

OPA Complaint Data Report Background and Methodology – Measurement Year 2016

OPA Complaint Data Report

Background

OPA is statutorily charged under the [California Health and Safety Code §136000](#) (<http://www.opa.ca.gov/Pages/LegislativeMandates.aspx>) with the development and implementation of a multi-departmental complaint data reporting initiative. OPA is mandated to annually report health care complaint data and related consumer assistance information from four state entities with consumer assistance service centers – the Department of Managed Health Care (DMHC), Department of Health Care Services (DHCS), Department of Insurance (CDI), and Covered California (collectively called “reporting entities”). These four state reporting entities are statutorily required to submit non-aggregated complaint data to OPA.

The reporting requirements for OPA’s annual Complaint Data Report were first established in 2011 through legislation authored by Assemblymember Bill Monning (AB 922, Chapter 552, Statutes of 2011) and amended through a budget trailer bill (SB 857, Chapter 31, Statutes of 2014). This legislation established the state’s first multi-departmental health care complaint report.

When OPA began the complaint data reporting initiative, there was an absence of standardized complaint definitions and coding across the state reporting entities. OPA has worked closely with the reporting entities to address differences and make ongoing improvements toward collecting and reporting comparable data. After rounds of testing and fine-tuning of collection tools, the reporting entities provided their first complaint data submissions to OPA in March 2015 containing records of complaints closed in 2014.

The first Complaint Data Report, the *Baseline Report to the Legislature for Measurement Year 2014*, was issued in May 2016. Over 100,000 complaint records were submitted for the baseline year. In the subsequent rounds of data submissions, OPA has continued to adjust the coding to allow for the unique types of complaints and processes used by the reporting entities. The *Annual Complaint Data Report for Measurement Year 2015* was released in January 2017.

Enhancements and Changes for the Measurement Year 2016 Report

OPA made enhancements to report displays and features, including:

- Improvements to current and prior report publications’ accessibility features for people using screen readers and other assistive technology
- Reorganized report subsections to better group similar data categories
- New reason-to-results analysis of DMHC and Covered California data
- New Covered California health plan ratios based on DMHC data
- Updates to “source of coverage” and “product type” displays to align with data re-categorizations requested by DHCS after the baseline year. In 2015, DHCS and DMHC began designating Managed Care and Fee for Service under the “product type” category rather than “source of coverage”

Reporting entities continue to show improvement in data collection and reporting.

- DMHC reported data on race for the first time in 2016 and improved collection and reporting of ethnicity data.

- Both DHCS and CDI showed improvements in reporting data for several demographic categories, with a lower percentage of unknowns reported for race, ethnicity, and primary language.
- DHCS reported a small number of complaints from new internal sources of State Fair Hearings data. These new sources were the DHCS Breast Cancer and Cervical Cancer Treatment Program, Benefits Division, Long Term Care Division's In-Home Operations Branch, and the California Medicaid Management Information System Division's Conlan and Provider Assistance Unit.

OPA updated the inquiry and requests for assistance volumes shown for Covered California's 2014 data to better align with current reporting (see Requests for Assistance and Inquiry Methodology section). The 2014 Covered California Service Center volume reported to OPA through the Supplemental Survey is now counted as the inquiry volume, and the 2014 requests for assistance volume was recalculated to add the 2014 complaint volume to that inquiry total.

Measurement Year 2016 Data Sources

This third year annual OPA Complaint Data Report evaluates health care complaints closed during Measurement Year 2016 (January 1 through December 31, 2016), and provides comparisons to Measurement Years 2014 and 2015 when possible.

DMHC, DHCS, CDI, and Covered California are statutorily required to annually provide OPA with non-aggregated complaint data and other consumer assistance information. OPA collected 2016 data from each reporting entity through three submissions: Quarters 1 and 2 Complaint Data; Quarters 3 and 4 Complaint Data; and the Consumer Assistance Supplemental Survey. The 2016 complaint records submitted to OPA by reporting entity:

DMHC

Complaint Types: Standard Complaints, Independent Medical Reviews, Quick Resolutions, and Urgent Nurse
Data Source: The DMHC complaint data and supplemental survey submissions were provided by the department's Help Center.

DHCS

Complaint Type: State Fair Hearings [conducted by the California Department of Social Services (CDSS)]
Data Sources: The DHCS Information Management Division coordinated the department's complaint data and supplemental survey submissions. The complaint data was sourced from various DHCS divisions that maintain records about State Fair Hearings conducted by the CDSS State Fair Hearings Division involving the DHCS divisions' programs. The following DHCS divisions contributed data for MY 2016: Benefits, California Medicaid Management Information System, Clinical Assurance and Administrative Support, Long Term Care, Managed Care Operations, Medi-Cal Dental Services, and Mental Health Services.

CDI

Complaint Types: Standard Complaints and Independent Medical Reviews
Data Source: The CDI complaint data and supplemental survey submissions were provided by the department's Consumer Services Division.

Covered California

Complaint Types: State Fair Hearings (conducted by CDSS) and State Fair Hearings: Informal Resolution (referred by CDSS for resolution by Covered California without a hearing)

Data Sources: The Covered California Policy Division coordinated the complaint data and supplemental survey submissions. The complaint data submission included information from the CDSS State Fair Hearings Division about State Fair Hearings, including both hearings decided by an Administrative Law Judge and hearing requests referred back to Covered California for informal resolution. The supplemental survey data was from the Covered California Service Center Division.

Data Collection Tools

To execute the reporting requirements per the Health and Safety Code §136000, OPA has used three primary tools to collect data from the reporting entities for Measurement Years 2014, 2015, and 2016: 1) Complaint Data Workbook 2) Complaint Data Validation Application and 3) Consumer Assistance Supplemental Survey. OPA used these tools to collect comparable data about the service centers operated by CDI, DMHC, DHCS, and Covered California and about the complaints made by health care consumers to these reporting entities' complaint review systems. The complaint data collected is comprised of a combination of qualitative descriptive information as well as the quantitative records on the actual complaints closed during the measurement year.

Complaint Data Validation Application and Workbook

The four reporting entities submitted Measurement Year 2016 complaint data to OPA using a web-based Complaint Data Validation Application. This application validates data based on the data categories and elements established for each measurement year collection. Complaint data submissions must meet an established error rate threshold in order to be accepted through validation. For MY 2016, accepted files had an error rate below one percent.

In partnership with its information technology team, OPA transitioned to this web-based collection tool for MY 2015 data submissions to improve the efficiency and accuracy of the data collection process. For Measurement Year 2014, the Complaint Data Workbook served as the primary data collection tool to create the cumulative database of complaint cases submitted by CDI, DHMC, DHCS, and Covered California. After the transition to the web-based application, the Workbook spreadsheet served as a reference document of acceptable data elements.

Most of the complaint data collection categories and elements are based on standard complaint codes used by the National Association of Insurance Commissioners (NAIC). Through collaborative efforts to work with the reporting entities and stakeholders, OPA has adjusted data elements each year to meet reporting objectives and align with the state reporting entities' systems. The data categories and acceptable elements for MY 2016 are detailed in Appendix A. A [glossary of Complaint Data Report terms](#) (www.opa.ca.gov/Pages/ComplaintDataGlossary.aspx) is available on the OPA website.

Consumer Assistance Supplemental Survey

Through an annual Consumer Assistance Supplemental Survey, the reporting entities provide to OPA additional consumer assistance data, enrollment figures for plans and programs they oversee, and descriptive information about their service centers, including basic operations (phone numbers, website, hours, etc.), complaint protocols and referral procedures, and system capabilities (communication and database) for tracking calls and complaints.

Data Quality Assurance

Complaint data submissions from the reporting entities met a one-percent error rate threshold in order to be accepted through the web-based validation application for Measurement Year 2016. This collection tool

validated data submissions based on established data categories and elements and acceptable standardized formats. OPA and its public reporting contractor, the National Committee for Quality Assurance (NCQA), conducted additional quality assurance reviews to validate the complaint submissions while preparing the data for analysis. Reporting entities provided guidance or resubmitted data corrections as needed to address any issues noted through the validation and quality assurance activities. OPA's report analysis was further reviewed by NCQA and the reporting entities prior to publication.

Requests for Assistance and Inquiry Methodology

Requests for assistance volumes represent the full volume of consumer assistance reported to OPA for each entity, encompassing both complaints and inquiries. OPA calculates requests for assistance and inquiry volumes depending on the role of its service center(s) for processing the entity's reported complaints.

For entities that reported complaint data to OPA about complaints handled directly by their service centers:

- The service center volume reported to OPA through the Supplemental Survey is counted as the entity's requests for assistance volume.
- The entity's inquiry volume is calculated by subtracting the volume of complaints reported to OPA from the overall service center volume.
- DMHC and CDI reported complaint data for complaints initiated through their respective service centers.

For entities with service centers that are not directly involved in the initiation of the complaint review process for the complaints reported to OPA:

- The service center volume(s) reported to OPA through the Supplemental Survey is counted as the entity's inquiry volume.
- The entity's requests for assistance volume is calculated by adding the volume of complaints reported to OPA to the service center volume(s).
- DHCS and Covered California reported complaint data about State Fair Hearings, which are not initiated through their respective service centers that reported consumer assistance volumes to OPA. DHCS reported inquiry data from multiple service centers.

Analysis of Health Plan Complaint Ratios

In order to provide a more equitable comparison of health plans of various sizes, OPA calculated health plan complaint ratios by taking the number of closed complaints associated with a health plan and dividing it by the number of enrollees the health plan had in 2016. OPA obtained enrollment figures from the reporting entities for the health plans associated with each entity's jurisdiction.

Changes to enrollment data methodologies continue to be made to better align with reporting entities' usual collection and reporting processes. Due to timing and other reporting methodology differences, enrollment figures may not be comparable from year to year.

- For 2016, like the previous reporting year, DMHC and CDI provided December enrollment data and DHCS and Covered California provided March enrollment data.
- The DMHC 2016 enrollment total only includes one County Operated Health System plan that licenses its Medi-Cal lives with the department. All COHS enrollments were included in prior year reports.

OPA also established an enrollment threshold for health plan-related displays in the public complaint data reports. Health plans displayed have over 70,000 members in the measurement year.

Reason-to-Result Analysis

For MY 2016, OPA analyzed the complaint results for the top three complaint reasons reported by DMHC and Covered California. OPA's data collection fields allow for reporting entities to submit up to three reasons and up to three results for each complaint record. The reason-to-result analysis was possible for Covered California because all its complaint records had a single reason and a single result. This analysis was also possible for DMHC because the department submitted records with a single complaint reason and a limited number of records with a limited number of dual results combinations (the two dual combinations were treated as new composite results). DHCS and CDI submitted more complex datasets containing many complaint records with multiple reasons and multiple results, which cannot be separated into a single reason-to-single result breakdown. The complaints with multiple reasons and results cannot be omitted from the analysis without skewing the findings.

Privacy Considerations

OPA follows California Health and Human Services Agency (CHHS) guidelines to ensure that publicly reported complaint data meets the requirements of the California Information Practices Act and the Health Insurance Portability and Accountability Act. Data is de-identified prior to public reporting according to the "CHHS Data De-Identification Guidelines" document, which is available for download through the online [CHHS Data Playbook Resource Library](https://chhsdata.github.io/dataplaybook//resource_library/) (https://chhsdata.github.io/dataplaybook//resource_library/). Categories with complaint volumes of 10 complaints or fewer are not publicly displayed, unless aggregated into a larger category grouping.

Additional Guidance about the Complaint Data and Resulting Analysis

One of the ongoing challenges for meaningful analysis of health care complaint data across reporting entities is the differences in data collection and complaint systems, which are not standardized in terms of definitions, coding, tracking, or performance metrics. OPA continues to work with all of the reporting entities to improve and standardize the reporting of complaint data to OPA.

- Analyses of many data categories remain in separate reporting entity sections rather than aggregated statewide due to complaint system differences. OPA urges caution on comparing these categories across reporting entities or aggregating data into a statewide metric.
- Meaningful comparisons between measurement years may be limited due to annual adjustments made for standardization or alignment improvements.
- Although a pattern or emergence of consumer complaints may indicate systemic issues, complaint data can be an imperfect measure when comparing findings by reporting entity, coverage type, and similar categories.

Appendix A. Complaint Data Collection Categories and Elements for Measurement Year 2016

The reporting entities submitted data to OPA using the following standardized data categories and elements largely based on complaint coding established by the National Association of Insurance Commissioners. In collaboration with the reporting entities, OPA has added and adjusted accepted data elements to better align with data collected by DMHC, DHCS, CDI, and Covered California.

Case ID

Required field. The Case ID must be unique for each reported complaint record.

Type of Complaint

Required field. Accepted elements:

- Complaint/Standard Complaint: STD
- DSS State Fair Hearing
- DSS State Fair Hearing: Informal Resolution
- Independent Medical Review: IMR
- Quick Resolution: QRN
- Urgent Nurse Case: URG

“DSS State Fair Hearing: Informal Resolution” was first reported for MY 2015 by Covered California, but officially added to the collected elements list for MY 2016.

Initial Mode of Contact

Required field. Accepted elements:

- Telephone
- Mail
- Email
- Online
- Fax
- Counter/In-Person
- Other
- Unknown

Date of Birth

Required field. Accepted elements:

- Date in format of mm/dd/yyyy
- Unknown
- Refused

Age

Accepted elements: Any numeric entry accepted for the data submission.

The OPA report includes analysis based on Age for the following age groups:

- Under 18
- 18-34
- 35-54
- 55-64
- 65-74
- 75 and older
- Unknown

Records submitted without either Age or Date of Birth identified were analyzed as age Unknown. For complaint records where the Date of Birth was provided instead of Age, the complainant’s age was calculated as of December 31st of the measurement year.

Gender

Required field. Accepted elements:

- Male
- Female
- Other
- Unknown
- Refused

Race

Required field. Accepted elements:

- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander
- Other
- Unknown
- Refused

Starting MY 2016, entities reported complaints under “Other” that were reported in prior years under “Multi-racial” (element was retired). Race elements with low volumes of complaints were combined for the report analysis and displayed under Other.

Ethnicity

Required field. Accepted elements:

- Hispanic or Latino
- Not Hispanic or Latino
- Unknown
- Refused

Primary Language Spoken

Required field. Accepted elements:

- Arabic
- Armenian
- Cambodian
- Cantonese
- English
- Farsi
- Hmong
- Japanese
- Korean
- Mandarin
- Other
- Other Chinese
- Refused
- Russian
- Spanish
- Tagalog
- Unknown
- Vietnamese

Primary Language elements with low volumes of complaints were combined for the report analysis and displayed under Other.

Resident County

Required Field. Accepted elements:

- Alameda
- Alpine
- Amador
- Butte
- Calaveras
- Colusa
- Contra Costa
- Del Norte
- El Dorado
- Fresno
- Glenn
- Humboldt
- Imperial
- Inyo
- Kern
- Kings
- Lake
- Lassen
- Los Angeles
- Madera
- Marin
- Mariposa
- Mendocino
- Merced
- Modoc
- Mono
- Monterey
- Napa
- Nevada
- Orange
- Placer
- Plumas
- Riverside
- Sacramento
- San Benito
- San Bernardino
- San Diego
- San Francisco
- San Joaquin
- San Luis Obispo
- San Mateo
- Santa Barbara

- Santa Clara
- Santa Cruz
- Shasta
- Sierra
- Siskiyou
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tehama
- Trinity
- Tulare
- Tuolumne
- Ventura
- Yolo
- Yuba
- Unknown
- Refused
- Out of State

The OPA report includes analysis by Resident County. For records where a Resident Zip Code was identified instead of a Resident County, OPA referenced the United States Postal Service Zip Code Database to determine the Resident County. Non-California counties were counted as Out of State and invalid zip codes were counted as Unknown.

Resident Zip Code

Required Field. Accepted elements:

- xxxxx or xxxxx-xxxx (numeric five or nine-digit zip code)
- Unknown
- Refused

Insurer or Plan

Accepted elements: Although the following company names were provided for standardization purposes, the reporting entities were not limited to the companies listed.

- Access Dental Plan
- ACN Group of California, Inc.
- Adventist Health Plan, Inc.
- Aetna Dental of California Inc.
- Aetna Health of California, Inc.
- Aetna Life Insurance Company
- AIDS Healthcare Foundation
- Alameda Alliance For Health
- AltaMed (PACE)
- American Family Life Assurance Company of Columbus
- American Fidelity Assurance Company
- American General Life Insurance Company
- American Healthguard Corporation
- American Heritage Life Insurance Company
- American Income Life Insurance Company
- American Modern Home Insurance Company
- American National Insurance Company
- American Specialty Health Plans, Inc.
- AmericasHealth Plan, Inc.
- Americas Life Insurance Corp.
- Ameritas Life Insurance Corp.
- Anthem Blue Cross
- Anthem Blue Cross Life and Health Insurance Company
- Anthem Blue Cross Partnership Plan
- Arcadian Health Plan, Inc.
- Aspire Health Plan
- Association Health Care Management, Inc.
- Assurant Health
- Assurity Life Insurance Company
- Avante Behavioral Health Plan
- Axa Equitable Life Insurance Company
- Axis Insurance Company
- Bankers Life and Casualty Company
- BCS Insurance Company
- Blue Cross of California
- Blue Shield of California
- Blue Shield of California Life & Health Insurance Company
- Brandman Centers for Senior Care
- Brown and Toland Health Services
- CA Health & Wellness
- CA Health & Wellness Plan
- California Dental Network, Inc.
- California Health & Wellness
- California Health and Wellness Plan
- California Physicians' Service
- CalOptima
- CalViva Health
- Care 1st Health Plan
- Care 1st Partner Plan, LLC
- CareMore Health Plan
- Celtic Insurance Company
- CenCal Health
- Center for Elders Independence (PACE)
- Central California Alliance for Health
- Central Health Plan of California, Inc.
- Central United Life Insurance Company
- Chesapeake Life Insurance Company (The)
- Chinese Community Health Plan
- Choice Physicians Network, Inc.
- Cigna Behavioral Health of California, Inc.
- Cigna Dental Health of California Inc.

- Cigna Health and Life Insurance Company
- Cigna HealthCare of California Inc.
- Citizens Choice Health Plan
- Colonial Life & Accident Insurance Company
- Colonial Penn Life Insurance Company
- Combined Insurance Company of America
- Community Care Health Plan, Inc.
- Community Health Group
- Community Health Group Partnership Plan
- Companion Life Insurance Company
- CONCERN: Employee Assistance Program
- Connecticut General Life Insurance Company
- Conseco Life Insurance Company
- Constitution Life Insurance Company
- ConsumerHealth, Inc.
- Continental American Insurance Company
- Continental Life Insurance Company of Brentwood, Tennessee
- Contra Costa County Medical Services
- Contra Costa Health Plan
- County of Los Angeles-Dept of Health Svcs.
- County of Ventura
- DaVita Healthcare Partners Plan
- Dedicated Dental Systems, Inc.
- Delta Dental Insurance Company
- Delta Dental of California
- Delta Dental Plan of California
- Dental Benefit Providers of California, Inc.
- Dental Choice of California Inc.
- Dental Health of California
- Dental Health Services
- Dentegra Insurance Company
- Easy Choice Health Plan, Inc.
- Empathia Pacific, Inc.
- Envision Insurance Company
- EPIC Health Plan
- Express Scripts Insurance Company
- EYEXAM of California, Inc.
- Family Heritage Life Insurance Company of America
- Family Life Insurance Company
- Federal Insurance Company
- Federally Sponsored Plans
- Fidelity Security Life Insurance Company
- First Dental Health (New Dental Choice)
- FirstSight Vision Services, Inc.
- For Eyes Vision Plan, Inc.
- Fresno-Kings-Madera Regional Health Authority
- GEMCare Health Plan, Inc.
- Genworth Life Insurance Company
- Gerber Life Insurance Company
- Globe Life and Accident Insurance Company
- Gold Coast Health Plan
- Golden Rule Insurance Company
- Golden State Medicare Health Plan
- Golden West Health Plan, Inc.
- Golden West Vision-Dental Plan
- Group Insurance Trust of The California Society of Certified Public Accountants
- Guarantee Trust Life Insurance Company
- Guardian Life Insurance Company of America (The)
- Hartford Life and Accident Insurance Company
- HCC Life Insurance Company
- Health and Human Resource Center
- Health Net Community Solutions, Inc.
- Health Net Life Insurance Company
- Health Net of California Inc.
- Health Net of California, Inc. - Dental
- Health Plan of San Joaquin
- Health Plan of San Mateo
- HealthSpring Life & Health Insurance Company, Inc.
- Heritage Medical Systems
- Heritage Provider Network, Inc.
- Holman Professional Counseling Centers
- Honored Citizens Choice Health Plan, Inc.
- Human Affairs International of California
- Humana Health Plan of California Inc.
- Humana Insurance Company
- HumanaDental Insurance Company
- Independence American Insurance Company
- IEHP (Inland Empire Health Plan)
- Inland Empire Health Plan
- InnovAge PACE
- Inter Valley Health Plan
- Jaimini Health Inc.
- Kaiser Foundation Health Plan, Inc.
- Kaiser Permanente
- Kaiser Permanente Insurance Company
- Kanawha Insurance Company
- Kansas City Life Insurance Company
- Kern Family Health Care
- Kern Health Systems Inc.
- KP Cal, LLC
- L. A. Care Health Plan
- L.A. Care Health Plan Joint Powers Authority
- Landmark Healthplan of California, Inc.
- Liberty Dental Plan of California, Inc.
- Lincoln National Life Insurance Company (The)
- Local Initiative Health Authority For L.A. County
- Loyal American Life Insurance Company
- Magellan Health Services of California-EmployerSvc
- Managed Dental Care
- Managed Health Network
- March Vision Care, Inc.
- Markel Insurance Company

- Max Vision Care, Inc., A Prof. Optometric Corp
- MD Care, Inc.
- Medical Eye Services, Inc.
- Medi-Excel, SA de CV
- Mega Life and Health Insurance Company (The)
- Metropolitan Life Insurance Company
- Mid-West National Life Insurance Company of Tennessee
- Moda Health Plan, Inc. dba Moda Health Insurance
- Molina Healthcare of California
- Molina Healthcare of California Partner Plan, Inc.
- Molina Medical Center
- Monarch Health Plan
- Mutual of Omaha Insurance Company
- National Foundation Life Insurance Company
- National Guardian Life Insurance Company
- National Teachers Associates Life Insurance Company
- National Union Fire Insurance Company of Pittsburgh, PA
- Nationwide Life Insurance Company
- New York Life Insurance Company
- Nippon Life Insurance Company of America
- Northwestern National Insurance Company
- On Lok Senior Health Services
- On Lok Lifeways (PACE)
- One Health Plan
- OptumHealth Behavioral Solutions of California
- OptumHealth Physical Health of California
- Orange County Health Authority
- Other
- Other State Health Plans
- PACE Long Term Care
- PacifiCare Life and Health Insurance Company
- Pan-American Life Insurance Company
- Partnership Health Plan of California
- Personal Dental Services
- Physicians Mutual Insurance Company
- PIH Health Care Solutions
- Positive Healthcare
- Premier Access
- Premier Access Insurance Company
- Premier Eye Care of Florida, L.L.C.
- Premier Health Plan Services, Inc.
- PRIMECARE Medical Network, Inc.
- Principal Life Insurance Company
- Principal National Life Insurance Company
- Providence Health Network
- Provident Life and Accident Insurance Company
- Reliance Standard Life Insurance Company
- Reliastar Life Insurance Company
- Reliastar Life Insurance Company of New York
- SafeGuard Health Plans, Inc.
- Safeguard Health Plans Inc. - MetLife
- San Francisco Community Health Authority
- San Francisco Health Plan
- San Joaquin County Health Commission
- San Mateo Health Commission
- Santa Barbara San Luis Obispo Regional Health Auth
- Santa Clara County
- Santa Clara County Health Authority
- Santa Clara Family Health Plan
- Santa Cruz-Monterey-Merced Managed Med. Care Comm.
- Satellite Health Plan, Inc.
- SCAN Health Plan
- Scripps Health Plan Services, Inc.
- Seaside Health Plan
- Security Life Insurance Company of America
- SeeChange Health Insurance Company
- Sharp Health Plan
- SilverScript Insurance Company
- Simnsa Health Care
- Simnsa Health Plan
- Sistemas Medicos Nacionales, S.A.de C.V.
- St. Paul's PACE
- Standard Insurance Company
- Standard Life And Accident Insurance Company
- Standard Security Life Insurance Company of New York
- State Farm Health Insurance Company
- State Farm Mutual Automobile Insurance Company
- Sterling Life Insurance Company
- Stonebridge Life Insurance Company
- Sun Life & Annuity Company of NY
- Sun Life Assurance Company of Canada
- Sutter Health Plan
- Sutter Health Plus
- Sutter Senior Care (PACE)
- The CDI Group, Inc.
- The Group Insurance Trust of the California Society of Certified Public Accountants
- The Prudential Insurance Company of America
- Time Insurance Company
- Transamerica Life Insurance Company
- Transamerica Premier Life Insurance Company
- U. S. Behavioral Health Plan, California
- UDC Dental California, Inc.
- UHC of California (dba United Healthcare of California)
- Unicare Life & Health Insurance Company
- Unified Life Insurance Company
- Unimerica Insurance Company
- Union Labor Life Insurance Company (The)

- Union Security Insurance Company
- United American Insurance Company
- United Concordia Dental Plans of CA, Inc.
- United Concordia Insurance Company
- United Dental Care
- United Insurance Company of America
- United of Omaha Life Insurance Company
- United States Fire Insurance Company
- United States Life Insurance Company in the City of New York (The)
- United Teachers Associates Insurance Company
- United World Life Insurance Company
- UnitedHealthcare Insurance Company
- UnitedHealthcare Life Insurance Company
- UnitedHealthcare of California
- Universal Care
- University HealthCare Advantage
- Unknown
- Unum Life Insurance Company of America
- USAA Life Insurance Company
- Valley Health Plan
- ValueOptions of California Inc.
- Ventura County Health Care Plan
- Vision First Eye Care, Inc.
- Vision Plan of America
- Vision Service Plan
- VisionCare of California
- Washington National Insurance Company
- WellCall, Inc.
- WellCare Prescription Insurance, Inc.
- Western Dental Plan
- Western Dental Services, Inc.
- Western Growers Assurance Trust
- Western Health Advantage

Source of Coverage

Required field. Accepted elements:

- 0505 Individual/Commercial
- 0510 Group
- 0522 Covered California/Exchange
- Medi-Cal
- 0557 COBRA
- CalPERS
- Medicare
- Medi-Cal/Medicare
- Unknown
- 0517 State Specific (Other)

For MY 2016 collection, “Medi-Cal” was added and “Medi-Cal Fee for Service” and “Medi-Cal Managed Care” were removed from Coverage Source. This update was made to better align with DHCS reporting preferences. DHCS and DMHC first reported Managed Care and Fee for Service designations under Product Type for MY 2015.

Coverage Product Type

Required field for first product type selection. Up to three selections allowed. Accepted elements:

- EPO
- POS
- PPO with Deductible
- HMO with Deductible
- 0521 Grandfathered
- 0522 Exchange
- 0523 Pharmacy Benefits
- 0524 Catastrophic
- 0526 Bronze
- 0527 Silver
- 0528 Gold
- 0529 Platinum
- 0530 Health Only
- 0531 Small Group
- 0532 Large Group
- 0533 Child Only
- 0534 Multi State
- 0535 Medicare Supplement
- 0537 Stand Alone Dental
- 0538 Autism/PDD
- 0539 Student Health
- 0541 Home Health Care
- 0542 Short Term Limited Duration Policy
- 0543 Mental Health
- 0545 Dental
- 0547 Limited Benefits
- 0548 Chiropractic
- 0550 Hospital Indemnity
- 0551 Vision
- 0552 HIPAA
- 0554 Pre-existing Condition
- 0555 Cancer/Dread Disease
- 0556 Self-Funded/ERISA
- 0558 HMO
- 0559 PPO
- 0560 State Specific Other
- Fee for Service
- Managed Care
- Medi-Cal Managed Care: San Benito Model
- Medi-Cal Managed Care: Imperial Model
- Medi-Cal Managed Care: COHS Model
- Medi-Cal Managed Care: Two Plan Model
- Medi-Cal Managed Care: GMC Model
- Medi-Cal Coordinated Care (CCI)
- Medi-Cal Managed Care: Rural Model
- CCS Demonstration Project (MCO)
- Unknown
- Long Term Care: PACE

- Long Term Care: SCAN

“Fee for Service” and “Managed Care” elements were added under Product Type for MY 2016 collection and analysis to align with DHCS reporting preferences for categorizing its delivery systems, and the data reported by DHCS and DMHC for MY 2015. These designations were previously reported under Source of Coverage. “HMO with Deductible” was added for MY 2016 collection to better align with data reported by DMHC. OPA analysis included a new product type of “Long Term Care” to better align with data submitted by DHCS that was unrelated to the Long Term Care: PACE or Long Term Care: SCAN element designations.

Plan Regulator

Required field. Accepted elements:

- | | | |
|--------|-----------|--------------------|
| • CDI | • OPM | • Out of State DOI |
| • DMHC | • DOL | • Other |
| • CMS | • CalPERS | • Unknown |

Complaint Reason

Required field for first complaint reason selection. Up to three selections allowed. Accepted elements:

- | | | |
|--|--|--|
| • 0805 Premium & Rating | • 0917 Policy Delivery | • 1006 Pre-existing Condition |
| • 0806 Continuity of Care | • 0918 Misappropriation of Premium | • 1007 Medical Necessity Denial |
| • 0807 Dependent Age | • 0919 Not appointed with Company | • 1009 Fraud |
| • 0808 Pre-existing Condition | • 0921 Deceptive Cold Lead Advertising | • 1010 Post Claim Underwriting |
| • 0809 Waiting Periods | • 0922 High Pressure Tactics | • 1012 Subrogation |
| • 0810 Refusal to Insure | • 0923 Duplication of Coverage | • 1015 Claim Denial |
| • 0815 Cancellation | • 0926 Misstatement of Application | • 1017 Usual, Customary, Reasonable (UCR) Charges |
| • 0816 Nonrenewal | • 0929 Fraud/Forgery | • 1018 Out of Network Benefits |
| • 0820 Underwriting Delays | • 0930 Other Marketing and Sales | • 1019 Co-pay, Deductible, and Co-Insurance Issues |
| • 0822 Policy Audit Dispute | • 0933 Failure to Submit Application | • 1020 Coordination of Benefits |
| • 0823 Health Status | • 0934 Premiums Misquoted | • 1021 Authorization Dispute |
| • 0825 Unfair Discrimination | • 0935 Other Violation of Insurance Law/Regulation | • 1022 Primary Care Physician Referral |
| • 0828 Rescission | • 0937 Using an Unlicensed Name | • 1023 Utilization Review |
| • 0834 COBRA | • 0938 Summary of Benefits | • 1025 Claim Delay |
| • 0835 Group Conversion | • 1001 Adjuster Handling | • 1027 Experimental |
| • 0837 MIB Reports | • 1002 Prompt Pay | • 1028 Assignment of Benefits |
| • 0840 Continuation of Benefits | • 1003 Willing Provider | • 1030 Cost Containment |
| • 0845 State Specific Other - Underwriting | • 1004 Participating Provider Availability/Timely Access to Care | • 1035 State Specific (Other) |
| • 0846 Dependent Coverage to Age 26 | • 1005 Unsatisfactory Settlement/Offer | • 1036 Appeal Non-compliance |
| • 0902 Unfair Discrimination | | • 1037 Claim Recoding/Bundling |
| • 0904 Financial Privacy | | • 1038 Recoupment |
| • 0905 Misleading Advertising | | |
| • 0906 Health Privacy | | |
| • 0910 Agent Handling | | |
| • 0911 Unauthorized Entity | | |
| • 0912 Internet Related | | |
| • 0913 Fiduciary Theft | | |
| • 0915 Misrepresentation | | |

- 1039 Annual Limit
- 1040 Essential Health Benefit
- 1041 External Review
- 1042 Internal Appeal
- 1043 Lifetime Limit
- 1044 Preventive Care
- 1045 Pharmacy Benefits
- 1046 Maternity and Newborn Care
- 1047 Emergency Services
- 1048 Mental Health Parity
- 1049 Maximum Out of Pocket
- 1050 Ambulatory Patient Services
- 1051 Hospitalization
- 1052 Rehabilitative/Habilitative Care
- 1053 Pediatric Care
- 1054 Laboratory Services
- 1101 Closed Network/Provider Discrimination
- 1103 Class Action
- 1105 Premium Notice/Billing
- 1107 Surrender Problem
- 1115 Delays/No Response
- 1117 Information Requested
- 1118 Delivery of Policy
- 1120 Unsatisfactory Refund of Premium
- 1123 Payment Not Credited
- 1125 Coverage Question
- 1126 Access to Care
- 1127 Quality of Care
- 1128 Company/Agent Dispute
- 1129 Abusive Service
- 1130 State Specific (Other)
- 1132 Involuntary Termination by Plan
- 1133 Provider Listing Dispute
- 1134 Delayed Appeal Consideration
- 1135 Delayed Authorization Decision
- 1136 Access to Fee Schedule/Rates
- 1137 Inadequate Reimbursement/Rates
- 1138 Unfair Negotiation
- 1139 Premium Subsidy
- 1140 Wellness Program
- 1141 Essential Community Provider
- 1142 Choice of PCP (Primary Care Provider)
- 1143 Disabled Individuals' Access
- 1144 MLR (Medical Loss Ratio) Rebate
- 1145 Language Access
- 1146 Notice Requirements
- 1147 Continuity of Care
- Denial of Covered California Coverage
- Eligibility Determination
- Medical Records Dispute
- Dis/Enrollment
- Plan/Staff Attitude and Service
- Billing/Reimbursement Issue *
- Scope of Benefits *
- Provider Attitude and Service
- Unknown
- Experimental/Investigational Denial *
- Documentation Requests/Disputes
- Reporting Wrongful Loss of Healthcare Coverage
- Denied Services *

* New standard elements added for OPA's MY 2016 collection to align with reporting entity data preferences.

The following elements were accepted in prior years but removed from OPA's MY 2016 accepted element options.

- 1096 Access to Fee Schedule/Rates
- 1097 Inadequate Reimbursement/Rates (HCB only – CA code)
- 1098 Unfair Negotiation – Provider Contract
- 1099 Continuity of Care (Entities were directed to report under “1147 Continuity of Care” instead)
- Dental Scope of Benefits
- Denial of Specialty Mental Health Services by Mental Health Plan
- No Response to Filed Grievance/Not Allowed to File/Unhappy with Result
- Plan Subcontractor/Provider Billing/Reimbursement Issue

For OPA's report, “Experimental” was combined with “Experimental/Investigational Denial” in the statewide analysis. “Denial of Covered California Coverage” appears in the report as “Denial of Coverage.”

Complaint Result (Disposition)

Required field for first complaint reason selection. Up to three selections allowed. Accepted elements:

- 1201 Policy Not in Force
- 1205 Policy Issued/Restored
- 1207 Advised Complainant

- 1208 Compromise Settlement/Resolution
- 1210 Additional Payment
- 1215 Refund
- 1217 Entered into Arbitration/Mediation
- 1220 Coverage Extended
- 1223 Unable to Assist
- 1225 Claim Reopened
- 1227 Cancellation Upheld
- 1230 Claim Settled
- 1233 Filed Suit/Retained Attorney
- 1235 No Action Requested/Required
- 1239 Referral to Another State's Dept. of Insurance
- 1240 Referred to Outside Agency/Dept.
- 1250 Underwriting Practice Resolved
- 1253 Information Furnished/Expanded
- 1255 Delay Resolved
- 1257 Fine Assessed
- 1260 Cancellation Notice Withdrawn
- 1270 Prem Problem Resolved
- 1277 Deductible Refunded
- 1280 Referred to Other Division for Possible Disciplinary Action
- 1285 Question of Fact
- 1287 Rating Problem Resolved
- 1290 Question of Fact/Contract/Provision/Legal Issue
- 1293 Company in Compliance
- 1295 Upheld/Company Position Substantiated
- 1300 No Jurisdiction
- 1303 Recovery
- 1305 Insufficient Information
- 1310 State Specific (Other)
- 1311 Overturned/Company Position Overturned
- 1312 Withdrawn/Complaint Withdrawn
- Consumer Received Requested Service
- Unknown

“Fine” was updated to “Fine Assessed” for OPA’s MY 2016 collection. “Consumer Received Requested Service” was first reported by DMHC in MY 2015 and added as a standard element for OPA’s MY 2016 collection.

Date Complaint Opened

Required field. Accepted elements: Date in format mm/dd/yyyy that is before or on the date closed and after or on the DOB (if one is provided).

Date Complaint Closed

Required field. Accepted elements: Date in format mm/dd/yyyy that is after or on the date opened.

Only complaint records with a close date in 2016 were accepted for analysis.

Appendix B. Supplemental Survey Data Collection for Measurement Year 2016

The following elements were used to collect data and information about the reporting entity's consumer assistance activities through its service center or centers.

Overview Fields

- Department
- Service Center Name
- Public Phone Number - Main Line
- TTY / TDD Line
- Other Public Phone Lines and Target Audience
- Days/Hours Open
- Website of the Service Center

I. Number and types of requests for assistance received

Number of Requests for Assistance by Month and Mode of Contact (January 1 – December 31, 2016)

Month	Telephone	Mail	Email	Online	Fax	Counter / In-Person	Other	Unknown	Monthly Total
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Total Annual									

Telephone Call Annual Metrics Fields

- Number of abandoned calls (incoming calls terminated by callers prior to reaching a Customer Service Representative - CSR)
- Number of calls resolved by the IVR/phone system (caller provided and/or received information without involving a CSR)
- Number of jurisdictional inquiry calls
- Number of non-jurisdictional calls
- Average number of calls received per jurisdictional complaint case (e.g., follow-up calls by the consumer after a complaint is filed, either to relay additional information for the case review or to check status)
- Average wait time to reach a CSR
- Average length of talk time (time between a CSR answering and completing a call)
- Average number of CSRs available to answer calls (during Service Center hours) -- *Please indicate Full Time Equivalent (FTEs). You may also indicate staffing variations by season, month, or day of the week, if variable.*

Top 10 Topics for Non-Jurisdictional Inquiries/Complaints (January 1 – December 31, 2016)

Ranking	Non-Jurisdictional Inquiry/Complaint Topic	Organization(s) that these Inquiries were Typically Referred to
1 (most common)		
2		
3		
4		
5		
6		
7		
8		
9		
10		
Indicate if this ranking is based on data or estimated:		

II. Service center's role with regard to each type of call, question, complaint, or grievance

Role of the Service Center

Eligibility / Enrollment Determinations and Appeals Role

- Statute /Codes that Specify Authority
- Implementation: Role performed by (Yes/No) - If Yes, identify the unit and/or contractor name(s)
 - Department staff
 - Contractor
 - County staff
 - Other

Health Care Delivery Complaint Resolution Role

- Statute /Codes that Specify Authority
- Implementation: Role performed by (Yes/No) - If Yes, identify the unit and/or contractor name(s)
 - Department staff
 - Contractor
 - County staff
 - Other

Service Center Organizational Structure and Staffing

Submit Organization Chart(s) for the Service Center.

III. Protocols and Performance Standards for Responding to Requests for Assistance

Service center's protocol for responding to requests for assistance from health care consumers, including any performance standards.

Service Center Protocol for Responding to Jurisdictional Complaints

For this section, please submit document(s) that best demonstrate enterprise-wide protocols currently used by the Service Center for handling jurisdictional complaints.

- Document Title
- Indicate if currently publicly available (Yes /No)
- Indicate below which of the following elements are addressed in the document (Yes/No)
 - Performance Standards for Complaints (e.g., response times, customer service standards or guidelines, etc.)
 - General Protocols and Procedures (e.g., description of the step-by-step process - intake to resolution)
 - Language Assistance Protocols and Procedures
 - Urgent Case Protocols and Procedures

- After-Hours Protocols and Procedures
- CSR Training for Complaints
- CSR Tools (Guides, phone scripts, etc.)

IV. Protocol for referring or transferring calls outside the jurisdiction of the service center.

Service Center Protocol for Referring or Transferring Non-Jurisdictional Inquiries/Complaints

For this section, please submit document(s) that best demonstrate enterprise-wide protocols and procedures currently used by the Service Center to refer non-jurisdictional inquiries and complaints.

- Document Title
- Indicate if currently publicly available (Yes/No)
- Indicate below which of the following elements are addressed in the document (Yes/No)
 - Performance Standards for Inquiries (e.g., response times, customer service standards or guidelines, etc.)
 - General Protocols and Procedures (e.g., description of the step-by-step process - intake to referral)
 - Language Assistance Protocols and Procedures
 - After-Hours Protocols and Procedures
 - CSR Training on Non-Jurisdictional Resources and Topics
 - Referral Guide (or other referral tool used by CSRs)

V. The service center's methodology of tracking calls, complaints, grievances, or inquiries.

Service Center's Current Phone System / Customer Relationship Management System

- System or Provider Name
- Computer Telephony Integration / CRM Product(s) (if used)
- Developer Name (internal IT unit and/or contractor)
- Date Established
- Date of Last Significant Upgrade
- System Features: Indicate below if a feature (Yes/No)
 - IVR/Interactive Voice Response
 - Callback Messaging Option (callers can request callback rather than waiting on hold)
 - Routing Management (e.g., skills-based, conditional, percent allocation, etc.)
 - Computer-Assisted CSR Tools: If Yes, please list features:
 - Scripting
 - Decision tree(s)
 - Knowledge management system (e.g., searchable library/database)
 - Other tools
 - Status and Quality Tracking: If Yes, please list features:
 - Call status management (e.g., real-time queue volume postings, etc.)
 - Quality management (e.g., call monitoring, etc.)
 - Escalation management (e.g., escalation plans or protocols, etc.)
 - Other
 - Reporting/Data Retrieval Functions: If Yes, please describe:
 - Automated time-based reports
 - Ad hoc report building
 - Other Regular Established Reports
- Data Export Formats- Please list:

Service Center's Current Database and Record-Keeping System

- System Name
- Developer Name (internal IT unit and/or contractor)
- Database Management System
- Date Established

- Date of Most Recent System Upgrade
- System Features: Indicate below if a system feature (Yes/No)
 - Phone system integration (e.g., call data linked to database)
 - Live chat integration (e.g., chat data linked to database)
 - Website integration (e.g., online forms linked to database)
 - Other method of data input/upload- If Yes, please also describe:
- Reporting / Data retrieval functions: Please describe:
 - Automated time-based reports
 - Ad hoc report building
 - Other established reports
- Data Export Formats

Methodology: Data Collection, Analysis, and Reporting for Complaints

- Submit form(s) used by the Service Center to record complaint information
- Submit quality assurance and methodology reference document(s)
- List the complaint reports that are regularly publicly reported.
 - Report Name
 - Frequency of Issuance

Methodology: Data Collection, Analysis, and Reporting for Non-Jurisdictional Inquiries/Complaints

- Information Captured in an Inquiry Record - Please list mandatory fields
- Submit quality assurance and methodology reference document(s)
- List inquiry reports that are regularly publicly reported.
 - Report Name
 - Frequency of Issuance

VI. Summary - Outline of Future Changes

- Any new / pending laws that will impact the Service Center's authority or role?
- Any new data elements to be tracked and reported?
- Any other recent or anticipated changes to the Service Center?

VII. Enrollment / Covered Lives

- Please provide 2016 enrollment information for your program and the health plans/insurers your department oversees.
- Enrollment month submitted
- Enrollment report date
- Description of dataset (e.g., source, exclusions/inclusions, etc.)
- Same methodology used as last year? (Yes/No) -- If no, please describe the change: