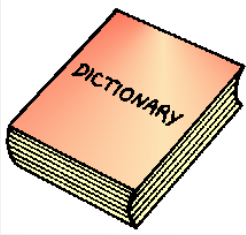


STATE OF CALIFORNIA

OFFICE OF



**Briefing for The Financial Solvency Standards Board on
The OPA Consumer Complaint Data Report
Beth Abbott, Director, OPA
June 15, 2016**

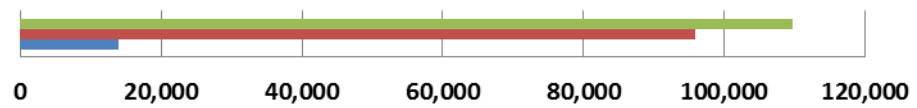


- ▶ **Complaints**—a written or oral communication that expresses dissatisfaction with an insurance company, services allowed, or a request to solve a problem or change a decision because the consumer is dissatisfied. A complaint includes a grievance, appeal, hearing, or request for an independent medical review.
- ▶ **Inquiries**—a request for assistance that results in the consumer being provided with information on topics, transactions, or processes.

Complaint Data Submission: Measurement Year 2014

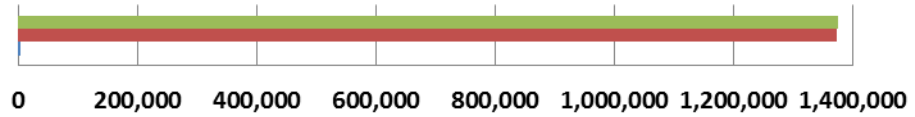
State Departments	Number of Consumer Complaints
Dept. of Managed Health Care Data (DMHC)	13,994
Dept. of Health Care Services Data (Medicaid) DSS State Fair Hearing Data	4,589
California Dept. of Insurance Data (CDI)	4,079
Covered CA Data (State Exchange) DSS State Fair Hearing Data	4,366
Total	27,028

DMHC Consumer Assistance in 2014



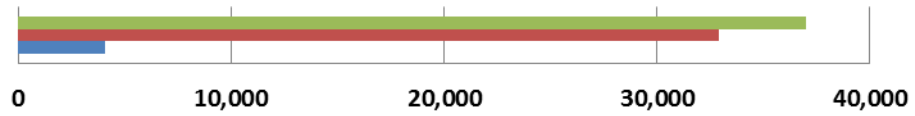
DMHC Consumer Assistance Volume	
All Requests for Assistance	109,760
Inquiries	95,766
Complaint Cases	13,994

**DHCS
Consumer Assistance in 2014**



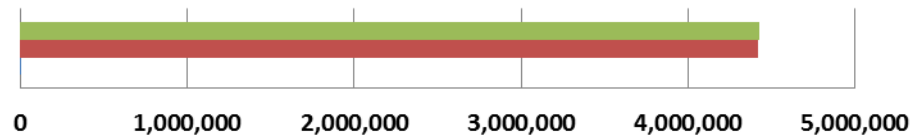
DHCS Consumer Assistance Volume	
■ All Requests for Assistance	1,375,772
■ Inquiries	1,372,468
■ Complaint Cases	4,589

**CDI
Consumer Assistance in 2014**

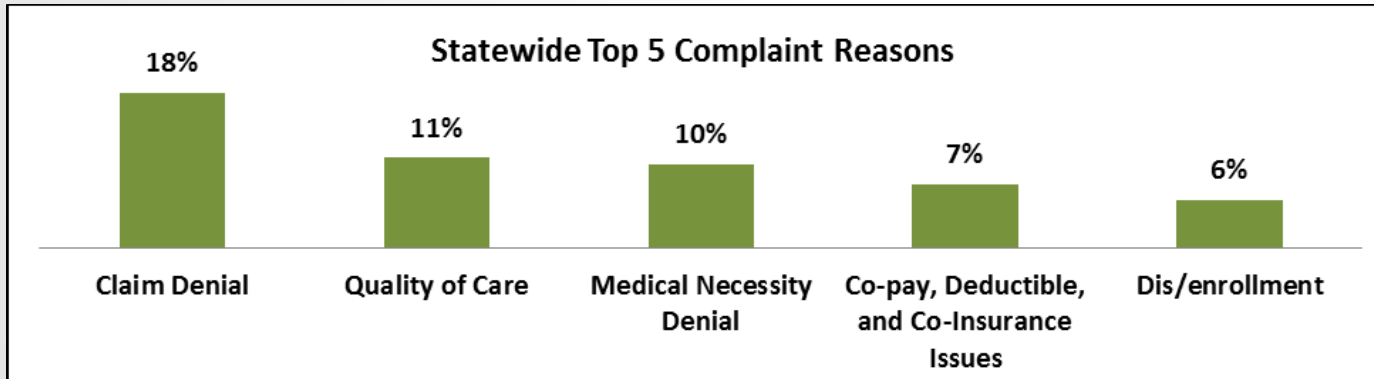


CDI Consumer Assistance Volume	
■ All Requests for Assistance	36,986
■ Inquiries	32,907
■ Complaint Cases	4,079

Covered California Consumer Assistance in 2014



Covered CA Consumer Assistance Volume	
All Requests for Assistance	4,424,070
Inquiries	4,419,704
Complaint Cases	4,366

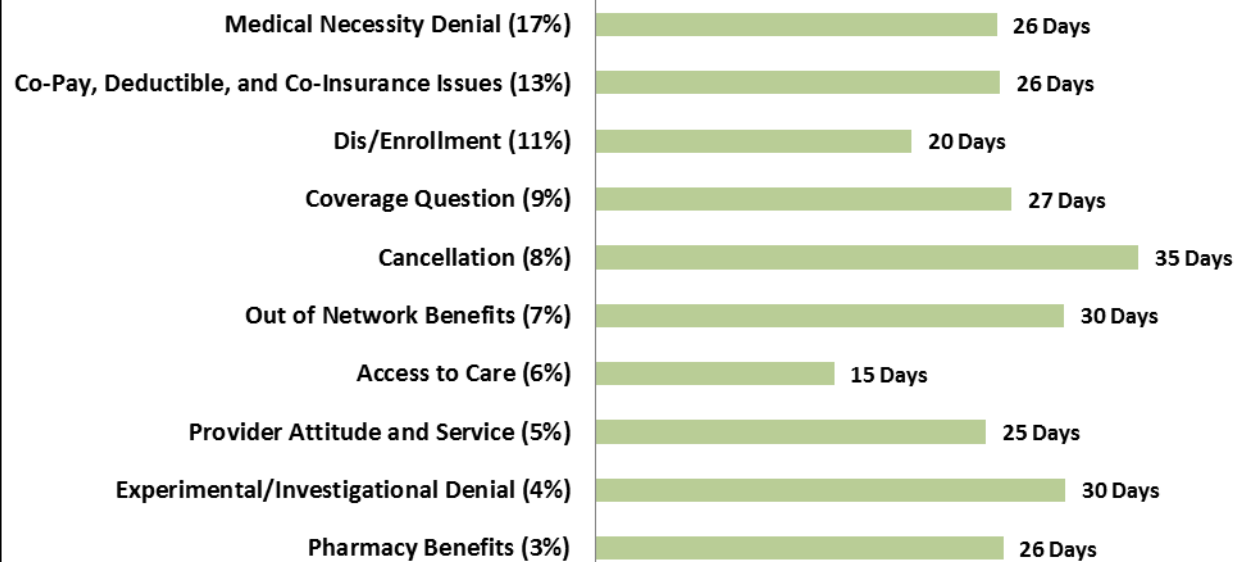


Claim Denial is reflected in the complaint data submitted by three of the four reporting entities.

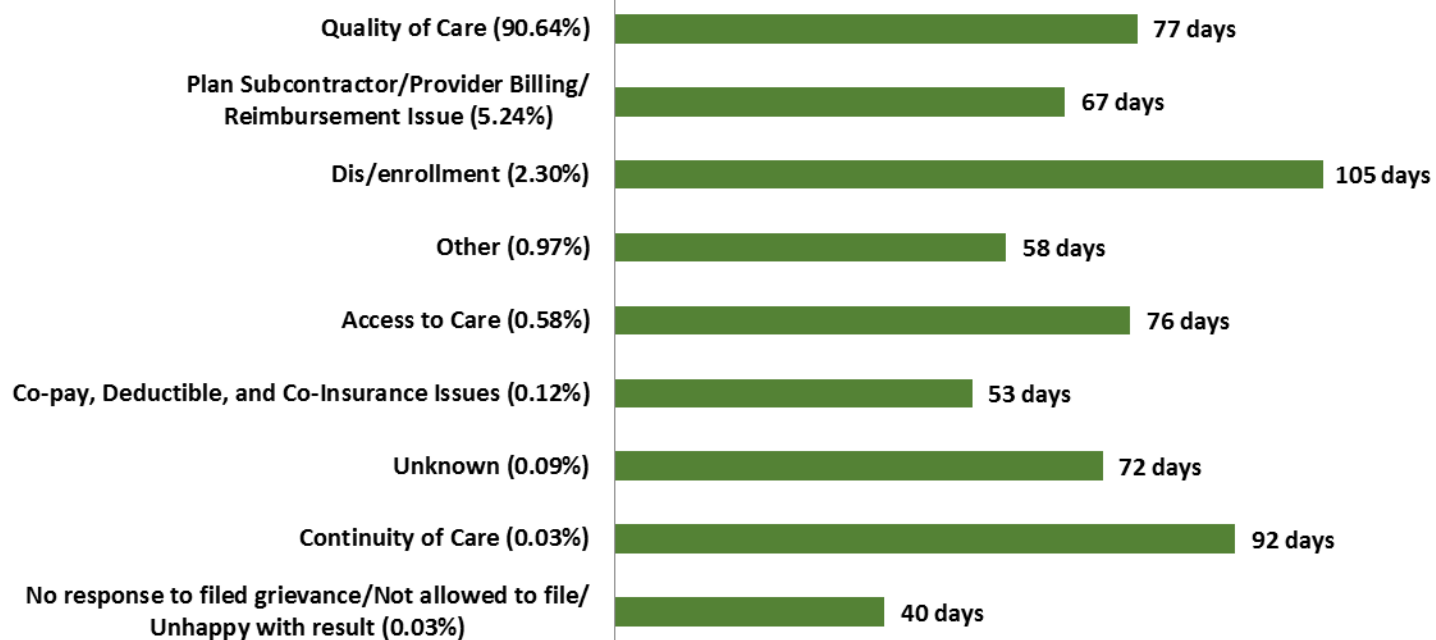
Statewide Top 10 Complaint Results

Health Plan Position Overturned	1,971 (7%)
Claim Settled	1,725 (6%)
Consumer's Money Returned	1,004 (3%)
Compromise Settlement/Resolution	6,988 (24%)
Health Plan Position Substantiated	3,945 (14%)
Health Plan in Compliance	442 (2%)
Complaint Withdrawn	5,616 (19%)
Insufficient Information for Further Investigation	2,673 (9%)
No Action Requested/Required	1,669 (6%)
Question of Fact/Contract/Law Falls Outside of Regulator	772 (3%)

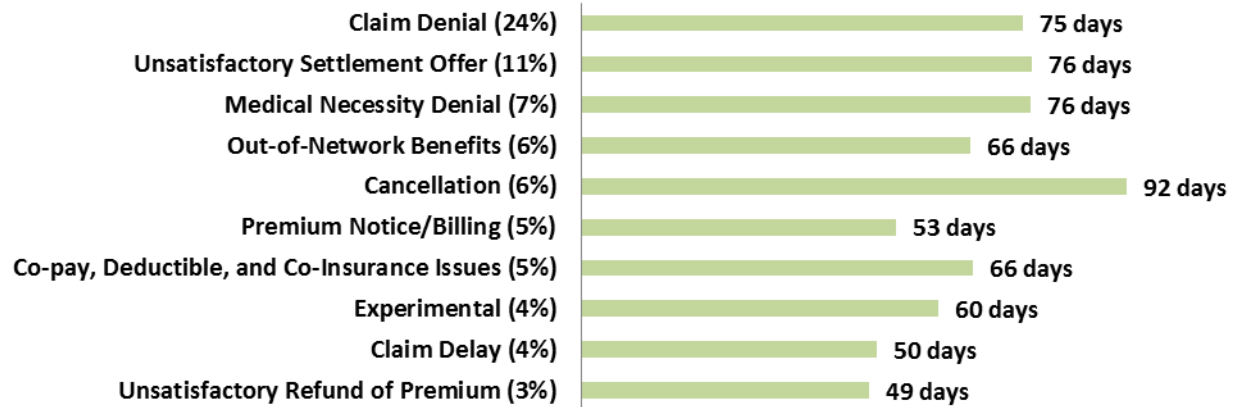
DMHC Percentages for Top 10 Complaint Reasons and Average Resolution Time



DHCS Average Number of Days to Resolve by Complaint Reason



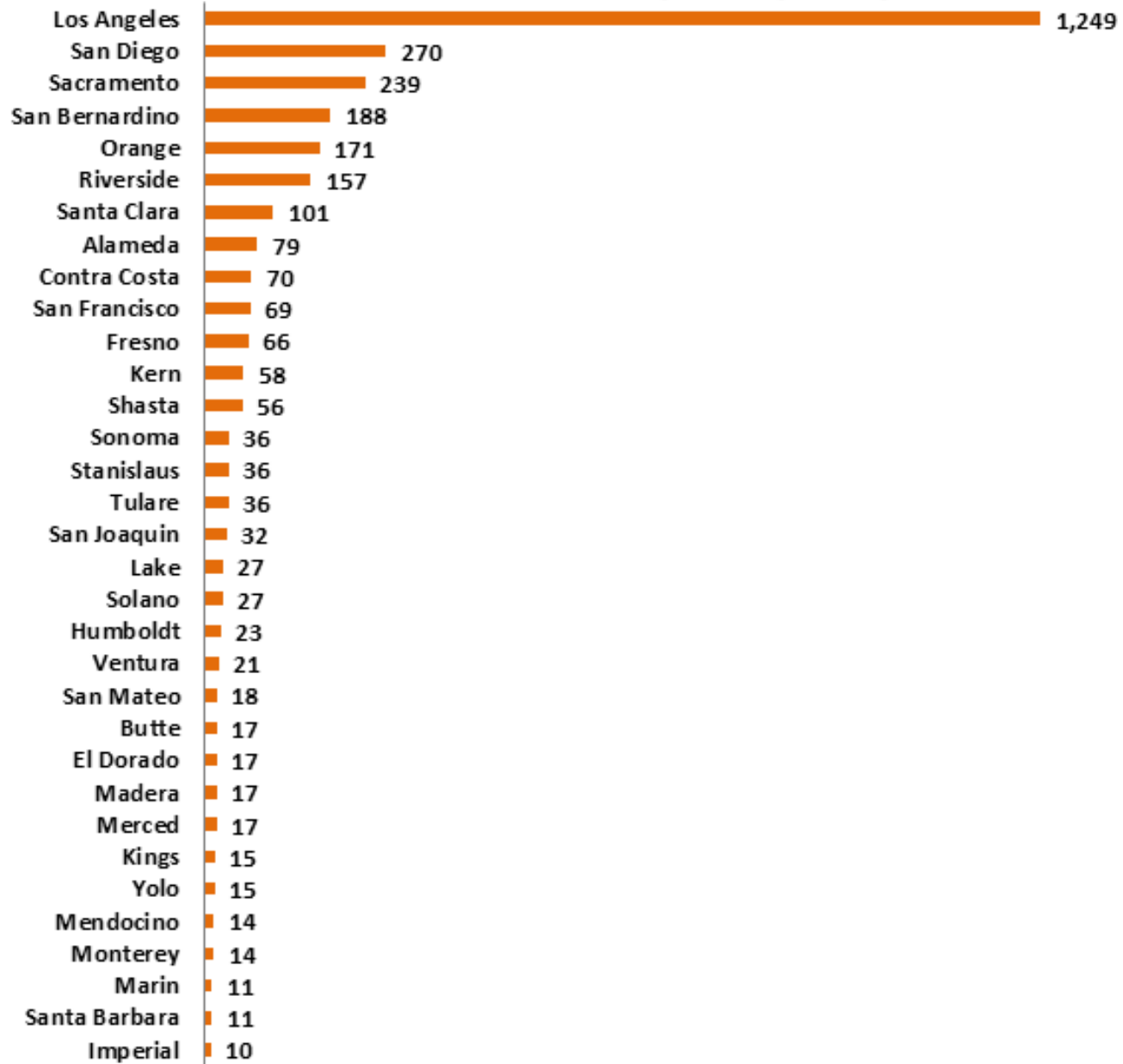
CDI Top 10 Percentage of Complaint Reasons and Corresponding Average Resolution Time

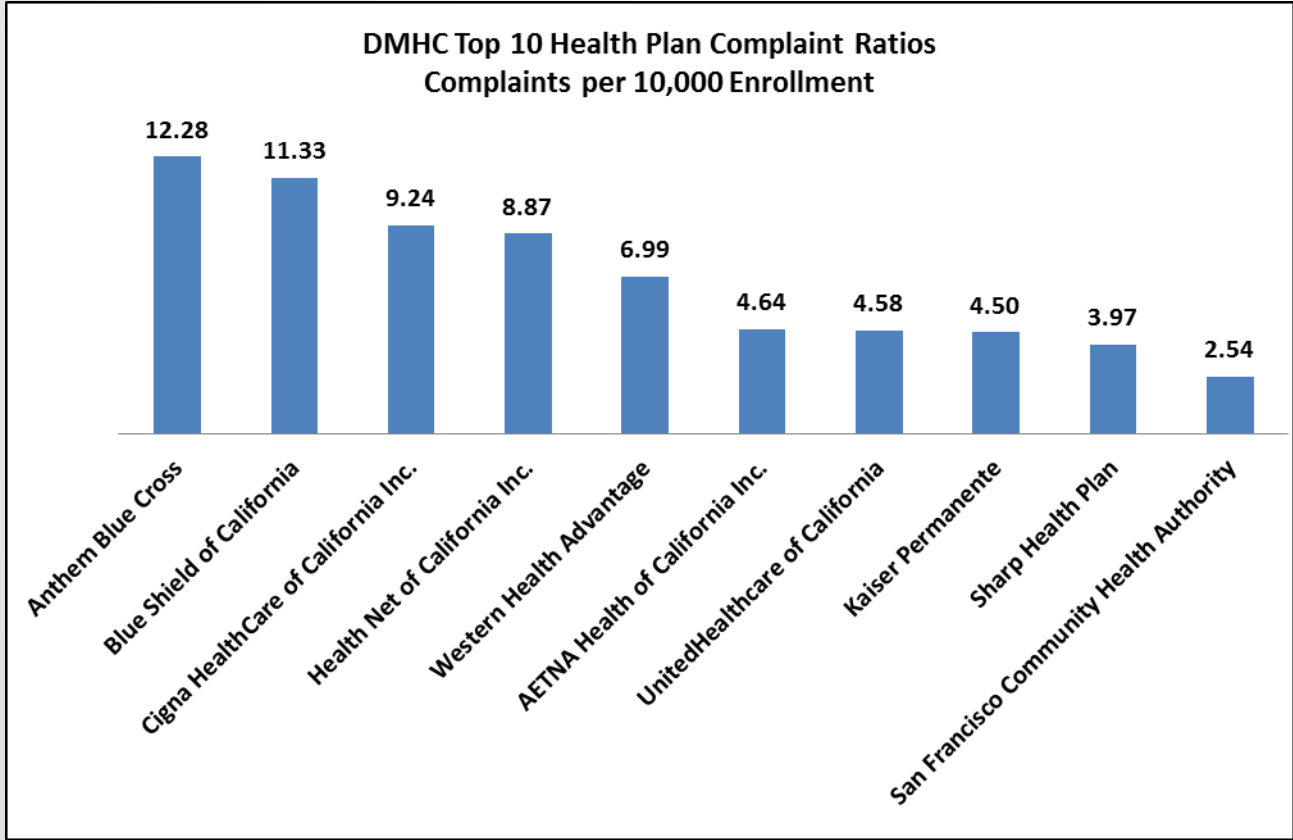


**Covered CA Percentage of Complaint Reasons and
Average Resolution Time**

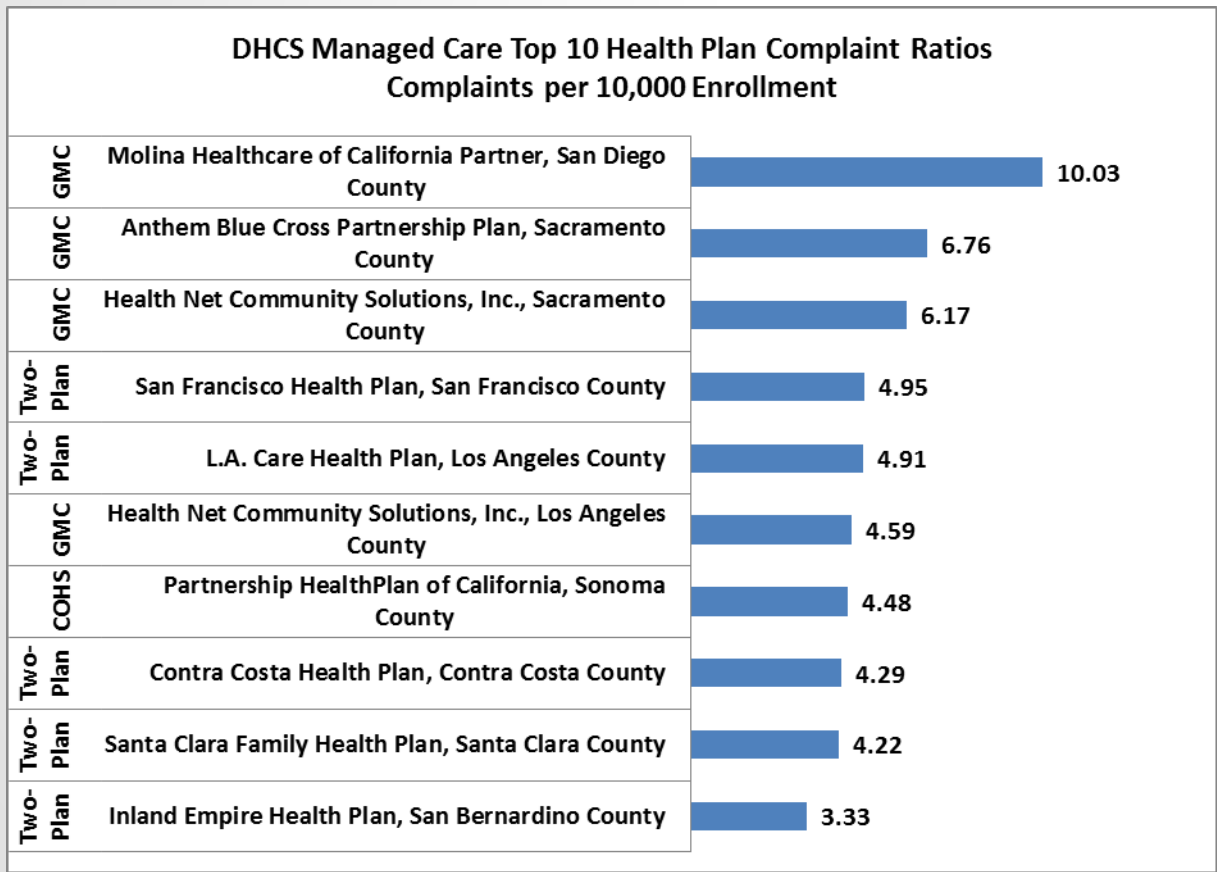


DHCS Medi-Cal Volume of Complaints by County

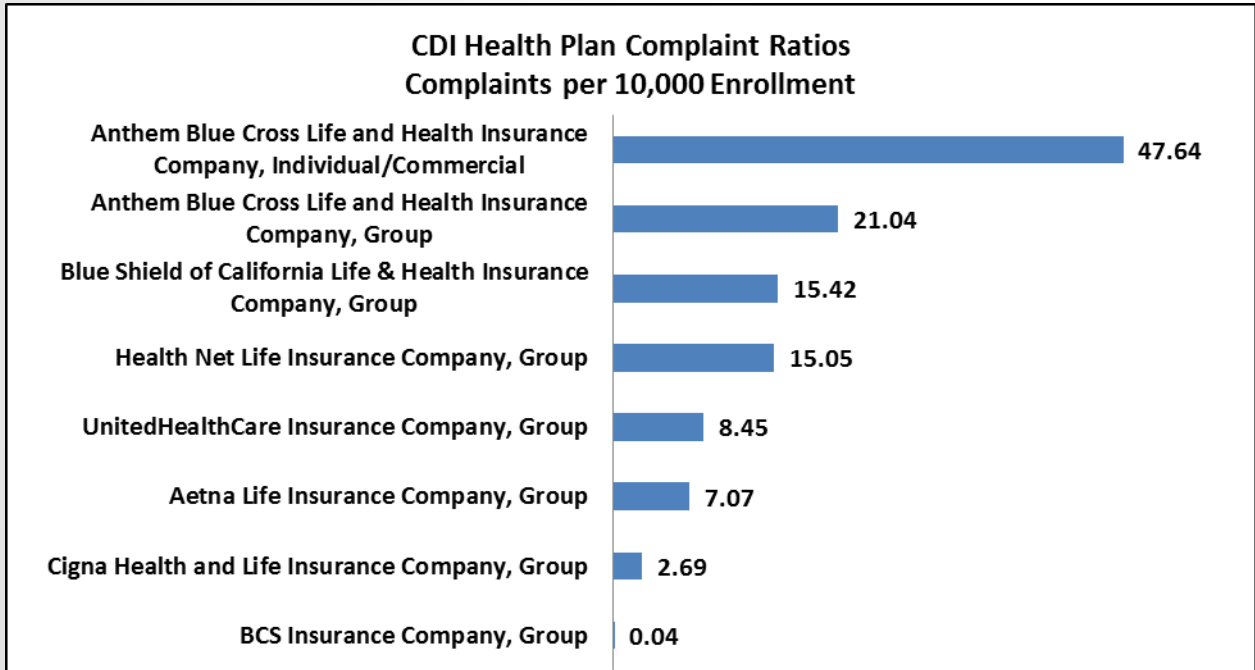




DMHC has jurisdiction over 61,813,050 enrollees in 63 plans where at least one complaint was filed.



DHCS has responsibility for 21,376,642 enrollees in 88 plans where at least one complaint was filed.



CDI has jurisdiction over 2,574,181 enrollees in 103 plans where at least one complaint was filed.