral Health: A request for service that was either denied or modified and was sent internally for appeal.	Medical and Behavioral Health: When all requested services have been approved in full, with no reduction in the amount or frequency of services that were requested
16	Neighborhood Health Plan, Inc.	Medical: Requests authorized are initial and modified requests approved and may include services requests that resulted in partial approval. Partially approved requests would then be counted under the number of requests authorized and the number denied. Behavioral Health: Requests authorized are initial and modified requests approved.	Medical: Only modified approved requests. A subsequent/concurrent request resulting in a denial is not included. A subsequent/concurrent request resulting in a denial is included in "requests denied". Behavioral Health: Adverse Determination/Modifications where lesser units are authorized than requested. Does not include instances where a different level of care is authorized than requested, which are counted under denials, and then authorizations.	Medical and Behavioral Health: Requests denied include denial determinations made as the result of a medical necessity review and denial determinations based on administrative reasons. Partial denials are also included.	Medical: Withdrawn appeals are not accounted for in this total. Behavioral Health: Withdrawn appeals are not accounted for in this total. Appeals are inclusive of denials and modifications.	Medical and Behavioral Health: Requests in which, after further investigation by a different reviewer of the initial denial upon a member's appeal, it is determined that initial denial decision should be reversed and approved in favor of the member.
17	Tufts Health Public Plans, Inc.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines an authorized request as a request that has been reviewed and met medical necessity for that service.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines a modified request as an approval of services that are less than the requested service.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines that a request has been denied when it has been reviewed by a medical director and determined to not meet medical necessity.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines that a request has been denied and sent for review through the internal appeals process when there is an adverse determination and a member or provider expresses that they believe that the denied service is medically necessary.	Medical and Behavioral Health: Of those counted in 5.5.f, the number of initial denials in which the appeal decision was to overturn.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical and Behavioral Health: Of those services counted in 5.5.a., the number authorized.	Medical and Behavioral Health: Not applicable.	Medical and Behavioral Health: Of those services counted in 5.5.a., the number denied.	Medical and Behavioral Health: Internal member appeal of a Utilization Management decision.	Medical and Behavioral Health: Of those counted in 5.5.f, the number of initial denials in which the appeal decision was to overturn.
19	Tufts Insurance Company	Medical and Behavioral Health: Of those services counted in 5.5.a., the number authorized.	Medical and Behavioral Health: Not applicable.	Medical and Behavioral Health: Of those services counted in 5.5.a., the number denied.	Medical and Behavioral Health: Internal member appeal of a Utilization Management decision.	Medical and Behavioral Health: Of those counted in 5.5.f, the number of initial denials in which the appeal decision was to overturn.
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Request has been authorized once utilization review department has reviewed clinical information from provider and determined that request meets requirements for coverage.	Medical and Behavioral Health: Modification is an initial denial, but during re-consideration, some of requested services are approved.	Medical and Behavioral Health: Upon review, the request for service does not meet the criteria for coverage.	Medical and Behavioral Health: Internal appeal is considered an initial or first appeal upon review of services that were initially denied or modified.	Medical and Behavioral Health: Appropriate clinical specialist clinical information received to support internal appeal and determine if coverage can be approved based on carrier guidelines.
21	UnitedHealthcare Insurance Company	Medical and Behavioral Health: The number represents the amount of decisions to cover the health care service, meaning the health care service was authorized.	Medical and Behavioral Health: Not applicable.	Medical and Behavioral Health: Number represents the amount of reviews performed that result in adverse decision (modification, reduction, or denial of a health care service based on failure to meet the medical necessity criteria). Non-coverage determinations are those denials that are based on policy terms such as eligibility, non-payment of premiums, etc.	Medical and Behavioral Health: Number represents the amount of requests for clinical review of an adverse decision (denial, modification, reduction of health care service based on failure to meet medical necessity criteria).	Medical and Behavioral Health: The number represents the amount of approvals resulting from a request for review of an adverse decision.

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No.	Company Name	5.5.h - Definition of Internally Appealed Requests Denied	5.5.i - Definition of Internally Appealed Requests Sent for External Appeal	5.5.j - Definition of External Appeals Overturned	5.5.k - Definition of External Appeals Upheld
1	Aetna Health, Inc.	Medical and Behavioral Health: An internal appeal denial can be a partial denial or a full denial of the original request.	Medical and Behavioral Health: A consumer external appeal of partial or full denial of the appeal determination.	Medical and Behavioral Health: A decision by external reviewer to overturn the initial internal appeal decision.	Medical and Behavioral Health: A decision by external review to agree with the initial internal appeal decision.
2	Aetna Health Insurance Company	Medical and Behavioral Health: An internal appeal denial can be a partial denial or a full denial of the original request.	Medical and Behavioral Health: A consumer external appeal of partial or full denial of the appeal determination.	Medical and Behavioral Health: A decision by external reviewer to overturn the initial internal appeal decision.	Medical and Behavioral Health: A decision by external review to agree with the initial internal appeal decision.
3	Aetna Life Insurance Company	Medical and Behavioral Health: An internal appeal denial can be a partial denial or a full denial of the original request.	Medical and Behavioral Health: A consumer external appeal of partial or full denial of the appeal determination.	Medical and Behavioral Health: A decision by external reviewer to overturn the initial internal appeal decision.	Medical and Behavioral Health: A decision by external review to agree with the initial internal appeal decision.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Medical and Behavioral Health: Upheld denials of appeals.	Medical and Behavioral Health: Member appeals sent for external review.	Medical and Behavioral Health: Member appeals that are overturned by an external third party organization.	Medical and Behavioral Health: All upheld appeals, fully upheld appeals, and partially upheld appeals.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Medical and Behavioral Health: Upheld denials of appeals.	Medical and Behavioral Health: Member appeals sent for external review.	Medical and Behavioral Health: Member appeals that are overturned by an external third party organization.	Medical and Behavioral Health: All upheld appeals, fully upheld appeals, and partially upheld appeals.
6	Boston Medical Center Health Plan, Inc.	Medical and Behavioral Health: If after review of all information a Plan physician reviewer upholds the initial denial, the appeal is considered denied.	Medical and Behavioral Health: If the initial decision to deny services is upheld after internal review process, the member is notified of option to request an external appeal through the Office of Patient Protection.	Medical and Behavioral Health: When an external review agency approves, in part or in whole, the services initially requested which had been denied.	Medical and Behavioral Health: When an external review agency upholds, in whole, the initial decision to deny the services requested.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral Health: The appeals are counted as denied when all appealed services are denied. No difference in definition.	Medical and Behavioral Health: Internally appeals request sent for external appeal once the member has requested an external appeal. No difference in definition.	Medical and Behavioral Health: The external appeals are overturned when the requested appealed services are overturned by the external appeal body in whole or in part. No difference in definition.	Medical and Behavioral Health: The external appeals are upheld when all appealed services are upheld. No difference in definition.

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8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: Those internal review submissions that are denied.	Medical and Behavioral Health: Review by external review panel of internal appeal that was denied in whole or in part.	Medical and Behavioral Health: External appeals that the external review panel overturns or partially overturns.	Medical and Behavioral Health: External appeals that the external review panel does not partially or fully overturns.
9	ConnectiCare of Massachusetts, Inc.	Medical and Behavioral Health: Determinations made through the internal appeals process to uphold the original decision to deny a request for an admission, service, procedure, or an extension of an inpatient stay.	Medical and Behavioral Health: External appeal request has been assigned by the Office of Patient Protection to an external review agency.	Medical and Behavioral Health: An externally appealed adverse determination has been overturned when the external review agency makes the decision to reverse ConnectiCare's adverse determination.	Medical and Behavioral Health: An externally appealed adverse determination has been upheld when the external review agency makes the decision to affirm ConnectiCare's adverse determination.
10	Fallon Community Health Plan, Inc.	Medical and Behavioral Health: Reviewer upholds initial decision of adverse determination.	Medical and Behavioral Health: External appeal is a request from member to have HPC's OPP review the initial requests denial after internal appeal.	Medical and Behavioral Health: An external review agency overturns the internal appeal denial and approves the requested service, either in whole or in part.	Medical and Behavioral Health: An external review agency upholds the internal appeal denial in whole.
11	Fallon Health & Life Assurance Company	Medical and Behavioral Health: Reviewer upholds initial decision of adverse determination.	Medical and Behavioral Health: external appeal is a request from member to have HPC's OPP review the initial requests denial after internal appeal.	Medical and Behavioral Health: An external review agency overturns the internal appeal denial and approves the requested service, either in whole or in part.	Medical and Behavioral Health: An external review agency upholds the internal appeal denial in whole.
	4 Ever Life Insurance Company	Medical and Behavioral Health: Appeal letters are sent to appellant/provider/facility and state that decision made based on clinical information provided. Denial letters state review done by peer consultant and include a denial reason code and rationale for denial.	Medical and Behavioral Health: Upon receipt of external appeal, request is reviewed for eligibility and appropriateness. Member has opportunity to submit additional information. Case is investigated and information obtained regarding nature of appeal.	Medical and Behavioral Health: After determination, nurse calls appellant. Also sent via mail.	Medical and Behavioral Health: After determination, nurse calls appellant. Also sent via mail.
12	Harvard Pilgrim Health Care, Inc.	Medical and Behavioral Health: Denial of internal appeal has taken place when Harvard Pilgrim sends letter to member in writing informing member of the decision of the appeal after investigation and review of appeal.	Medical and Behavioral Health: An internally appealed request which was denied, for which the member has filed an external appeal.	Medical and Behavioral Health: External appeal where the Office of Patient Protection is notified by External Review Agency, and carrier is notified by Office of Patient Protection that the original adverse determination has been overturned.	Medical and Behavioral Health: External appeal where the Office of Patient Protection is notified by External Review Agency, and carrier is notified by Office of Patient Protection that the original adverse determination has been upheld.
13	Health New England, Inc.	Medical and Behavioral Health: Upheld original decision.	Medical and Behavioral Health: Upheld original decision and member exercised external appeal rights.	Medical and Behavioral Health: External appeal where original decision is overturned, allowing member to receive original service or item requested.	Medical and Behavioral Health: External appeal where original decision upheld, leaving decision to deny service or item requested intact.
14	HPHC Insurance Company, Inc.	Medical and Behavioral Health: Denial of internal appeal has taken place when Harvard Pilgrim sends letter to member in writing informing member of the decision of the appeal after investigation and review of appeal.	Medical and Behavioral Health: An internally appealed request which was denied, for which the member has filed an external appeal.	Medical and Behavioral Health: External appeal where the Office of Patient Protection is notified by External Review Agency, and carrier is notified by Office of Patient Protection that the original adverse determination has been overturned.	Medical and Behavioral Health: external appeal where the Office of Patient Protection is notified by External Review Agency, and carrier is notified by Office of Patient Protection that the original adverse determination has been upheld.

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15	Minuteman Health, Inc.	Medical and Behavioral Health: Upheld original decision.	Medical and Behavioral Health: Upheld original decision and member exercised external appeal rights.	Medical and Behavioral Health: External appeal where original decision is overturned, allowing member to receive original service or item requested.	Medical and Behavioral Health: External appeal where original decision upheld, leaving decision to deny service or item requested intact.
16	Neighborhood Health Plan, Inc.	Medical and Behavioral Health: Requests in which, after further investigation by a different reviewer of the initial denial upon a member's appeal, it is determined that the initial denial should remain.	Medical and Behavioral Health: Request in which a member's appeal was upheld and the member exercised their right to have the decision reviewed by an external entity.	Medical and Behavioral Health: Requests in which, after further review of the member's upheld appeals request, it is determined by the external entity that the upheld denial decision should be reversed and approved in favor of the member.	Medical and Behavioral Health: Requests in which, after further review of the member's upheld appeals request, it is determined by the external entity that the upheld denial should remain.
17	Tufts Health Public Plans, Inc.	Medical and Behavioral Health: Of those counted in 5.5.f., the number of initial denials upheld or partially upheld.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines that an appeal has been denied and been sent by the consumer to external appeals when a request is received from the Office of Patient Protection that a member is requesting an external appeal and that additional information is to be provided on the original denial.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines that an externally appealed adverse determination has been overturned when notice is received from the external review agency to overturn the decision.	Medical and Behavioral Health: Tufts Health Plan - Network Health defines that an externally appealed adverse determination has been upheld when notice is received from the external review agency that the member's denial has been upheld.
18	Tufts Associated Health Maintenance Organization, Inc.	Medical and Behavioral Health: Of those counted in 5.5.f., the number of initial denials upheld or partially upheld.	Medical and Behavioral Health: Counts of external member appeals of a Utilization Management decision.	Medical and Behavioral Health: Counts external member appeals in which the decision was to overturn or partially pay.	Medical and Behavioral Health: Counts from external appeals in which the decision was to uphold.
19	Tufts Insurance Company	Medical and Behavioral Health: Of those counted in 5.5.f., the number of initial denials upheld or partially upheld.	Medical and Behavioral Health: Counts of external member appeals of a Utilization Management decision.	Medical and Behavioral Health: Counts external member appeals in which the decision was to overturn or partially pay.	Medical and Behavioral Health: Counts from external appeals in which the decision was to uphold.
20	UniCare Life & Health Insurance Company	Medical and Behavioral Health: Appropriate clinical specialist clinical information received to support internal appeal and determine if coverage can be changed based on carrier guidelines.	Medical and Behavioral Health: External appeal is a request from member to have HPC's OPP review the initial requests denial after internal appeal.	Medical and Behavioral Health: When HPC's OPP overturns the initial decision to deny or modify the authorization for services.	Medical and Behavioral Health: When HPC's OPP confirms or upholds the initial decision to deny or modify the authorization for services.
21	UnitedHealthcare Insurance Company	Medical: UHC indicated 17 internal appeals denied. Medical and Behavioral Health: The number represents the amount of appeals of an adverse decision that were denied or portion of health care service denied.	Medical and Behavioral Health: When Office of Patient Protection submits notice of an external review of an adverse decision.	Medical and Behavioral Health: External appeal overturned decisions are those that these external reviewer approves the health care service that was denied by UHC or Optum/UBH.	Medical and Behavioral Health: External appeal upheld decisions are those that external reviewer continues to deny the health care service that was denied by UHC or Optum/UBH.

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 Summary of Responses to Bulletin 2013-06: Item #6

No.	Company Name	6.1 - Out of Network Authorizations - Who is Responsible?	6.2 - Methods Used for Out of Network Requests	6.3 - Differences in Information Requested for Out of Network Requests
1	Aetna Health, Inc.,	<p>Medical: Northeast Regional Medical Director Behavioral Health: From 1/1/16 through 9/30/16, Regional Medical Director. Effective 10/1/16, Behavioral Health Chief Medical Officer</p>	<p>Medical and Behavioral Health: Electronic Data Interchange (secure online provider portal); mail; telephone; fax.</p>	<p>Medical and Behavioral Health: Aetna asks what services are being requested and why provider believes why not reasonably available in-network.</p>
2	Aetna Health Insurance Company	<p>Medical: Northeast Regional Medical Director Behavioral Health: From 1/1/16 through 9/30/16, Regional Medical Director. Effective 10/1/16, Behavioral Health Chief Medical Officer</p>	<p>Medical and Behavioral Health: Electronic Data Interchange (secure online provider portal); mail; telephone; fax.</p>	<p>Medical and Behavioral Health: Aetna asks what services are being requested and why provider believes why not reasonably available in-network.</p>
3	Aetna Life Insurance Company	<p>Medical: Northeast Regional Medical Director Behavioral Health: From 1/1/16 through 9/30/16, Regional Medical Director. Effective 10/1/16, Behavioral Health Chief Medical Officer</p>	<p>Medical and Behavioral Health: Electronic Data Interchange (secure online provider portal); mail; telephone; fax.</p>	<p>Medical and Behavioral Health: Aetna asks what services are being requested and why provider believes why not reasonably available in-network.</p>
4	Blue Cross and Blue Shield of Massachusetts, Inc.	<p>Medical: Medical Director for Utilization and Case Management. Behavioral Health: Medical Director for Behavioral Health. Reason for difference: Difference is because process goes through different departments each comprised of clinicians with the appropriate expertise required to make appropriate medical necessity determinations. The processes are comparable and both Medical Directors report to Associate Chief Medical Officer.</p>	<p>Medical and Behavioral Health: Faxed or mailed standardized out of network services request form.</p>	<p>Medical and Behavioral Health: Out of network service requests are approved when 1) urgent need of care; 2) service otherwise not available in network; 3) transition of care after enrolling from other plan.</p>
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	<p>Medical: Medical Director for Utilization and Case Management. Behavioral Health: Medical Director for Behavioral Health. Reason for difference: Difference is because process goes through different departments each comprised of clinicians with the appropriate expertise required to make appropriate medical necessity determinations. The processes are comparable and both Medical Directors report to Associate Chief Medical Officer.</p>	<p>Medical and Behavioral Health: Faxed or mailed standardized out of network services request form.</p>	<p>Medical and Behavioral Health: Out of network service requests are approved when 1) urgent need of care; 2) service otherwise not available in network; 3) transition of care after enrolling from other plan.</p>

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No.	Company Name	6.1 - Out of Network Authorizations - Who is Responsible?	6.2 - Methods Used for Out of Network Requests	6.3 - Differences in Information Requested for Out of Network Requests
6	Boston Medical Center Health Plan, Inc.	Medical: BMCHP Chief Medical Officer; medical directors; Senior Vice President of Clinical Services; and Director of Utilization Management oversee authorization for out-of-network requests for service. Behavioral Health: Beacon's Chief Medical Officer; medical directors; and clinicians. Reason for differences: Although they are in different entities with different titles, they are respective counterparts.	Medical and Behavioral Health: Requests for coverage via fax or phone.	Medical: demographic information, requested service/procedure, member diagnosis, and others. Behavioral health: Minimum amount necessary to make decision from: current symptomatology, current and prior agency involvement, current and prior treatment history, medical history and individual needs, substance use history and others. Reason for difference: There are differences based on individual needs. Outcome need not be the same, but the process is the same.
7	CeltiCare Health Plan of Massachusetts, Inc.	Medical and Behavioral: Chief Medical Officer	Medical and Behavioral Health: The system that non-participating providers can access are all of the same systems as participating providers to request authorization: Toll-free line, Fax, secure web portal, mail.	Medical and Behavioral Health: There is no difference in the information requested
8	CIGNA Health and Life Insurance Company	Medical and Behavioral Health: OON treated the same way as in-network. Therefore, the same people are responsible.	Medical and Behavioral Health: OON treated the same way as in-network. Therefore, the same methods are used.	Medical and Behavioral Health: The information requested is the same for medical and mental health services. OON is treated the same way as in-network services.
9	ConnectiCare of Massachusetts, Inc.	Medical: Overseen by Senior Vice President of Clinical Operations in conjunction with Vice President, Chief Medical Officer and Clinical Compliance Manager. Behavioral Health: Overseen by the Senior Vice President of National Operations in conjunction with the Senior Vice President of Medical Operations.	Medical and Behavioral Health: Phone, fax or mail.	Medical and Behavioral Health: Depending on type of service requested, information such as presence of suicidal/homicidal ideation, substance use history, and mental status.
10	Fallon Community Health Plan, Inc.	Medical: Chief Medical Officer and Associate Medical Directors. Behavioral Health: Beacon's Vice President of Medical Affairs and Medical Directors. Reason for difference: These are comparable positions within each entity.	Medical: Via fax or telephone. Behavioral Health: Via fax, telephone, or e-mail. Reason for difference: The methods are comparable for each entity.	Medical and Behavioral Health: Information requested is the information clinically necessary to make a utilization review determination.
11	Fallon Health & Life Assurance Company	Medical: Chief Medical Officer and Associate Medical Directors. Behavioral Health: Beacon's Vice President of Medical Affairs and Medical Directors. Reason for difference: These are comparable positions within each entity.	Medical: Via fax or telephone. Behavioral Health: Via fax, telephone, or e-mail. Reason for difference: The methods are comparable for each entity.	Medical and Behavioral Health: Information requested is the information clinically necessary to make a utilization review determination.

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No.	Company Name	6.1 - Out of Network Authorizations - Who is Responsible?	6.2 - Methods Used for Out of Network Requests	6.3 - Differences in Information Requested for Out of Network Requests
	4 Ever Life Insurance Company	<p>Medical: For out-of-network medical services, the CMO of AmeriHealth Administrators is responsible for oversight of authorization of medical services.</p> <p>Behavioral Health: Out-of-network mental health/substance use disorder services are provided by Magellan Health Care. Specifically, the CMO of Magellan Health has oversight of the program.</p>	<p>Medical and Behavioral Health: Providers can use a toll free number.</p>	<p>Medical and Behavioral Health: Process is the same for in-network and out-of-network. Both require medical history, diagnostic test results, list of medications.</p>
12	Harvard Pilgrim Health Care, Inc.	<p>Medical: Senior Medical Director.</p> <p>Behavioral Health: Vice President of National Operations; Senior Vice President, Medical Operations</p> <p>Reason for difference: Differences exist based on different entities responsible for each type of service.</p>	<p>Medical: Providers can call Provider Service Center; or visit website.</p> <p>Behavioral Health: For OON services requiring pre-authorization, via telephone. For those not requiring pre-authorization, providers submit claims for processing.</p>	<p>Medical and Behavioral Health: Process same as for in-network requests for authorization of services.</p> <p>Differences between medical and behavioral health services exist due to different entities responsible for each.</p>
13	Health New England, Inc.	<p>Medical: Medical requests reviewed by Medical Director who is licensed physician.</p> <p>Behavioral Health: Mental health requests reviewed by Medical Director who is licensed psychiatrist.</p> <p>Reason for difference: Both report to HNE Integrated Care Manager - Utilization Management.</p>	<p>Medical: via fax or, for inpatient admission, submit notification after admission.</p> <p>Behavioral Health: No notification necessary prior to inpatient admission for mental health service.</p> <p>Reason for Difference: In-network and OON processes are the same; same for mental health and medical service.</p>	<p>Medical and Behavioral Health: current treatment plan, treatment history and clinical documentation.</p>
14	HPHC Insurance Company, Inc.	<p>Medical: Senior Medical Director.</p> <p>Behavioral Health: Vice President of National Operations; Senior Vice President, Medical Operations</p> <p>Reason for difference: Differences exist based on different entities responsible for each type of service.</p>	<p>Medical: Providers can call Provider Service Center; or visit website.</p> <p>Behavioral Health: For OON services requiring pre-authorization, via telephone. For those not requiring pre-authorization, providers submit claims for processing.</p>	<p>Medical and Behavioral Health: Process same as for in-network requests for authorization of services.</p> <p>Differences between medical and behavioral health services exist due to different entities responsible for each.</p>
15	Minuteman Health, Inc.	<p>Medical and Behavioral Health: Minuteman Health (MHI) delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England (HNE). HNE's Integrated Care Manager – Utilization Management is responsible for overseeing the process for authorization of out-of-network services for both medical/surgical and behavioral health/substance abuse disorder services.</p>	<p>Minuteman Health (MHI) delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England (HNE).</p> <p>Medical: via fax or, for inpatient admission, submit notification after admission.</p> <p>Behavioral Health: No notification necessary prior to inpatient admission for mental health service.</p> <p>Reason for Difference: In-network and OON processes are the same; same for mental health and medical service.</p>	<p>Medical and Behavioral Health: Minuteman Health (MHI) delegates medical and behavioral health management to Massachusetts' licensed and NCQA accredited health plan, Health New England (HNE). HNE, on behalf of MHI, requests the same types of information to be submitted for both mental health/substance use services as for medical/surgical services, as needed to determine whether utilization management criteria have been satisfied.</p>

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No.	Company Name	6.1 - Out of Network Authorizations - Who is Responsible?	6.2 - Methods Used for Out of Network Requests	6.3 - Differences in Information Requested for Out of Network Requests
16	Neighborhood Health Plan, Inc.	<p>Medical: Chief Medical Officer and Medical Directors.</p> <p>Behavioral Health: Vice President of Medical Affairs and Medical Directors.</p> <p>Reason for difference: Roles and responsibilities are parallel at the partner organizations. Two different individuals are responsible because of the need for experience and expertise in the respective fields.</p>	<p>Medical and Behavioral Health: Requests for coverage via fax, telephone, or mail.</p>	<p>Medical and Behavioral Health: Same as in-network, plus, supportive documents to support necessity for service delivery including evidence of prior relationship, provider qualification specific to condition, evidence of ongoing treatment for an acute or chronic condition, or treatment for terminal conditions.</p> <p>Medical Only: verification of pregnancy and whether provider is a PCP.</p> <p>Reason for difference: Pregnancy and PCP care is only for medical because Behavioral health providers are not PCPs or OB providers.</p>
17	Tufts Health Public Plans, Inc.	<p>Medical and Behavioral Health: Tufts Health Plan - Network Health Medical Directors oversee the authorization of out-of-network mental health/substance use disorder services and out-of-network medical/surgical services.</p>	<p>Medical: Via fax or e-mail.</p> <p>Behavioral Health: Via fax or telephone.</p> <p>Reason this is acceptable: Behavioral Health as options that offer more direct communication.</p>	<p>Medical and Behavioral Health: Tufts Health Plan - Network Health requests information to conduct the utilization review that is pertinent to the services being requested.</p>
18	Tufts Associated Health Maintenance Organization, Inc.	<p>Medical and Behavioral Health: Tufts Health Plan Medical Directors</p>	<p>Medical: Via fax or e-mail.</p> <p>Behavioral Health: Via fax or telephone.</p> <p>Reason this is acceptable: Behavioral Health as options that offer more direct communication.</p>	<p>Medical and Behavioral Health: Information is requested that is pertinent to the service being requested.</p>
19	Tufts Insurance Company	<p>Medical and Behavioral Health: Tufts Health Plan Medical Directors</p>	<p>Medical: Via fax or e-mail.</p> <p>Behavioral Health: Via fax or telephone.</p> <p>Reason this is acceptable: Behavioral Health as options that offer more direct communication.</p>	<p>Medical and Behavioral Health: Information is requested that is pertinent to the service being requested.</p>
20	UniCare Life & Health Insurance Company	<p>Medical and Behavioral Health: Review of out of network services is the same as for in-network, and is overseen by Senior VP of Care Management.</p>	<p>Medical and Behavioral Health: Mailed claim form, telephone, e-mail, internet portal.</p>	<p>Medical and Behavioral Health: Patient diagnosis; provider name; license type, address, and other information necessary to process a claim for services.</p>
21	UnitedHealthcare Insurance Company	<p>Medical: National Vice President of Inpatient Care Management and National Vice President of Clinical Operations.</p> <p>Behavioral Health: Optum's Vice President of National Operations.</p>	<p>Medical: Telephone, internet, and/or fax.</p> <p>Behavioral Health: telephone.</p>	<p>Medical and Behavioral Health: For both UHC and Optum, the information requested is specific to the service requested.</p> <p>Medical: Providers can view the information on UHC website.</p> <p>Behavioral Health: Providers can find this information on UBH website.</p>

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No.	Company Name	7.1 - List of Any Differences in Cost-sharing Features
1	Aetna Health, Inc.	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
2	Aetna Health Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
3	Aetna Life Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
5	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
6	Boston Medical Center Health Plan, Inc.	There are no differences in any cost-sharing features between medical/surgical and mental health/substance use services in any of the plans offered.
7	CeltiCare Health Plan of Massachusetts, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
8	CIGNA Health and Life Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
9	ConnectiCare of Massachusetts, Inc.	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
10	Fallon Community Health Plan, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
11	Fallon Health & Life Assurance Company	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
	4 Ever Life Insurance Company	There are no differences in any cost-sharing features between medical/surgical and mental health/substance use services in any of the plans offered.

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No.	Company Name	7.1 - List of Any Differences in Cost-sharing Features
12	Harvard Pilgrim Health Care, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
13	Health New England, Inc.	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
14	HPHC Insurance Company, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
15	Minuteman Health, Inc.	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
16	Neighborhood Health Plan, Inc.	Use of copayments, co-insurance, deductible, out of pocket maximums, and other benefit limitations for mental health are either the same as, or more beneficial than those for medical services.
17	Tufts Health Public Plans, Inc.	For both inpatient and outpatient services, cost-sharing features are the same, or better, for mental health services and medical services.
18	Tufts Associated Health Maintenance Organization, Inc.	For both inpatient and outpatient services, cost-sharing features are the same, or better, for mental health services and medical services.
19	Tufts Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same, or better, for mental health services and medical services.
20	UniCare Life & Health Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.
21	UnitedHealthcare Insurance Company	For both inpatient and outpatient services, cost-sharing features are the same for mental health services and medical services.