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Tacoma Financial Center
Suite 300
Tacoma, WA 98402

May 1, 2015

Senator Patty Murray
154 Russell Senate Office Building
Washington, DC 20510

Dear Senator Murray,

This letter is in response to the recent study conducted by the Northwest Health Law Advocates and NARAL Pro-Choice Washington regarding contraception coverage offered in Qualified Health Plans (QHPs) through the newly created State-based Exchange.

Like you, we fully support the goals of the Affordable Care Act, including access to contraception coverage for all women. We are committed to ensuring that misinformation regarding coverage does not impact access to care. We appreciate your inquiry and the opportunity to provide you with our action plan on this issue.

Coordinated Care strives to provide excellent, accurate customer service and communications to all of our members. This report presents an opportunity to improve the service level to our members, provide clearer communication, and make it easier for our members to understand and obtain contraceptive benefits. Upon learning of this report in early March, Coordinated Care immediately reached out to the leaders of NoHLA, NARAL, ACLU of Washington, Planned Parenthood Votes, and Legal Voice. We thanked them for shining a light on this important issue and expressed our commitment to course correct by creating an action plan addressing each area identified in the report. We were the first carrier to respond to the OIC and the advocacy groups with a written plan and commitment to addressing the concerns raised in this study. Since then, we have been working hard reviewing our member materials, formulary and developing training plans for our call center staff.

Below is the specific action plan we shared with the Office of the Insurance Commissioner and the above-mentioned organizations.

- Customer Service Staff Training
 - In-classroom training to review the legal requirements of contraceptive coverage, our benefits, and Explanations of Coverage. This has been conducted and is complete for all call staff.
 - Distribution of a single page contraceptive coverage resource tool to all customer service staff.
 - Regular training moving forward, beginning three weeks following the initial training.
 - Training of our sales center staff and our nurse advice line staff who answer in the evenings.

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- Call Responsiveness
 - Retraining on our 24 hour turn-around time policy for returning calls for all staff who have contact with our members.
- Formulary
 - We will ensure that a member may obtain the name brand option if medically necessary at no cost sharing.
- Explanation of Coverage
 - Ambetter's 2015 Explanation of Coverage (EOC) describes the contraceptive benefit in two places; the Family Planning section lists each contraceptive method and the Preventative Services section explains that all FDA approved contraceptives and sterilizations methods are covered at no charge to the member. Our EOC is being updated in May to reflect these changes.
 - The 2016 Ambetter EOC was corrected for submission to the OIC and implements the report's recommendations to improve the description of the contraceptive benefit.

Although not flattering, we are thankful for the study and the opportunity it offered us to provide clarity in language, improvements in service and share more plainly the robust access allowed for our members under the law. We are committed to, and have responded, immediately and with full intention of excellence going forward.

Thank you again for your inquiry and I hope the information I provided answers your questions. However, please don't hesitate to contact me with any additional questions or concerns.

Sincerely,

A handwritten signature in black ink, appearing to read 'JFathi MD', with a stylized flourish.

Jay Fathi, MD
President and CEO
Coordinated Care