STATE OF IOWA DEPARTMENT OF
Health AND Human
SERVICES

Prepaid Ambulatory Health Plan (PAHP)
Dental Wellness Plan (DWP)
Quarterly Performance Report

SFY2023, Quarter 4

(April - June 2023)

Published September 2023

Contents

This report is based on requirements of **2016 Iowa Acts Section 1139**. The legislature grouped these reports into three main categories: Consumer Protection, Outcome Achievement, and Program Integrity.

The Department grouped the managed care reported data in this publication as closely as possible to **House File 2460** categories but has made some alterations to ease content flow and data comparison. This publication content flows as follows:

Executive Summary

Oral disease, including tooth decay and gum disease, is the most common, chronic disease among adults and children in Iowa. Prevention and treatment of oral disease are key to improving overall health outcomes and reducing the cost of dental and medical care. The Dental Dashboard monitors the services provided to Iowa Medicaid recipients, reviewing utilization, performance, network adequacy, among other metrics to assure quality service and dental care for Iowa Medicaid members.

Delivery System: Medicaid dental benefits are largely provided by a managed care delivery system via Prepaid Ambulatory Health Plans (PAHPs). Less than 2% of Dental Wellness Plan members continue to receive care under fee for services managed by Iowa Medicaid. The State is currently contracted with two PAHP's to deliver DWP dental benefits to the Medicaid population:

- Delta Dental of Iowa (DDIA)
- Managed Care of North America (MCNA)

Background: Federal requirements for dental benefits vary by age and eligibility. For individuals under the age of 21, dental services are a mandatory benefit as part of the Early and Periodic Screening, Diagnostic and Treatment services. However, under the federal Medicaid program, dental services are an "optional" category of service for adults 21 years and older. As an optional service, states choosing to provide adult dental benefits under their Medicaid program may determine the amount, duration, and scope of dental services they will furnish.

Beginning on May 2014, the Centers for Medicaid and Medicare Services (CMS) approved Iowa's request to offer adult dental benefits to Iowa Health and Wellness Plan (IHAWP) members through the Dental Wellness Plan (DWP). The DWP plan was unique and offered tiered dental benefits to the state's Medicaid expansion population (ages 19 to 64). The DWP used a Pre-Ambulatory Health Plan (PAHP), Delta Dental of Iowa (DDIA), to manage dental services to these members.

On July, 2017, the State of Iowa proposed a Medicaid State Plan Amendment (SPA), to redesign DWP as an integrated dental program for all Medicaid enrollees aged 19 and over. With this amendment, the State proposed to offer a single, unified adult dental program for adult Medicaid populations (Fee for Service (FFS) and Medicaid Expansion). At this time another PAHP, Managed Care of North America (MCNA) contracted with Iowa Medicaid to provide services to the new increased adult population.

Monitoring and Oversight: Like all states, Iowa's Medicaid program must comply with all applicable federal program requirements. In addition to meeting requirements, states are granted considerable flexibility to tailor their Medicaid program to meet the specific priorities, demographics and constraints they face.

Executive Summary

Performance monitoring and data analysis are critical components in assessing how well the PAHP is improving the quality of care delivered to members. All dental plans submit monthly and quarterly data reports, which provide a snapshot of information on major contract compliance areas and member enrollment. Iowa Medicaid analyzes collected data to better understand service utilization, claim denials and appeals, and the impact current policies have on access to care. The data is stratified (race, ethnicity, etc.) to better understand the dental pattern of different populations to serve them better. Iowa Medicaid is also monitoring perspectives and experiences with feedback from Medicaid enrollees, providers and grassroot community leaders to work towards quality improvement with the PAHP's as issues are identified.

These reports are due to be replaced by a dashboard that is currently under development. Once completed, the dashboard will provide both medical and dental Medicaid data to the public.

Additional program related information can be found at https://hhs.iowa.gov/dental-wellness-plan/who-qualifies

PAHP Member Summary - Dental Wellness Plan (DWP)

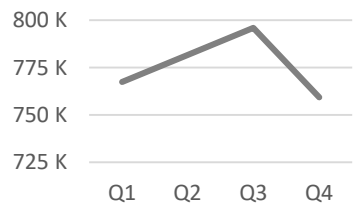
Prepaid Ambulatory Health Plans (PAHP) offer dental insurance benefits for those adults and families that qualify for the Dental Wellness Plan (DWP) Adult & Children programs.

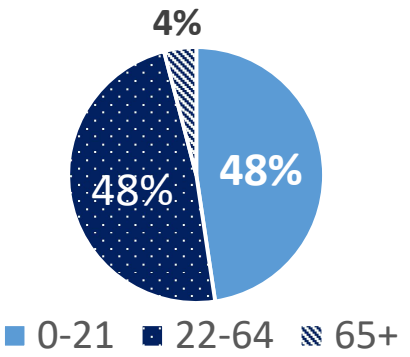
In Iowa, almost 99% of the Medicaid population is covered by an PAHP. Populations not covered by MCOs are provided coverage through the state's Fee-For-Service (FFS) program.

Program activity for the Healthy and Well Kids in Iowa (Hawki) plan is separately reported; However enrollment counts are captured below.

All DWP Members

759,294





- 36,769 Members
4.62% Decrease

PAHP Enrollment
(by Age)

Data Notes: Jun 2023 enrollment data as of August 2023. The "Distinct" column represents the total number of unique individuals appearing at least once during the past four-quarters. Because of the capitation structure, M-CHIP is categorized under DWP.

	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4	Average	Distinct
Dental Wellness Plan (DWP) - *Overall Counts*	767,406	781,502	796,063	**759,294**	776,066	**759,294**
0-21	366,469	371,712	377,701	361,524	369,352	361,524
22-64	368,334	376,377	384,239	366,999	373,987	366,999
65+	32,603	33,413	34,123	30,771	32,728	30,771
Fee-For-Service (FFS) - *Non PAHP Enrollees*	10,689	10,557	11,008	**10,301**	10,639	**10,301**
Hawki Member Summary - *Overall Counts*	54,854	53,636	52,833	**55,799**	54,281	**55,799**
Iowa Medicaid Total - *All Dental Counts*	832,949	845,695	859,904	825,394	840,986	825,394

PAHP Member Summary - DWP

DELTA DENTAL

	SFY23 Q3	SFY23 Q4
All DWP Members - *by PAHP*	494,972	472,490
PAHP Member Market Share	62.2%	62.2%
Disenrolled	299	651
Adult Dental Wellness Plan (**DWP**) 19+	289,360	274,305
Traditional Medicaid [1]	127,068	123,864
Iowa Health and Wellness Plan	162,292	150,441
Child Dental Wellness Plan (**DWP**) 0-18	205,612	198,185
Traditional Medicaid[1]		

mcnadental

	SFY23 Q3	SFY23 Q4
All DWP Members - *by PAHP*	301,091	286,804
PAHP Member Market Share	37.8%	37.8%
Disenrolled	2,220	4,664
Adult Dental Wellness Plan (**DWP**) 19+	172,543	163,962
Traditional Medicaid [1]	75,096	73,193
Iowa Health and Wellness Plan	97,447	90,769
Child Dental Wellness Plan (**DWP**) 0-18	128,548	122,842
Traditional Medicaid[1]		

Significant Change in Data? (+/-) No [ ] Yes [x]

If Yes, explain:

o This quarter there was a large increase in member disenrollments. This is due to the expiration of Medicaid guideline adjustments put into place to counteract the COVID public health emergency.

[1] Includes M-CHIP

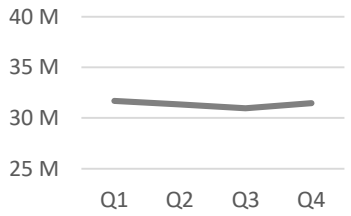
Financial Summary - DWP

The PAHPs receive capitation payments from the State for members' dental services. Capitation payments are made whether or not a provider files a claims with the PAHP for services provided to a member.

The PAHPs are responsible for recovering Medicaid dollars when it is determined that other insurance coverage is available (e.g. Commercial dental, auto, worker's comp, or even Medicare). This process is known as Third Party Liability (TPL). The PAHP retains all recovered TPL funds: however, these funds are then used to develop future capitation rates.

All Capitation Payments

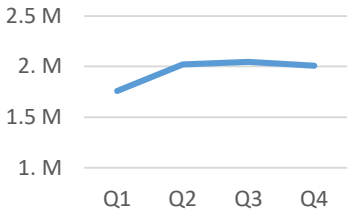
$31.5 Million



+ $490 Thousand
1.58% Increase

Third Party Liability Recovered

$2.0 Million



- $40 Thousand
1.97 % Decrease

Data Notes: June 2023 capitation data as of August 2023. All Third Party Liability (TPL) data reported above is self-reported by PAHPs. The "Average" column below represents a four-quarter rolling average while the "Total" column represents the sum of the past four-quarters.

	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4	Average	Total
Financial Summary						
Capitation Payments	$31.7 M	$31.3 M	$31.0 M	**$31.5 M**	$31.37 M	$125.49 M
Third Party Liability (TPL) Recovered	$1.8 M	$2.0 M	$2.0 M	**$2.0 M**	$1969 K	$7.87 M

Significant Change in Data? (+/-) No [x] Yes [ ]

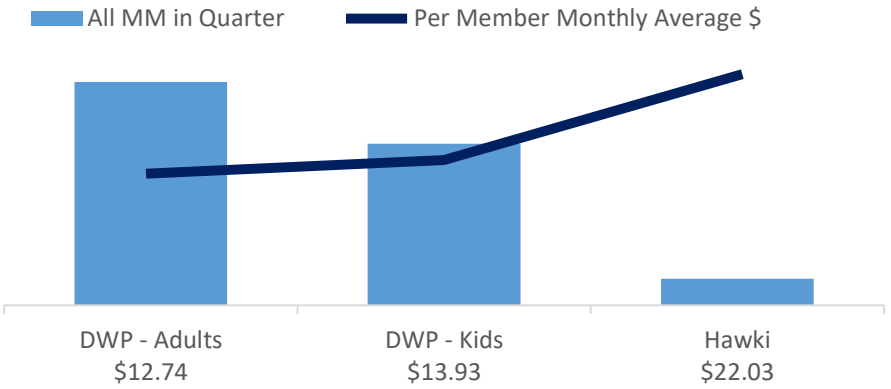
If Yes, explain:

Financial Summary - DWP

Per member Medicaid capitation is determined by the members eligibility group, the applicable provider fee schedule and annual benefit maximums (ABM).

Medical loss ratios (MLR) capture how much money is spent on dental claims and quality measures versus administrative expenses and profits. By contract, PAHPs are required to spend a certain percentage of their capitation payments on claims annually or risk having to return the difference.

Monthly Capitation Expenditures



DELTA DENTAL

	SFY23 Q3	SFY23 Q4
Capitation Totals	$20.47 M	**$20.79 M**
Adjustments	-$689 K	-$19 K
Current	$20.82 M	$20.57 M
Retro	$343 K	$239 K
Third Party Liability (TPL) Recovered	$1.94 M	**$1.88 M**
Financial Ratios		
Medical Loss Ratio (MLR)	85.6%	**87.6%**
Administrative Loss Ratio (ALR)	10.1%	9.5%
Underwriting Ratio (UR)	4.4%	2.8%
Unreconciled SFY MLR [2]		87.1%
Reported Reserves		
Acceptable Quarterly Reserves per Iowa Insurance Division (IID)	Y	**Y**

mcnadental

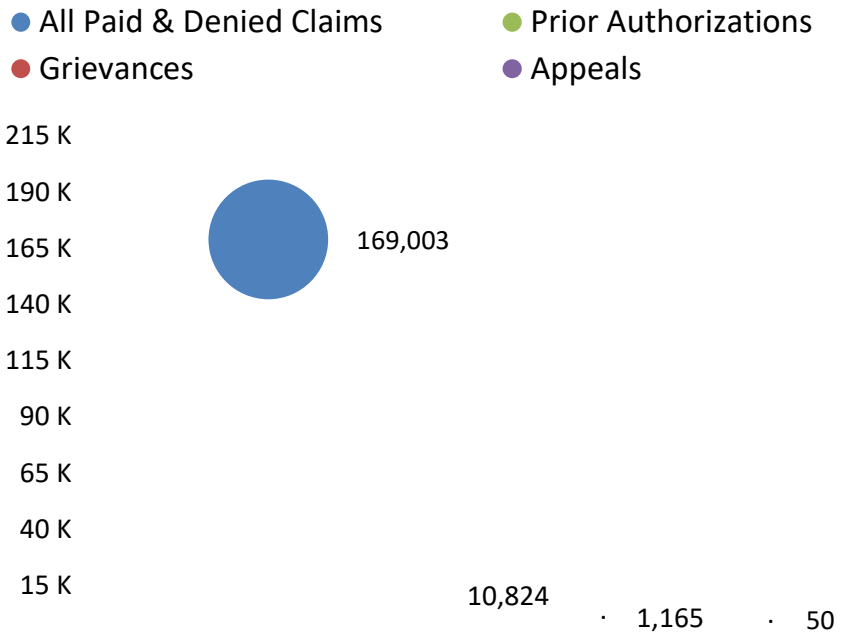
	SFY23 Q3	SFY23 Q4
Capitation Totals	$10.51 M	**$10.68 M**
Adjustments	-$367 K	-$12 K
Current	$10.61 M	$10.51 M
Retro	$261 K	$180 K
Third Party Liability (TPL) Recovered	$107 K	**$130 K**
Financial Ratios		
Medical Loss Ratio (MLR)	83.8%	**86.6%**
Administrative Loss Ratio (ALR)	15.8%	18.8%
Underwriting Ratio (UR)	0.4%	-5.4%
Unreconciled SFY MLR [2]		85.8%
Reported Reserves		
Acceptable Quarterly Reserves per Iowa Insurance Division (IID)	Y	**Y**

[2] MLR is unaudited and is now reported to include changes with additional quarters of information during the SFY. Primary drivers that influence changes in the MLR include: 1) estimates for unpaid claims liability, 2) estimates for the impact of the risk corridor and 3) financial review process that may result in expenditure reclassifications.

PAHP Claims Universe - All DWP Counts

This illustration provides context to the volume of the following actions in comparison to the overall claims universe:

- Some benefits may require **Prior Authorization** before service
- Members may elect to file a **Grievance** to express general plan dissatisfaction
- Members or Providers may **Appeal** a filed claim based on a reduction in benefits or an outright rejection



	% of Claims Universe
Prior Authorizations	6.40%
Grievances	0.69%
Appeals	0.03%

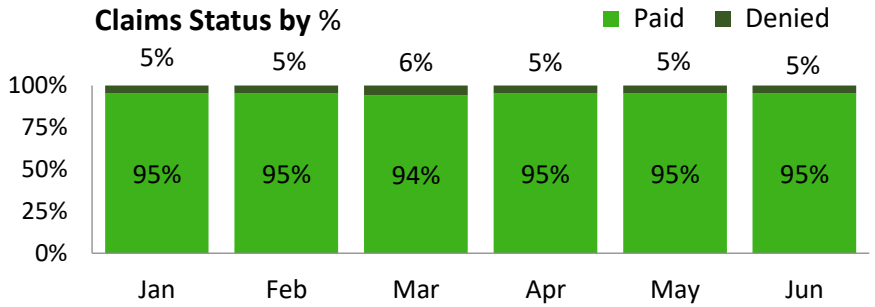
	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4	Average	Total
Claim Counts - All Paid & **Denied** (p. 10-11)	149,991	165,028	156,132	**169,003**	160,039	640,154
Delta Dental of Iowa	114,004	124,178	118,711	125,354	120,562	482,247
MCNA Dental	35,987	40,850	37,421	43,649	39,477	157,907
Prior Authorization Summary (p. 12-13)	11,061	11,038	11,313	**10,824**	11,059	44,236
Delta Dental of Iowa	8,478	8,471	8,744	8,268	8,490	33,961
MCNA Dental	2,583	2,567	2,569	2,556	2,569	10,275
Grievances & **Appeals Summary** (p. 14-15)						
All Grievances	862	1,101	1,400	**1,165**	1,132	4,528
All Appeals	59	45	54	**50**	52	208

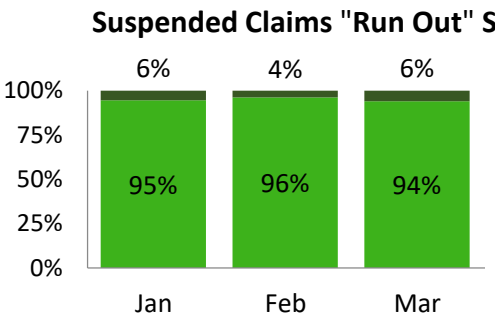
Claims Summary - DWP Counts

125,354
Claims Paid & Denied

DELTA DENTAL

	Apr	May	Jun
All Claims			
Paid	36,424	49,156	33,524
Denied	1,978	2,587	1,685
Suspended	55	91	54
Clean Claims Processed			
in 14-days (Requirement 90%)	100%	100%	100%
in 21-days (Requirement 95%)	100%	100%	100%
Average Days to Pay	7.5	7.5	7.5
Provider Adjustment Requests & Errors Reprocessed in 30-days	100%	100%	100%





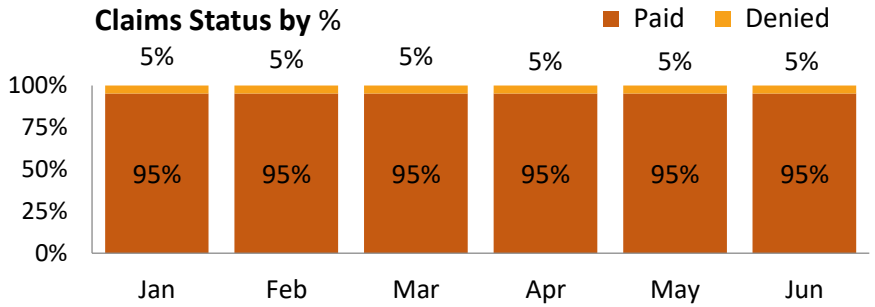
- The status of the claims initially reported as "suspended" after 90-days of claims run out.

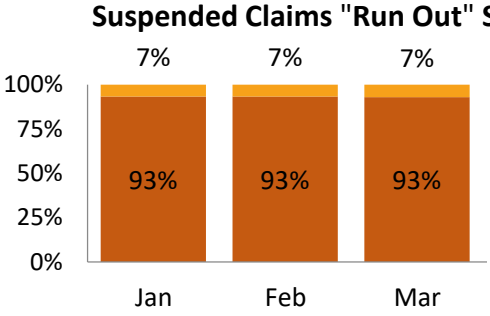
	%	Top 10 Reasons for Claims Denials
1.	30%	Information submitted does not support this many/frequency of services
2.	23%	Benefit for this service is included for another service
3.	19%	Program guidelines were not met
4.	16%	Exact duplicate
5.	11%	Services not provided by network/primary care providers
6.	0%	Expenses incurred after coverage termination
7.		
8.		
9.		
10.		

Claims Summary - DWP Counts

43,649
Claims Paid & Denied

	Apr	May	Jun
All Claims			
Paid	12,079	14,300	15,087
Denied	674	772	737
Suspended	2,891	2,500	2,552
Clean Claims Processed			
in 14-days (Requirement 90%)	100%	100%	100%
in 21-days (Requirement 95%)	100%	100%	100%
Average Days to Pay	8.2	8.2	8.4
Provider Adjustment Requests & Errors Reprocessed in 30-days	100%	100%	100%





- The status of the claims initially reported as "suspended" after 90-days of claims run out.

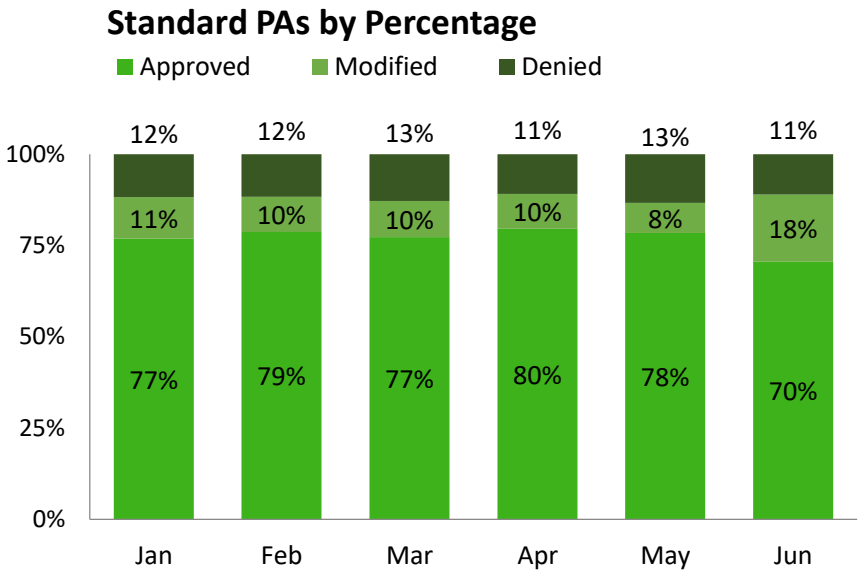
Top 10 Reasons for Claims Denials

	%	
1.	22%	Charges for radiographs combined into a full mouth series
2.	17%	Denied missing prior authorization/missing documentation for post PA review
3.	13%	Non-covered service
4.	12%	Request has been previously report and an approval or denial was issued
5.	9%	Coverage limited to once in a twelve month period
6.	6%	Coverage limited to once in a five year period
7.	6%	Expenses incurred after coverage termination
8.	5%	Submit x-ray(s) and documentation of medical necessity
9.	5%	Coverage limited to once in a six month period
10.	5%	Submit the primary cariier's explanation of benefits

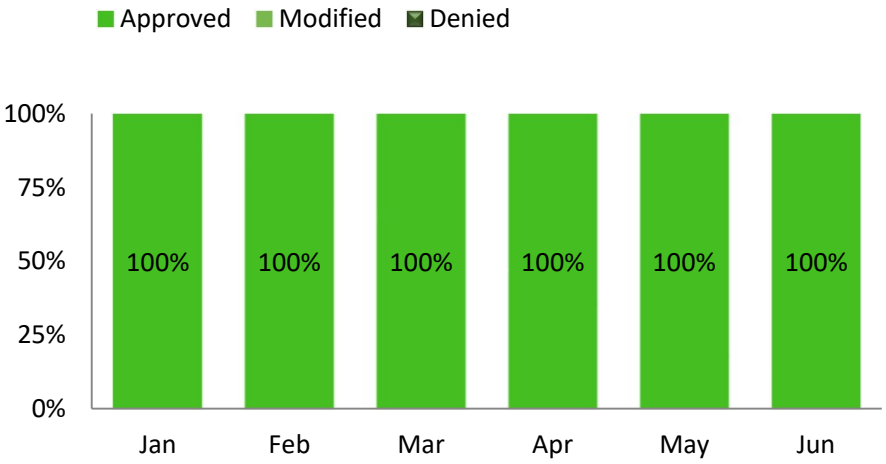
Prior Authorization Summary - DWP Counts

8,268
All PAs Submitted

	Apr	May	Jun
Standard Prior Authorizations (PAs)			
Approved	2,143	2,313	1,846
Denied	295	395	290
Modified	256	242	484
Average Days to Process	4	5	5
Standard PAs Completed in 14-days (Requirement 99%)	100%	100%	100%



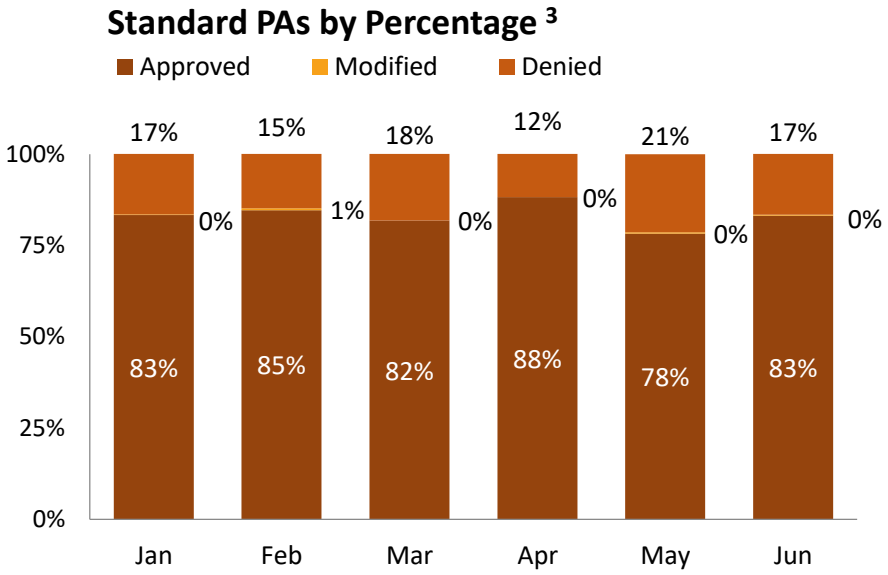
	Apr	May	Jun
Expedited Prior Authorizations (PAs)			
Approved	0	2	2
Denied	0	0	0
Modified	0	0	0
Expedited PAs Completed in 72-hours (Requirement 99%)	100%	100%	100%



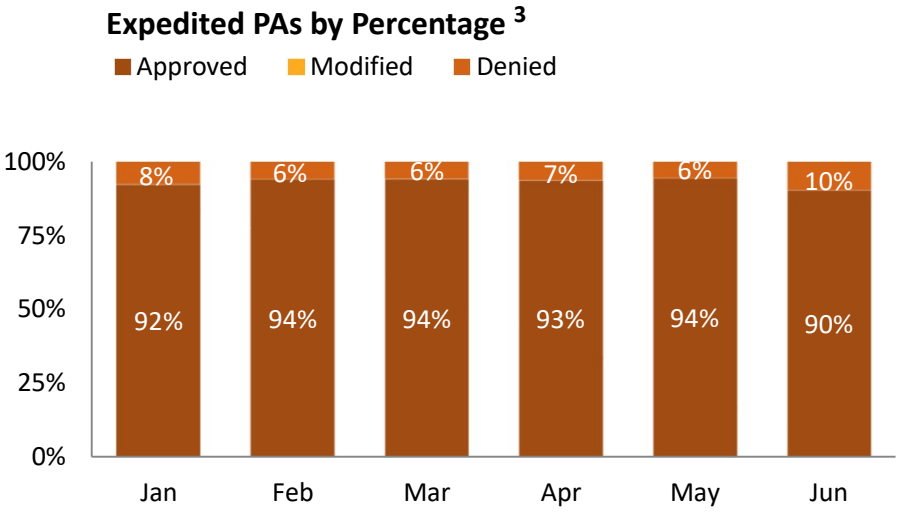
Prior Authorization Summary - DWP Counts

2,556
All PAs Submitted

	Apr	May	Jun
Standard Prior Authorizations (PAs)			
Approved	678	675	647
Denied	91	185	129
Modified	0	3	2
Average Days to Process	11	13	12
Standard PAs Completed in 14-days (Requirement 99%)	100%	99%	100%



	Apr	May	Jun
Expedited Prior Authorizations (PAs)			
Approved	43	65	55
Denied	3	4	6
Modified	0	0	0
Expedited PAs Completed in 72-hours (Requirement 99%)	100%	100%	100%

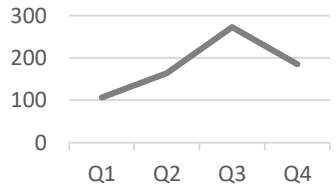


[3] Percentages previously displayed as combined standard and expedited

Grievances and Appeals - DWP Counts

Grievances

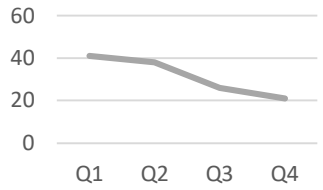
185



Resolved in 30-days
99%

Appeals/ 1st Level Review

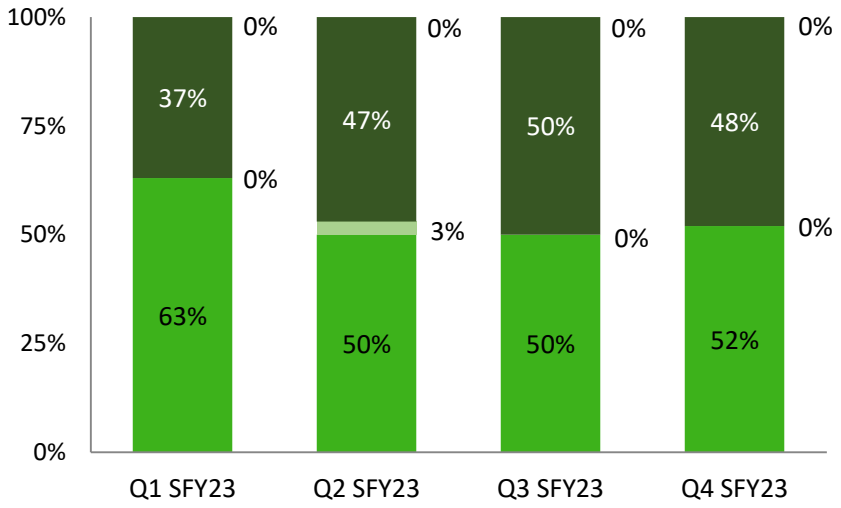
21



Resolved in 30-days
100%

Withdrawn
Partially Overturned
Upheld
Overturned

Appeal Outcome %



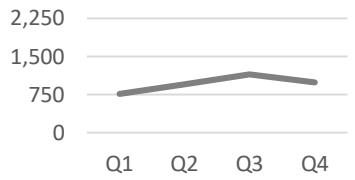
	%	Top Reasons for Grievances
1.	91%	Access to care/network adequacy
2.	6%	Quality of Care/Treatment Concerns
3.	55%	Member Services
4.	55%	Potential Fraud and Abuse
5.	55%	Other
6.		
7.		
8.		
9.		
10.		

%	Top Reasons for Appeals
58%	Medical necessity: Orthodontia
21%	Frequency: Preventative/Diagnostic/Perio Maint.
8%	Medical Necessity: Crown(s)/Bridge(s)/Dentures/Implants
4%	Frequency: Restorative
4%	Medical Necessity: Oral Surgery

Grievances and Appeals - DWP Counts

Grievances

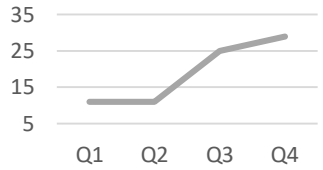
988



Resolved in 30-days
100%

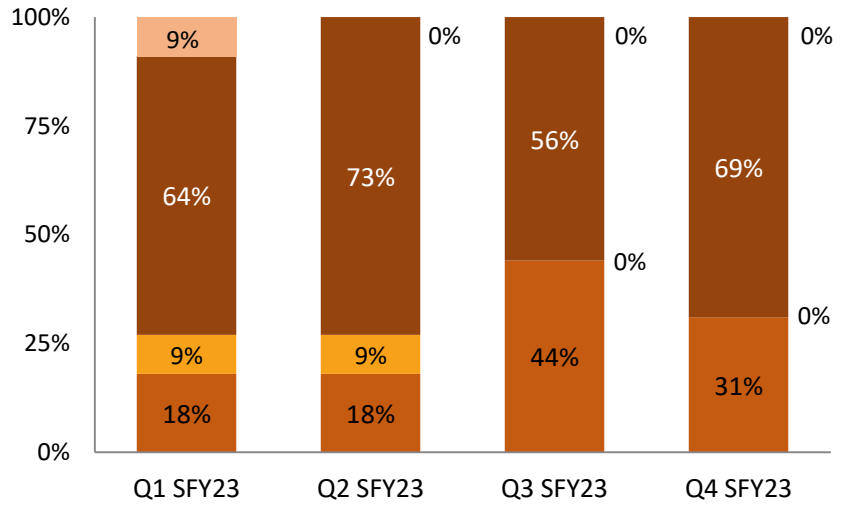
Appeals/ 1st Level Review [4]

29



Resolved in 30-days
100%

Appeal Outcome %



Withdrawn
Partially Overturned
Upheld
Overturned

	%	Top Reasons for Grievances
1.	99.5%	Access to care/network adequacy
2.	0.3%	Inappropriate dentist action/behavior
3.	0.1%	Access to Services/Plan Design
4.	0.1%	Quality of Care/Treatment Concerns
5.		
6.		
7.		
8.		
9.		
10.		

%	Top Reasons for Appeals
31%	Not a Full Benefit
23%	Exceeds Benefit Maximum
15%	Medical Necessity: Crown(s)/Bridge(s)/Dentures/Implants
8%	Frequency: Restorative
8%	Medical necessity: Orthodontia

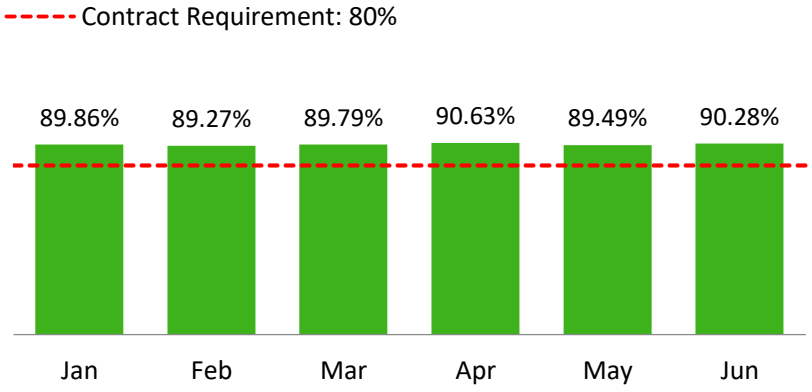
[4] MCNA counts prior to SFY23 were restated due to omission of provider filed appeals

Call Center Performance Metrics

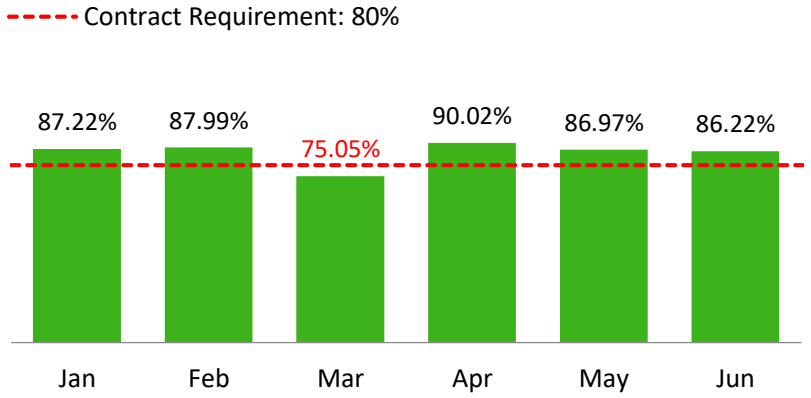
DELTA DENTAL

	Jan	Feb	Mar	Apr	May	Jun
Member Helpline						
Service Level (Requirement 80%)	89.86%	89.27%	89.79%	90.63%	89.49%	90.28%
Abandonment Rate - Must be 5% or less	0.81%	0.50%	0.65%	0.54%	0.82%	0.58%
Provider Helpline						
Service Level (Requirement 80%)	87.22%	87.99%	75.05%	90.02%	86.97%	86.22%
Abandonment Rate - Must be 5% or less	1.00%	0.76%	1.00%	0.60%	1.17%	0.55%

Member Helpline - Service Level



Provider Helpline - Service Level



Data Notes: Top 5 Call Reasons are captured during the last month of the reporting period.

	Top 5 Call Reasons (Member Helpline) [5]
1.	Eligibility Inquiry
2.	Benefit Inquiry
3.	Provider Related
4.	ID Card Related
5.	Claims Related

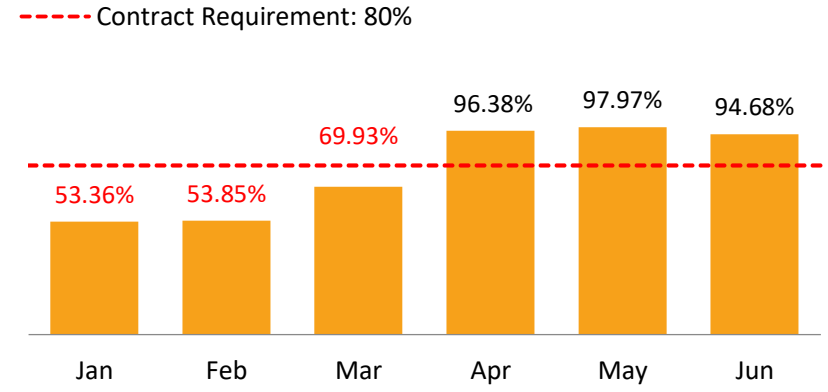
Top 5 Call Reasons (Provider Helpline) [5]
Claims Related
Benefit Inquiry
Eligibility Related
Provider Related
Website Related

[5] Delta's call center does not track calls answered via voice recognition.

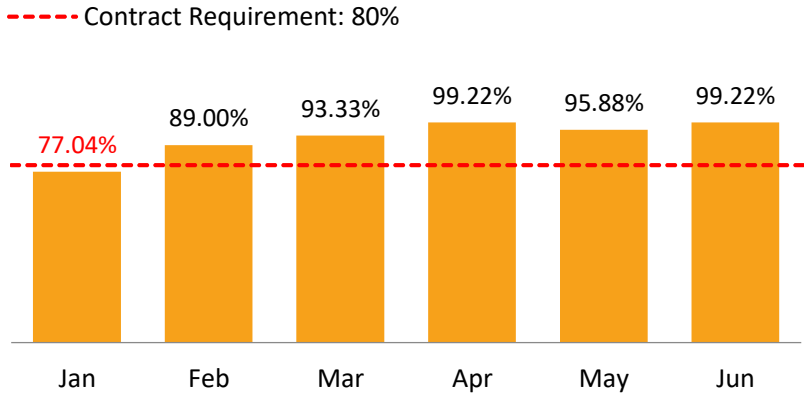
Call Center Performance Metrics

	Jan	Feb	Mar	Apr	May	Jun
Member Helpline						
Service Level (Requirement 80%)	53.36%	53.85%	69.93%	96.38%	97.97%	94.68%
Abandonment Rate - Must be 5% or less	7.06%	9.14%	10.40%	0.31%	0.47%	0.43%
Provider Helpline						
Service Level (Requirement 80%)	77.04%	89.00%	93.33%	99.22%	95.88%	99.22%
Abandonment Rate - Must be 5% or less	3.91%	2.79%	0.39%	0.00%	1.11%	0.00%

Member Helpline - Service Level



Provider Helpline - Service Level



Data Notes: Top 5 Call Reasons are captured during the last month of the reporting period.

	Top 5 Call Reasons (Member Helpline)	Top 5 Call Reasons (Provider Helpline)
1.	Provider Related	Claims Related
2.	Benefit Inquiry	Eligibility Related
3.	Eligibility Inquiry	Benefit Inquiry
4.	ID Card Related	Internal Transfer
5.	Claims Related	Prior Authorization

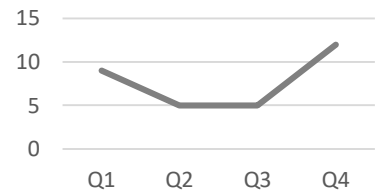
Program Integrity - DWP Counts

Program integrity (PI) encompasses a number of activities to ensure appropriate billing and payment. The main strategy for eliminating fraud, waste and abuse is to use state-of-the art technology to eliminate inappropriate claims before they are processed. This pre-edit process is done through sophisticated billing systems, which have a series of edits that reject inaccurate or duplicate claims. Increased program integrity activities will be reported over time as more claims experience is accumulated by the Dental Plans, medical record reviews are completed, and investigations are closed.

The billing process generates the core information for program integrity activities. Claims payment and claims history provide information leading to the identification of potential fraud, waste, and abuse. Therefore Dental Plan investigations, overpayment recovery, and referrals to MFCU listed in this chart would be considered pending until final determinations are made.

Total Investigations Opened in SFY23 Q4

12



0 Total Cases
Referred to MFCU Q4

DELTA DENTAL

	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4	Average	Total
Investigations opened	4	3	5	12	6	24
Overpayments identified	1	3	1	2	2	7
Member concerns referred to Iowa Medicaid	0	0	0	0	0	0
Cases referred to the Medicaid Fraud Control Unit (MFCU)	1	1	0	0	1	2

mcnadental

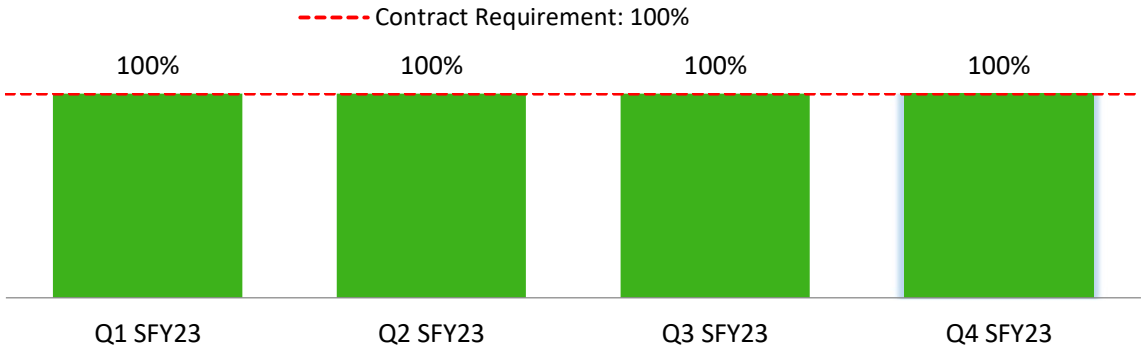
	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4	Average	Total
Investigations opened	5	2	0	0	2	7
Overpayments identified	2	1	0	0	1	3
Member concerns referred to Iowa Medicaid	0	0	0	0	0	0
Cases referred to the Medicaid Fraud Control Unit (MFCU)	0	0	0	0	0	0

Provider Network Access Summary - DWP Counts

Access Primary Care Dentist	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4
DWP				
Members with Access	471,802	484,422	490,135	479,854
Primary Care Dentists	815	809	793	833

General Dentist Time and Distance Standards

60 minutes or 60 miles



Link to Geo Access Reports:

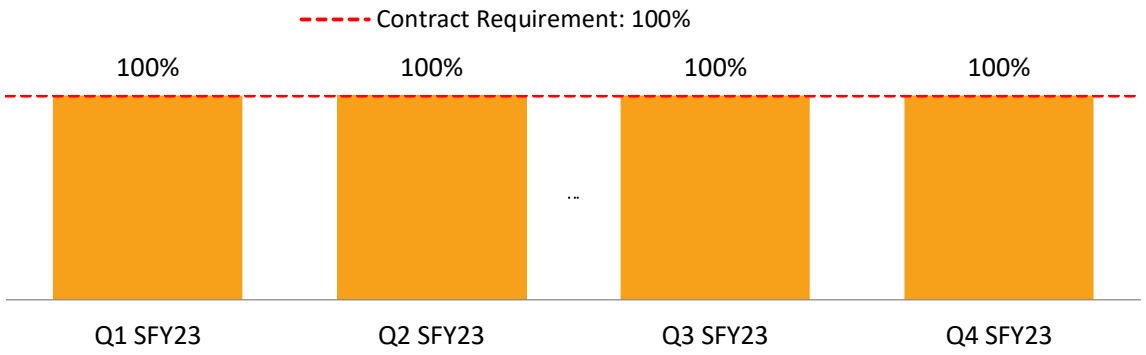
https://hhs.iowa.gov/ime/about/performance-data-geoaccess

Provider Network Access Summary - DWP Counts

Access Primary Care Dentist	SFY23 Q1	SFY23 Q2	SFY23 Q3	SFY23 Q4
DWP				
Members with Access	286,691	291,228	297,115	265,143
Primary Care Dentists	552	534	529	535

General Dentist Time and Distance Standards

60 minutes or 60 miles



Link to Geo Access Reports:

https://hhs.iowa.gov/ime/about/performance-data-geoaccess

Annual Benefit Maximum - DWP Counts

Annual Benefit Maximum

A $ 1,000 Annual Benefit Maximum (ABM) applies to the Adult Dental Wellness Plan population. On a State-Fiscal-Year-To-Date (SFYTD) basis, the state monitors the cumulative count of members that have reached the ABM.

DELTA DENTAL

	SFYTD	
	Count	% of Total
The total number of members that have met their ABM during SFY.	877	0.31%

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	SFYTD	
	Count	% of Total
The total number of members that have met their ABM during SFY.	1,464	0.89%

Appendix: Glossary

Abandonment Rate: Percentage of unanswered calls abandoned by the caller after 30 seconds of the call entering the queue. (E.g. caller hangs up before speaking to anyone after waiting more than 30 seconds in a queue.)

Administrative Loss Ratio (**ALR**): See Financial Ratios

Annual Benefit Maximum (**ABM**): A $1,000 maximum state fiscal year (July 1 to June 30) benefit limit that applies to every adult Medicaid member, age 21 and older, as well as the Hawki population. By program design, certain services are excluded from the ABM calculation including emergency dental services.

Appeal: An appeal is a request for a review of an adverse benefit determination. Actions that a member may choose to appeal:

- Denial of or limits on a service.
- Reduction or termination of a service that had been authorized.
- Denial in whole or in part of payment for a service.
- Failure to provide services in a timely manner.
- Failure of the PAHP to act within required time-frames.
- For a resident of a rural area with only one PAHP, the denial of services outside the network

A member or a member's authorized representative (e.g., provider or lawyer) may file an appeal directly with the PAHP (a.k.a. first level review) or with the department (HHS). If filed with the PAHP, the PAHP has 30-days to try and resolve. If the member and/or provider is not happy with the outcome of the first level review, they may request a State Fair Hearing. See https://hhs.iowa.gov/appeals

Capitation Expenditures: Medicaid payments the Department makes on a monthly basis to the MCOs for member health coverage. MCOs are paid a set amount for each enrolled person assigned to that MCO, regardless of whether services are used that month. Capitated rate payments vary depending on the member's eligibility.

- **Adjustments**: Monetary only payments/adjustments that can occur within the paid month for same month or prior months. Example: Program Integrity requests recoupments/adjustments based on their data pulls (date of death, incarceration based on DOC file, etc.). Those requests would process through MMIS and would either make the pay-out amounts higher or lower depending on if they were recoupments or adjustments.

- **Current**: Payments that occur within the paid month for same month

- **Retro**: Monthly mass adjustment processes look at the last 12 months and adjust capitation claims based on any eligibility changes (gender, DOB, MCO removal, Cap group changes) the member had in that timeframe. Capitation would either be adjusted or recouped and that would make the pay-out amounts higher or lower depending on if they were recoupments or adjustments.

Centers for Medicare and Medicaid Service (**CMS**): A federal agency that administers the Medicare program and works in partnership with state governments to administer Medicaid standards.

Children's Health Insurance Program (**CHIP**): A federal program administered by state governments to provide health care coverage for children and families whose income is too high to qualify for Medicaid, but too low to afford individual or work-provided health care.

Claims: What providers submit to the PAHP or the Department in order to receive payment for services rendered.

- **Paid**: Claim is received and the provider is reimbursed for the service rendered
- **Denied**: Claim is received and services are not covered benefits, duplicate, or other substantial issues that prevent payment
- **Suspended**: Pending internal review for medical necessity and/or additional information must be submitted for processing
- **Run Out**: Additional time for providers to submit claims for services rendered
- **Provider Adjustment Requests and Errors Reprocessed**:
    - Claims where the provider may request a reopening to fix clerical errors or billing errors
    - Claims identified by the PAHP as erroneously paid or denied which are corrected

Clean Claims: The claim is on the appropriate form, identifies the service provider that provided service sufficiently to verify, if necessary, affiliation status, patient status and includes any identifying numbers and service codes necessary for processing.

Delta Dental of Iowa (**Delta**): An Iowa licensed dental insurance carrier utilized by the Department of Health and Human Services to administer assigned Dental Wellness Plan and Hawki members.

Denied Claims: See Claims

Dental Plan: see PAHP

Dental Wellness Plan (**DWP**): Medicaid Dental Coverage that is not Hawki split into

- DWP-Adults (DWP-A) those non-Hawki members 19+ and older
- DWP-Kids (DWP-K) those non-Hawki members 18 and older

Department of Human Services (**DHS**): See Health and Human Services (HHS)

Disabled: Group descriptions include: Age Blind Disabled (ABD), Residential Care Facility (RFC), Nursing Facility (NF), Hospice, Skilled Nursing Facility (SNF), Intermediate Care Facility (ICF), State Mental Health Hospital, and Children in Psychiatric Mental Institutions (PMIC).

Disenrollment: Refers to members who have chosen to change their enrollment with one PAHP to an alternate PAHP.

Financial Ratios: Affordable Care Act requires insurance companies to spend a certain percentage of premium dollars on medical care. In Iowa, the Medical Loss Ratio (MLR) for PAHPs is contractually set between 89.1 and 89.5% depending on PAHP and product (Dental Wellness Plan or Hawki).

- **Administrative Loss Ratio** (**ALR**): The percent of capitated rate payments an PAHP spends on administrative costs.

- **Medical Loss Ratio** (**MLR**): The percent of capitated rate payments an PAHP spends on claims and expenses that improve health care quality of Medicaid members.

- **Underwriting Ratio** (**UR**): If total expenses exceed capitated rate payments, an underwriting loss occurs. If total capitated rate payments exceed total expenses, an underwriting profit occurs.

Grievance: Members have the right to file a grievance with their PAHP. A grievance is an expression of dissatisfaction about any matter other than a decision. The member, the member's representative or provider who is acting on their behalf and has the member's written consent may file a grievance. The grievance must be filed within 30 calendar days from the date the matter occurred. Examples include but are not limited to:

- Member is unhappy with the quality of your care
- Doctor who the member wants to see is not in the PAHP's network
- Member is not able to receive culturally competent care
- Member got a bill from a provider for a service that should be covered by the PAHP
- Rights and dignity
- Any other access to care issues

Health and Human Services (**HHS**): On June 14, 2022, House File 2578 was signed by Iowa Governor Reynolds, creating a Department of Health and Human Services by merging Public Health (IDPH) and Human Services (DHS) into one, single, department.

Healthy and Well Kids in Iowa (**Hawki**): In Iowa, CHIP is offered through the Hawki program. Hawki offers dental coverage, through a PAHP, Delta Dental of Iowa, for uninsured children of working families. A family who qualifies for Hawki may have to pay a monthly premium.

Iowa Health and Wellness Plan (**IHAWP**): The Iowa Health and Wellness Plan covers Iowans, ages 19-64, with incomes up to and including 133 percent of the Federal Poverty Level (FPL). The plan provides a comprehensive benefit package and is part of Iowa's implementation of the Affordable Care Act or Medicaid expansion.

Iowa Insurance Division (**IID**): The state regulator which supervises all insurance business transacted in the state of Iowa.

Iowa Medicaid: The division of Health and Human Services (HHS) that administers the Iowa Medicaid Program.

M-CHIP: Refers to Medicaid CHIP, or Medicaid expansion. M-CHIP provides coverage to children ages 6-18 whose family income is between 122 and 167 percent of the Federal Poverty Level (FPL), and infants whose family income is between 240 and 375 percent of the FPL.

Managed Care of North America (**MCNA**): An Iowa licensed dental insurance carrier utilized by the Department of Health and Human Services to administer assigned Dental Wellness Plan Members.

Medicaid: Provides medically necessary health care coverage for financially needy adults, children, parents with children, people with disabilities, elderly people and pregnant women. Also known as Title XIX under the Social Security Act.

Medicaid Expansion: See Iowa Health and Wellness Plan (IHAWP) and/or M-CHIP

Medicaid Fraud Control Unit (**MFCU**): A division within the Iowa Department of Inspections & Appeals whose primary goal is to prevent abuse of taxpayer resources through professional investigation of criminal activity. MFCU staffs experienced criminal investigators, auditors, and attorneys to achieve this goal.

Medical Loss Ratio (**MLR**): See Financial Ratios

Monthly Capitation Expenditures: See Capitation Expenditures

Non-Emergent Use: Illnesses or injuries that are generally not life-threatening and do not need immediate treatment at an Emergency Department.

Prepaid Ambulatory Health Plan (**PAHP**): A dental health insurance company retained to manage care for a segment of the population and adjudicate claims funded through capitation

Prior Authorization (**PA**): Some services or prescriptions require approval from the PAHP for them to be covered. This must be done before the member gets that service or fills that prescription.

Program Integrity (**PI**): Program Integrity (PI) is charged with reducing fraud, waste and abuse in the Iowa Medicaid program.

Provider Adjustment Requests and Errors Reprocessed: See Claims

Provider Network Access: Each PAHP has a network of providers across Iowa who their members may see for care. Members don't need to call their PAHP before seeing one of these providers. Before getting services from providers, members should show their ID card to ensure they are in the PAHP network. There may be times when a member needs to get services outside of the PAHP network. If a needed and covered service is not available in-network, it may be covered out-of-network at no greater cost to the member than if provided in-network.

Reported Reserves: Refers to an PAHPs ability to pay their bills and the amount of cash they have on hand to do so.

Service Level (**SL**): In relation to call centers, service level is defined as the percentage of calls answered within a predefined amount of time.

Suspended Claims: See Claims

Third-Party Liability (**TPL**) **Recovered**: Third party payments include recoveries from health insurance coverage, settlements or court awards for casualty/tort (accident) claims, product liability claims (global settlements), medical malpractice, worker's compensation claims, etc. This means all other available TPL resources must meet their legal obligation to pay claims for the care of an individual eligible for Medicaid. By law, Medicaid is generally the payer of last resort, meaning that Medicaid only pays claims for covered items and services if there are no other liable payers.

Underwriting Ratio (**UR**): See Financial Ratios

Value Added Services (**VAS**): Optional benefits provided by the PAHP outside of the standard Medicaid benefit package. PAHPs use value added services as an incentive to attract members to their plan. Historically, dental value added services have been in the form of gift cards toward dental hygiene items.