

PEBB Program Appeals Process

Public Employees Benefits Outreach & Training 2021



Enrollment Reminders

Employees can make enrollment decisions during:

- Initial enrollment window
 - 31 days from becoming eligible for benefits
- Annual Open Enrollment (OE)
 - Four-week period in the fall
 - Changes effective January 1 of the following year
- Special Open Enrollment (SOE) events
 - Typically a 60-day window
 - Effective dates are generally the later of the first of the month following the event or the date the form is received
 - See PEBB Policy 45-2A: SOE Matrix- Summary of permitted election changes

Washington State

Health Care Author

Appealing a PEBB Program Decision

Denial letters sent to subscribers from the PEBB Program will contain information on what the subscriber should include with their appeal

- WAC 182-16-2070 provides what a written request for appeal should contain
- The denial letter also explains that additional relevant documents should be included with their appeal

Generally, subscribers will have **30 days** from the date of the denial letter to appeal

• Appeals received after the deadline will be considered untimely



Appealing an Employer Decision

Employees have the right to appeal specific decisions or denials made by their PEBB employer regarding eligibility, enrollment or premium surcharges.

- Eligibility decisions address:
 - Whether a subscriber or dependent is entitled to PEBB benefits
- Enrollment decisions address:
 - Application for PEBB benefits, including, but not limited to:
 - Submission of proper documentation
 - Enrollment deadlines



WAC 182-16-2010 and WAC 182-16-2020

General Guidance for PEBB Employers

<u>WAC 182-12-113</u>: PEBB Employer obligations in the application of employee eligibility

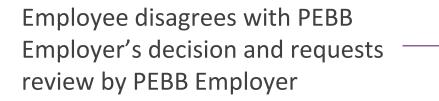
- PEBB Outreach and Training (O&T) staff are available to offer guidance, but not decision making
 - The PEBB employer's position must be in accordance with:
 - WAC Chapters <u>182-08</u>, <u>182-12</u>, and <u>182-16</u>;
 - <u>PEBB policies</u>; and
 - <u>RCW 41.05</u>



Review Process







Employee requests the PEBB Program's review of employer's decision

Employee disagrees with PEBB Programs decision

Page 1

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Review Process

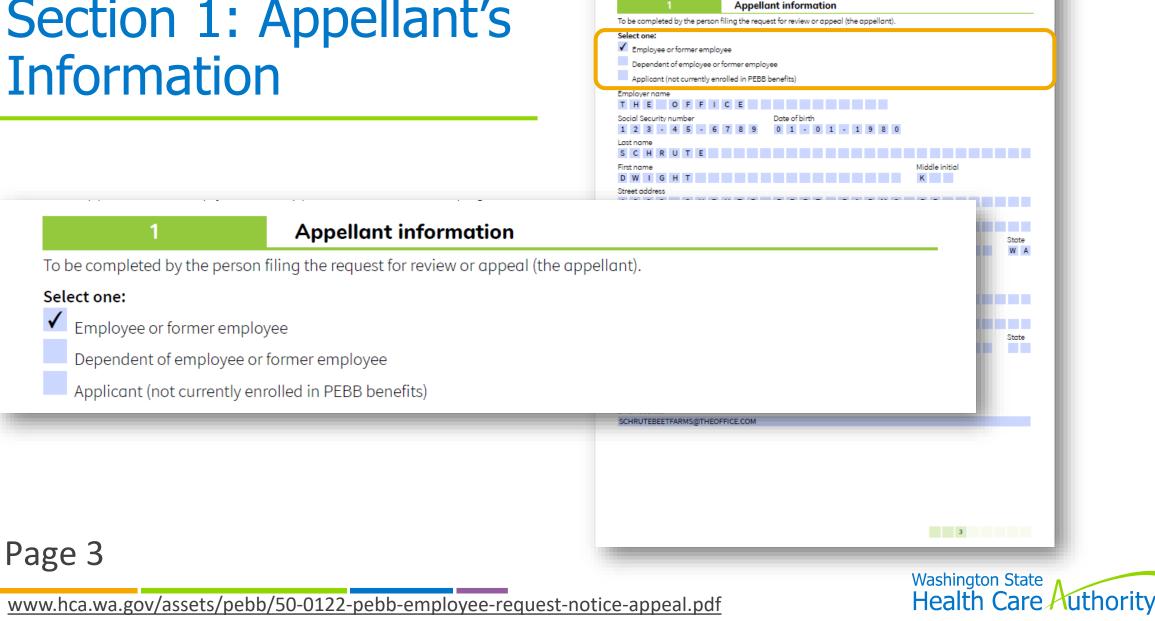


Employee will need to complete sections 1-3 of the PEBB Employee Request for Review/Notice of Appeal form within **30 calendar days** of denial and submit to their **PEBB Employer.**



Section 1: Appellant's Information

9



Employee request for review (initial employer review)

Your appeal must comply with all applicable deadlines on pages 1 and 2.

Clear form

Section 1: Other Appellant Information

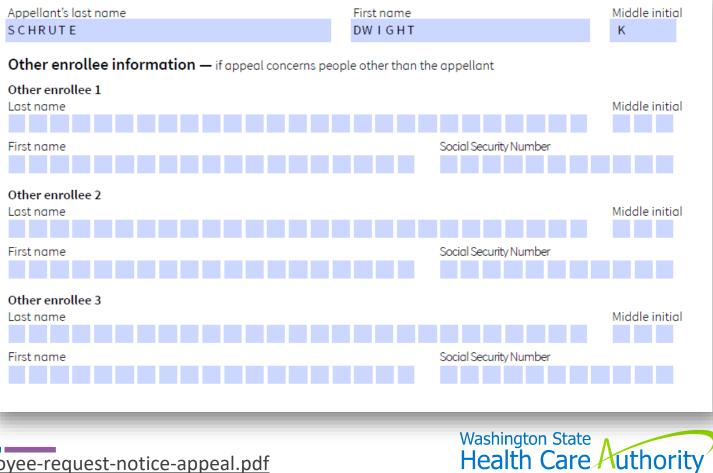






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Section 1: Other Enrollee Information



Section 2: Description & Signature



Describe your request for review or appeal

Please be as detailed as possible. You may attach additional pages as needed. **Describe the situation that led to your appeal and what you are asking for.**

Appellant signature

Sign and date this section. Keep a copy of this form for your records. Submit signed request to your employer for review, if applicable.

By submitting this form, I declare that the information I have provided is true, complete, and correct.

Appellant's signature

Dwight Schrute



0 1 - 0 1 - 2 0 2 1

Date

Review Process



Reviewed by one or more staff <u>not involved</u> in the initial decision. **Employer** completes sections 4-6 (as applicable) within **30 calendar days** of the date of the request for review. A copy is provided to the **employee** and **PEBB Employer** or **designee**.



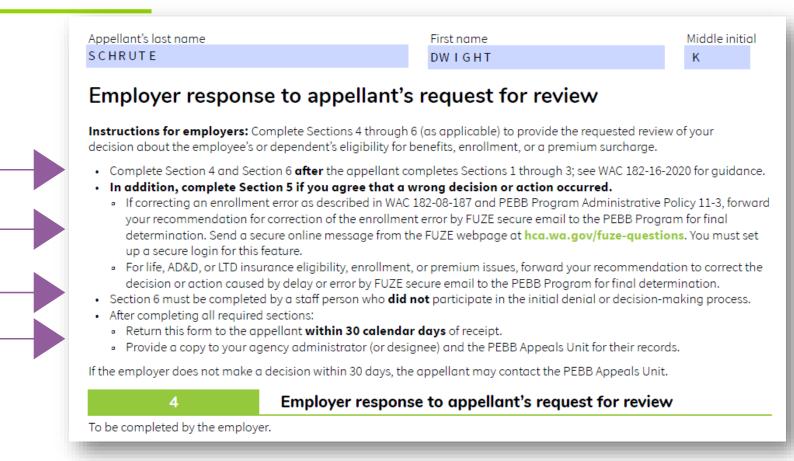
Section 4: Employer's Response

Complete sections 4 and 6

Complete section 5 if necessary

Staff person signs section 6

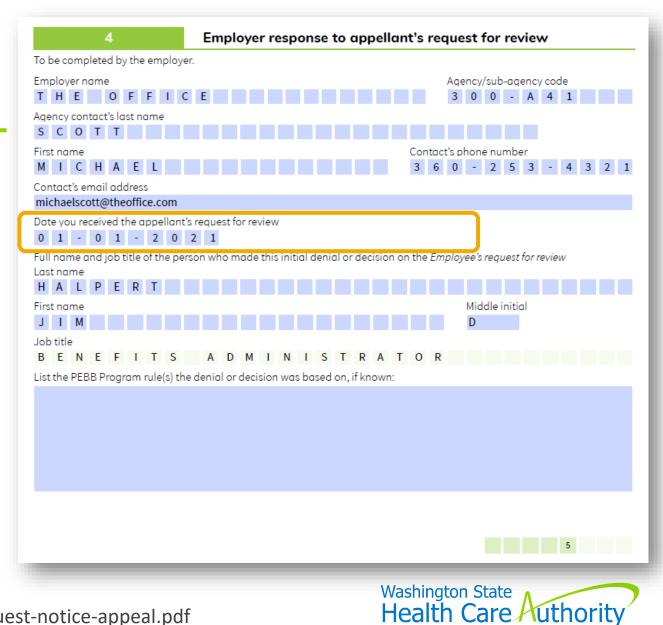
Provide copy to employee and one for the PEBB Employer



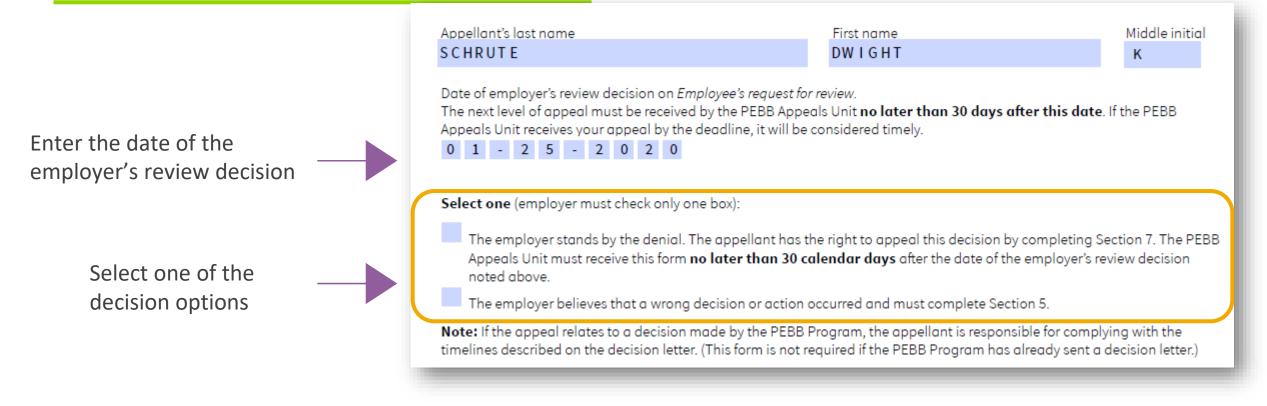
Washington State

Health Care Authority

Section 4: Employer's Response



Section 4: Employer's Response





Section 5: Employer's Response - when agreeing a wrong decision or action occurred

5 Employer respon	nse (if applicable)		
To be completed by the employer only when the employer agrees a wrong decision or action occurred.			
Why do you believe a wrong decision or action occurred?	Agency delay	Agency error	
Please explain the delay or error:			
What do you recommend to correct the decision or action	?		

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How do PEBB Employers Correct Enrollment Errors?

Identify the error: 6 categories under WAC 182-08-187 that a PEBB employer must correct as described I subsections (2) through (5) :

- Failure to timely notify an employee of their eligibility for public employee benefits board (PEBB) benefits and the employer contribution as described in WAC 182-12-113(2);
- Failure to enroll the employee and their dependents in PEBB insurance coverage as elected by the employee, if the elections were timely;
- Failure to enroll an employee in PEBB insurance coverage as described in WAC 182-08-197 (1)(b); (Default enrollment)



How do PEBB Employers Correct Enrollment Errors?

A PEBB Employer that makes one or more of the following enrollment errors must correct the error as described in subsections (2) through (5) of WAC 182-08-187:

- Failure to accurately reflect an employee's premium surcharge attestation on the employee's account;
- Enrolling an employee or their dependent in PEBB insurance coverage when they are not eligible as described in WAC 182-12-114 or 182-12-260
- Providing incorrect information regarding PEBB benefits to the employee that they relied upon



Actions: PEBB Employer determines a qualifying error

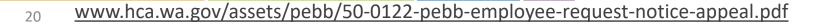
If the PEBB Employer determines a qualifying error for correction, there are two avenues to correct the error:

1. The PEBB Employer agrees with the qualifying error <u>and it is within the lower limit</u>:

• The PEBB Employer fixes the error.

2. The PEBB Employer agrees with the qualifying error <u>and it is beyond the lower limit</u>:

 The PEBB Employer submits it for review and determination by the PEBB Program through FUZE addressed to O&T - Subject line: Possible Error Correction. (See Section 4, Subsection 2 of PEBB Request for Review, Notice of Appeal).





Correcting Employer Enrollment Errors

WAC 182-08-187 states that the Employer must correct the account:

The employing agency or the applicable contracted vendor must enroll the employee and the employee's dependents, as elected, or terminate enrollment in PEBB benefits as described in subsection (3) of this section, reconcile premium payments and applicable premium surcharges as described in subsection (4) of this section, and provide recourse as described in subsection (5) of this section.

PEBB Administrative Policy 11-3

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Actions to take if the PEBB Employer determines a qualifying error

There are two determinations PEBB Program's O&T can make:

- 1. If PEBB O&T determines that the error meets the standard for error correction under WAC 182-08-187, Outreach and Training will contact the PEBB Employer and begin the error correction process.
- 2. If PEBB O&T determines that the error does not meet the standard for error correction under WAC 182-08-187, O&T will notify the PEBB Employer of their decision.

The employee has the right to appeal this decision by completing Section 7 of the PEBB Request for Review, Notice of Appeal form.



Scenario

"The employee was newly eligible on March 15th. Employee completed enrollment and physically handed dependent verification documents to BA. In August, I realize I never received a medical card for my dependent. I check in PEBB My Account and see the dependent is still pending verification."

- The BA reviews the enrollment to see if an employer error occurred.
 - BA finds that dependent verification documents were submitted and never processed in PEBB My Account.
 - BA fixes the account if it is within the lower limit date.
 - If outside of the lower limit, the BA reaches out to O&T.



Scenario

If Employee feels that an error occurred, the Employee may submit a written Employee Request for Review/Appeal form for review.

- The BA recognizes an enrollment error was made and fills out sections 4 and 5 on the Request for Review/Notice of Appeal form.
- A second reviewer (BA, administrator, or designee) reviews the decision and completes section 6.
- BA then sends recommended correction through FUZE for PEBB Program's (O&T) final determination.

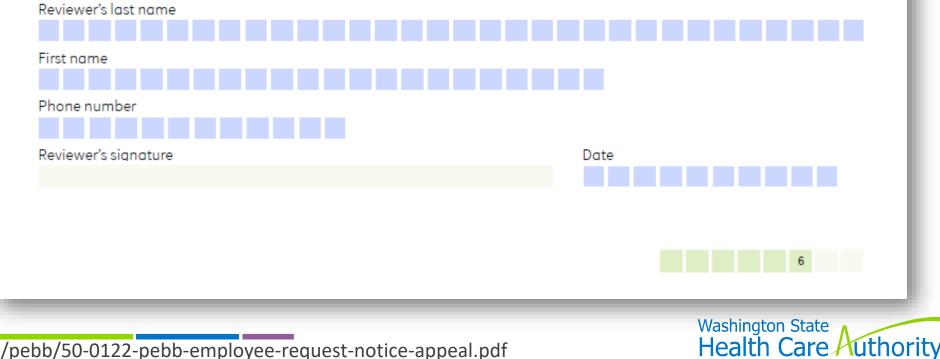


Section 6: Employer's Signature

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To be completed by a reviewer who did not participate in the initial denial or decision-making process under appeal, such as the employer's administrator or a designee. Complete this section after the employer completes Sections 4 (and 5 if applicable).



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Review Process



If the **employee** does not agree with the **PEBB Employer's** final decision, employee has **30 calendar days** from the date of the **PEBB Employer's** decision to complete section 7-9 of the Employee Request for Review/Notice of Appeal form and submit it to the **PEBB Appeals Unit** via fax or mail.



Section 7: Employee Notice of Appeal to PEBB Appeals Unit

Appellant's last name	Frst name	Middle initial
SCHRUTE	DWIGHT	к

Employee notice of appeal to the PEBB Appeals Unit

Your appeal must comply with all applicable deadlines on pages 1 and 2.

Employee notice of appeal to the PEBB Appeals Unit

To be completed by the appellant.

Instructions for appellant:

- Do not complete this section until you receive a completed copy of this form from the employer, unless you are directly
 appealing a decision made by the PEBB Program.
- If you wish to appeal the employer's decision, or you agree with the employer that a wrong decision or action occurred, complete this section, sign and date Section 9, and submit this form to the PEBB Appeals Unit as instructed below.
- You may attach a statement that identifies the specific portion of the decision you are appealing and explains why you
 agree or disagree with the employer's decision, and submit additional documentation for review.
- The PEBB Appeals Unit must receive this form no later than 30 calendar days after the employer's review decision date in Section 4.

Response to the employer's reason for denial listed in Section 4, if applicable.

Additional information you want the PEBB Appeals Unit to consider that was not mentioned before.

Are you attaching additional documentation?

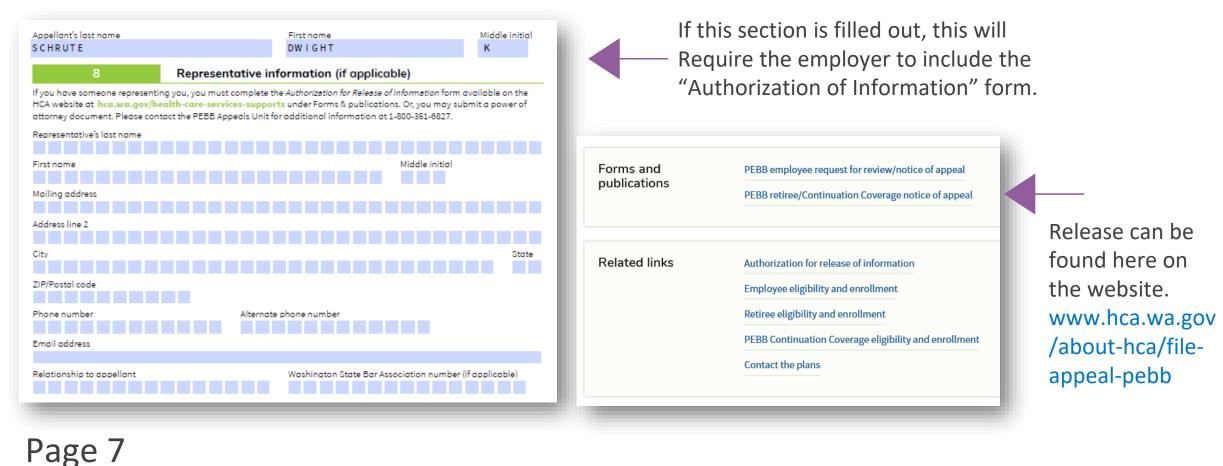
No.

Yes. I have attached additional documents, such as forms or correspondence between the employer or the PEBB Program and me. Please identify the document and the reason you are submitting it.



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Section 8-9: **Representative & Appellant Information**



Washington State Health Care Authority

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Section 9: Employer's Response

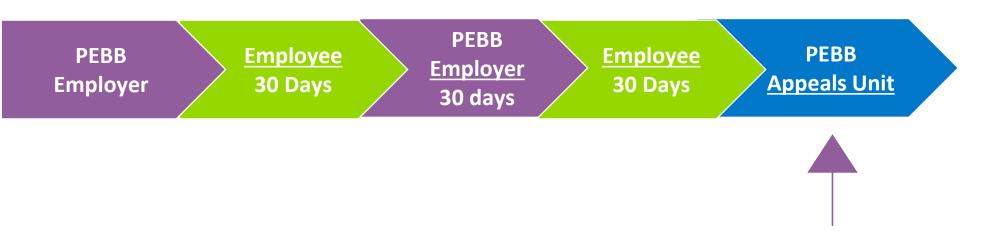
Electronic Service Option



Appellant signature and electronic service option Sign and date this section. Keep a copy of this form for your records. Electronic service By checking this box, I agree to receive service of appeal documents and orders from the PEBB Appeals Unit by email. I understand that service is complete when the email is sent to the correct email address I have listed below, not when I view the email. I understand that HCA will use a secure email platform to serve documents and orders on me at the email address below. (Please print clearly.) Email address This appeal form must be faxed or mailed to the PEBB Appeals Unit at the contact information listed below. By signing this form, I declare that the information I have provided is true, complete, and correct. Appellant's signature Date How to submit this form The PEBB Appeals Unit must receive this form no later than 30 calendar days after the employer's review decision date in Section 4 to request a brief adjudicative proceeding. Submit this completed form by mail or fax (choose one): Mail: Fax: Health Care Authority 360-763-4709 Attn: PEBB Appeals Unit PO Box 45504 Olympia, WA 98504



Appeals Process



The **PEBB Appeals Unit** must notify the appellant in writing when the request for brief adjudicative proceeding (BAP) has been received.



Presiding Officer Authority

- The presiding officer is required by rule to decide the issue based on the information provided by the parties.
- The presiding officer is required to apply the WACs as the first rule of law.
- The Presiding officer does not have authority to decide that a rule is invalid or unenforceable.



PEBB Appeals Unit Response

The PEBB appeals unit will send a request for documentation and information to the PEBB Employer.

• The PEBB Employer will then have **two business days** to respond and provide the requested material to the PEBB appeals unit and the appellant.

The BAP file will be reviewed by a presiding officer.

The presiding officer will issue a written initial order within **10 business days** of receiving the Request/Notice of Appeal form.

• A continuance (which may be up to **30 days**) may be granted.



What is a submission of documents order?

- The Presiding Officer (PO) may need to request additional information from either the Appellant, the PEBB Employer, or the PEBB Program.
- To do this the PO issues a "Submission of Documents" (SOD) order, requesting the additional information/documentation, and a deadline for when the documents must be received by.
- If no documents are received, then the PO will have to make a decision based on what is in the Brief Adjudicative Proceeding (BAP) File, which could lead to a negative result.



Converting to a Formal Hearing

WAC 182-16-2160 says the presiding officer or the review officer may convert a brief adjudicative proceeding to a formal administrative hearing.

What does this mean? What will happen?

- 1. A hearing officer will send out a notice of hearing.
- 2. Telephonic hearing.
- 3. May need witnesses or declarations depending on the situation



Reading Initial Orders

STATE OF WASHINGTON HEALTH CARE AUTHORITY PUBLIC EMPLOYEES' BENEFITS BOARD PROGRAM

In the matter of:

CASE NUMBER: 12-2020-PEBB-00XXX

APPELLANTS NAME,

Appellant

INITIAL ORDER

1. Issue

Did the Public Employees Benefits Board (PEBB) Organization properly deny Appellant's request to change her dental plan?

- 2. Brief Adjudicative Proceeding
- 2.1. Presiding Officer: OFFICER NAME
- Documents Considered: The Brief Adjudicative Proceeding (BAP) File consisting of 28 pages.

Eindings of East

Case number and appellant name

Issue statement summarizes the Appellant's request the presiding officer is making a decision on

The BAP File is the evidence used to write the initial order



Reading Initial Orders

3. Findings of Fact

I find the following facts by a preponderance of evidence:

- 3.1. The Appellant was employed by the Washington Department of Transportation (Employing Agency). See generally, BAP File.
- 3.2. The Appellant is eligible for PEBB benefits. BAP File, page 27.
- On November 3, 2020, the Appellant made her dental plan election selecting, DeltaCare. BAP File, page 12.
- 3.4. On December 21, 2020, the Appellant submitted a request to change her dental plan from DeltaCare to the Uniform Dental Plan. BAP File, page 2.
- On December 22, 2020, the Employing Agency denied the Appellant's request. BAP File, page 4.

Statement of facts relevant to the case and decision. All facts are found in the Brief Adjudicative Proceeding (BAP) File, and page number cited.



Reading Initial Orders, cont.

4. Conclusions of Law

Based on the facts above, I make the following conclusions:

- 4.1. A party aggrieved by a decision of their Employing Agency may request administrative review. WAC 182-16-2000 (Use of BAP); WAC 182-16-2010(1) (appealing a decision made by an employing agency in regard to enrollment).
- 4.2. This matter is governed by the Administrative Procedure Act 34.05 RCW and the regulations in the Washington Administrative Code (WAC), cited below.
- 4.3. The standard of proof in a BAP is a preponderance of the evidence, meaning that something is more likely to be true than not. WAC 182-16-066(2).

State if laws and statutes Applied to the findings of Fact.



Reading Initial Orders

5. Order

It is hereby ordered that:

5.1. The decision of the PEBB Organization is AFFIRMED. The Appellant cannot

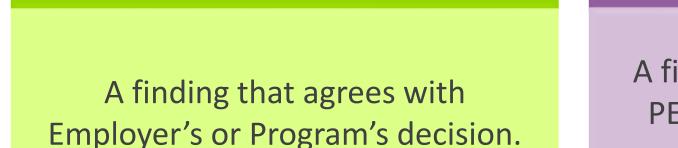
change plans at this time.

ISSUED at Olympia, Washington on the date of service.

Officer NAME, WSBA #12345 Presiding Officer Health Care Authority Presiding Officer's decision on the Employee's request and explanation of what the employee may or may not receive.



Understanding Judgements



Affirmed



A finding that the decision of the PEBB Employer's or Program is incorrect.

In Part: A portion of the PEBB Employer or PEBB Program decision is affirmed or overturned.



Employer Notification of Results

Once the Initial Order has been issued, an email with a courtesy copy of the order will be sent to the Benefits Administrator on file for your district.

Any questions regarding these results, should be directed toward 1-800-351-6827.

Brief Adjudicative Proceeding File Request: If you would like a copy of the Brief Adjudicative Proceeding file, please contact the PEBB Appeals Unit at 800-351-6827.

Certificate of Service

I declare under penalty of perjury under the laws of the state of Washington that on the

_____ day of ______, 2020, I served a copy of this Initial Order on the

entities and persons listed below, by the methods described below.

Appellant:

NAME ADDRESS CITY ST ZIP Email

Placed in Consolidated Mail Service to be Mailed First Class, Postage Prepaid Enclosures: HCA 57-401 (10/19) & HCA 57-245 (8/19)

PEBB Organization Name, Agency Number, and Sub Number:

XXXXX

Electronically delivered

Public Employees' Benefits Board Program Electronically delivered

> EMPLOYEE NAME EMPLOYEE TITLE Health Care Authority



Appeals Process



If the **employee** does not agree with the written initial order, employee has **21 calendar days** from the date the initial order was issued to request further review by a review officer.



Appeals Process: Request for Review

The employee must file a written request for review or make an oral request for review with the PEBB Appeals Unit.

- May submit request for review by:
 - Mail or Fax
 - Telephone number provided for requests for oral review

How to Request Review of this Initial Order

You can request review of this Initial Order. WAC 182-16-2100. To request review, you must file a written request for review or make an oral request for review with the Public Employees Benefits Board (PEBB) Appeals Unit. Your request for review must be received by the PEBB Appeals Unit within 21 calendar days of the date of service (date of service is stated below in the Certificate of Service section below) of the Initial Order using the contact information listed below. If you have additional information to submit, please submit it at the time you make your request for review. If a request for review is not received within 21 calendar days of service of this Initial Order, it becomes final without further action by the Health Care Authority.

You may mail or fax your written request for appeal to: Health Care Authority Attn: Division of Legal Services, PEBB Appeals Unit PO Box 45504 Olympia, WA 98504-5504

Fax: (360)763-4709

You may hand deliver your appeal to the Health Care Authority at: 626 8th Ave SE Olympia, WA 98504-5504

> You may make an oral request for review by calling: 1-800-351-6827

If you request review of the Initial Order, you have the opportunity to explain your view by submitting a statement and any additional information you want considered. Submit this information with your request. During the review, the Review Officer will consider your request for review, the Initial Order, the entire Brief Adjudicative Proceeding file, and any other information you submit.







The **PEBB review officer** will issue a final order within **20 calendar days** of the request for review. A copy of the final order is sent to all parties.



Appeals Process: Request for Judicial Review

An employee may request judicial review of the final order

- The employee must file a written petition for judicial review that meets the requirements of RCW 34.05.510 through 34.05.598.
- PEBB may not request judicial review of final orders.
- Judicial reviews are heard in Superior Court.



Employee Request for Review/Notice of Appeal

Washington State Health Care Authority

Q Search 🔒 Home About HCA Contact HCA In crisis?



- and supports
- Apple Health (Medicaid) coverage
- · Behavioral health and recovery
- Program administration
- Alternate help with prescriptions

See more ... >



- Public employees
- School employees
- Retirees
- Continuation coverage

See more ... >



- · Prior authorization, claims, and billing
- ProviderOne resources
- Programs and services
- · Apple Health (Medicaid) providers

See more ... 🔰



Employee Request for Review/Notice of Appeal

Public employees

- Information about novel corona virus (COVID-19)
- Open enrollment (PEBB)
- O Virtual benefits fair (PEBB)

Learn more about your customer service options.





Employee Request for Review/Notice

ashington State lealth Care Authority		🔾 Search 🏦 Home About HCA Contact HCA 🛛 🕿 In crisis
lome > About HCA > Appeals > File an appeal: PE	BB	
Appeals	L Due to COVID-19, HCA's lobby	y is closed. <u>Learn more about your customer service options</u> .
File an appeal: Apple Health (Medicaid)	File an appea	I: PEBB
File an appeal: PEBB	Find out how you can appeal a Program.	a decision or denial by your employer or the Public Employees Benefits Board (PEBB)
Board of Appeals	On this page	Who can appeal?
File an appeal: SEBB		What is the appeals process?
		How do I file an appeal?
		How do I appeal a decision made by a Presiding Officer? How do I appeal a decision made by a plan?
		How can I make sure my personal representative has access to my health
		information?
	Who can appeal?	
		dent, or applicant for PEBB Program benefits, you may be able to file an appeal of a yer or the PEBB Program. The rules for filing an appeal are in <u>Chapter 182-16 WAC</u> 같 .

If you are seeking an appeal of a decision by a PEBB Program health plan, insurance carrier, or benefit administrator, see <u>How can I appeal a decision made by a plan?</u> For example, you would contact your health plan to appeal a denial of a medical claim.



Employee Request for Review/Notice of Appeal form

What is the appeals process?

The appeals process varies depending on your situation. Select your demographic to find the appeals process for your situation.

If your situation is:	Follow these instructions and submission deadlines:
You disagree with a decision made by your employer and you are requesting your employer's review about:	Instructions: Submit the <u>PEBB Employee</u> <u>Request for Review/Notice of Appeal form</u> to your payroll or benefits office.
Premium surcharges	
 Eligibility or enrollment in: 	Deadline: Your payroll or benefits office must
• Medical	receive the form no later than 30 days after the date of the initial denial notice or decision
• Dental	you are appealing.
 Life insurance 	
 Life insurance Accidental death and dismemberment insurance 	



When to Appeal to Your Health Plan

- A decision by your health plan regarding claims payment, processing, or reimbursement for services or supplies, or
- A preauthorization decision

More information is found in your plan's Certificate of Coverage



Certificate of Coverage (COC)

Employee and retiree benefits Forms & publications News Wellness PEB Board SEB Board Rules & policies Contact Search Customer Type Document Type Topic ~ Q \sim All Document Types 🗸 Search forms & publications Public employee Certificate of coverage Year Plan Sort by All Years 🗸 - Any -~ Name (A-Z) 🗸 Search T Reset filters DeltaCare (PEBB) Certificate of Coverage (COC) 2020 This benefits book describes what is covered under DeltaCare, including dental services as well as specific services not Publication covered by the plan, finding preferred providers and how much you'll pay, including deductibles, coinsurance, and copays. It also includes how to request an appeal and how to submit a claim. Get Publication DeltaCare (PEBB) Certificate of Coverage (COC) 2021 Publication This benefits book describes what is covered under DeltaCare, including dental services as well as specific services not covered by the plan, finding preferred providers and how much you'll pay, including deductibles, coinsurance, and copays. It also includes how to request an appeal and how to submit a claim. Get Publication 🛛 🔻

Kaiser Permanente NW Certificate of Coverage (COC) COVID-19 Endorsement On April 1, 2020, the Washington Office of the Insurance Commissioner (OIC) ordered the filing of this COVID-19



Publication

PEBB Appeals

Where do employees or dependents appeal decisions?

Decision made by:	Appeal to:
PEBB Employer	PEBB Employer WAC 182-16-2020 PEBB Employee Request for Review/Notice of Appeal form
PEBB Program	PEBB Appeals Unit WAC 182-16-2030
PEBB Health Plan or Insurance Carrier	Contact the Health Plan or Insurance Carrier Certificate of Coverage (COC)



Review

- Employee has **30 calendar days** to file a request for review after the date of the denial notice
- The PEBB Employer has 30 calendar days after the date the request for review is received to conduct a review and provide a written response to the employee with a copy to the PEBB Employer
- Employee has **30 calendar days** after PEBB Employer's final decision to appeal to the PEBB Appeals Unit

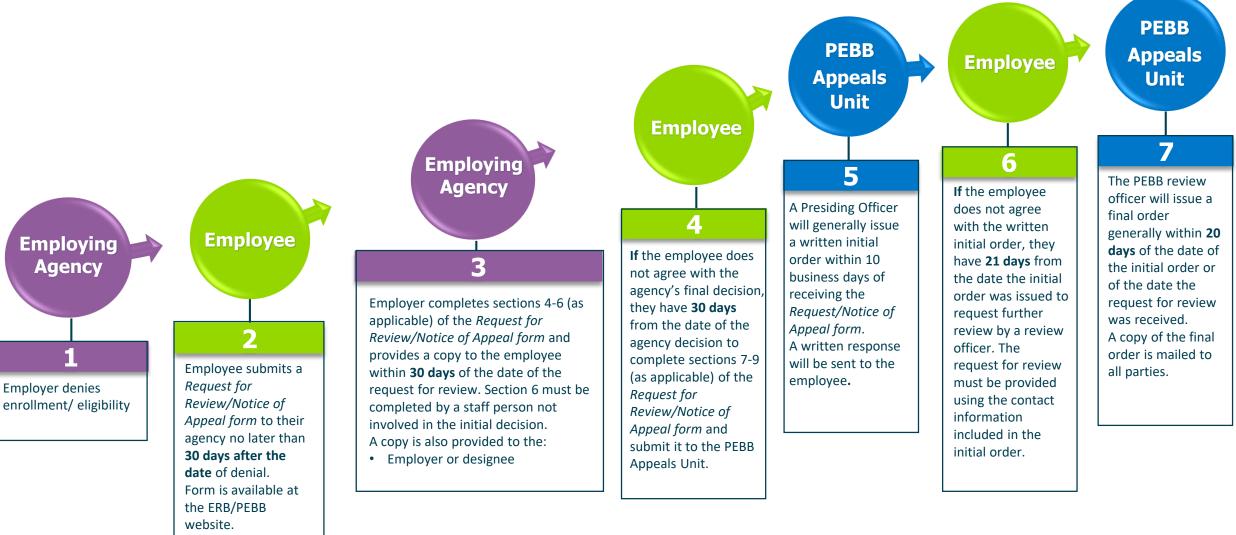


Review

- PEBB Appeals Unit has 10 business days from receiving the Request/Notice of Appeal form to provide employee with written initial order
- Employee has 21 calendar days from the date the initial order was issued to request further review
- **PEBB review officer** has **20 calendar days** from the request for review to issue final order



Appeals Process





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Resources

Outreach & Training for guidance

- 1-800-700-1555
- Online via FUZE secure messaging system

Contact us with employee's questions—employees should not contact us directly!



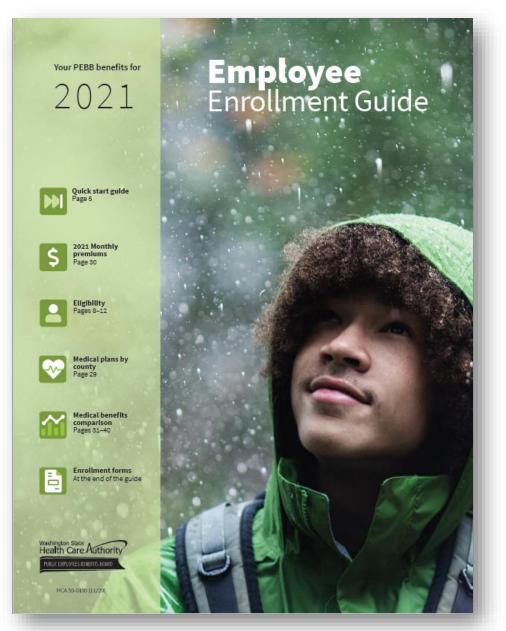
Resources

PEBB Employee Enrollment Guide

- Appeals
 - Page 63 (2021 enrollment guide)

PEBB Appeals Unit

- Phone: 1-800-351-6827
- Fax: 1-360-763-4709



Contact us with employee's questions—employees should not contact us directly!

56 www.hca.wa.gov/employee-retiree-benefits/forms-and-publications



Reminders

Employees should submit appeals to HCA by fax or mail:

- Contact:
 - PEBB Appeals unit
 - Phone: 1-800-351-6827
 - Fax: 1-360-763-4709
- Mailing address:
 - Health Care Authority
 - Attn: PEBB Appeals Unit
 - PO Box 45504, Olympia, WA 98504-2699

Please send **appeal related questions** through FUZE!

Please **do not submit appeals** through FUZE!





Thank you!



