

2024

ANNUAL REPORT

OFFICE OF PATIENT PROTECTION

Released April 2026





ABOUT THE HEALTH POLICY COMMISSION

The Massachusetts Health Policy Commission (HPC) is committed to better health and better care – at a lower cost – for all residents of the Commonwealth. Through market oversight, data-driven analysis, and independent policy insights, our goal is to make health care more affordable, transparent, and equitable.

Established in 2012, the agency maintains a permanent staff to fulfill its statutory responsibilities and is accountable to an [11-member Board of Commissioners](#). HPC staff and commissioners work collaboratively to oversee and improve the performance of the Massachusetts health care system. Key responsibilities of the organization include: setting the health care cost growth benchmark; assessing and enforcing provider and payer performance relative to the health care cost growth benchmark; analyzing the impact of health care market mergers, acquisitions, and other transactions on cost, quality, access, and equity; collecting and disseminating key information about the structure and functioning of Massachusetts health care providers through the Registration of Provider Organizations; evaluating the pricing and value of certain prescription drugs; creating care delivery standards for Accountable Care Organizations; investing in innovative care models; administering independent external reviews of health plan medical necessity denials and risk-based provider organization decisions, as well as open enrollment waivers.

HISTORY OF THE OFFICE OF PATIENT PROTECTION

Prior to 1990, only two states had external review programs for denials of health insurance claims. In 1998, the Office of the Managed Care Ombudsman was created by executive order to provide assistance to managed care consumers. Two years later, the Office of Patient Protection (OPP) was established through Chapter 141 of the Acts of 2000, a law that created new protections for health insurance consumers. In January 2001, the Office of the Managed Care Ombudsman merged with OPP. OPP operated within the Department of Public Health from 2000 until Chapter 224 of the Acts of 2012 transferred OPP from the Department of Public Health to the newly established Health Policy Commission, effective April 20, 2013.

INTRODUCTION

Entering its twenty-fourth year, the Office of Patient Protection (OPP), operated by the Massachusetts Health Policy Commission (HPC), is responsible for regulating and administering certain health care consumer protections for the Commonwealth. OPP is a resource for individuals who want to become more informed and empowered health care consumers. This annual report provides a comprehensive overview of activities of the Office.

KEY RESPONSIBILITIES OF THE OFFICE OF PATIENT PROTECTION

OPP safeguards the rights of health care consumers by regulating the internal grievance process and administering external reviews for consumers with fully-insured Massachusetts health plans and patients of certain provider organizations, administering health insurance enrollment waivers, and providing information and education about health insurance concerns to the public. The core responsibilities of OPP are:

- Regulating the internal review process for consumers who wish to challenge denials of coverage by health plans
- Regulating and administering the external review process for consumers who seek an independent appeal to challenge adverse determinations issued by health plans
- Administering an enrollment waiver process for consumers who wish to purchase non-group health insurance
- Regulating the internal appeals processes for commercially insured patients of Risk-bearing Provider Organizations (RBPO) and HPC-certified Accountable Care Organizations (ACO)
- Regulating and administering the external review process for patients of RBPOs and ACOs who seek an independent appeal regarding a provider's decision on referrals and other concerns
- Examining, analyzing, and reporting on certain information and data received annually from Massachusetts health plans
- Providing training, education, and responding to consumer inquiries about health insurance appeal rights, open enrollment waivers, and other issues related to health coverage and services

NOTABLE UPDATES IN 2024

- **Updated Website and Consumer Forms:** In July 2024, the HPC launched a new website and updated pages for OPP with the goal of improving consumers' ability to gain

information and access OPP's services. In coordination with the launch of the new website, OPP issued an updated open enrollment waiver request form, health insurance external review form, and RBPO/ACO external review request form, including Spanish translations of each form. At that time, OPP also encouraged stakeholders, health plans, providers, navigators, and state agency partners to direct consumers to OPP's online forms, available since 2021. In 2024, OPP received 61% of open enrollment waiver requests and 21% of its health insurance external review requests through the online forms.

- **Publication of Health Plan Claims Reporting:** OPP, in coordination with the Division of Insurance, collects claims denial data from fully-insured health plans each year. The reporting consists of the number of professional, institutional and laboratory claims in the categories of medical/ surgical, mental health, and substance use disorder and the number of claims approved or denied in each category and the reasons for denial. OPP featured 2024 claims denial data in the [HPC Datapoints Series, Evidence of Administrative Complexity: Health Insurance Claim Denials in Massachusetts](#).

OPP Operations: OPP provides a “no wrong door” approach for consumers and other stakeholders requesting assistance with health care and coverage concerns. To that end, OPP staff continues to implement improvements to internal operations while strengthening statewide stakeholder relations. Throughout the year, the team responded to 1,568 inquiries via its toll-free hotline. OPP fielded a similar number of calls as in 2023. In 2024, most callers had inquiries about open enrollment waivers as well as external reviews and internal appeals.

ENROLLMENT WAIVERS

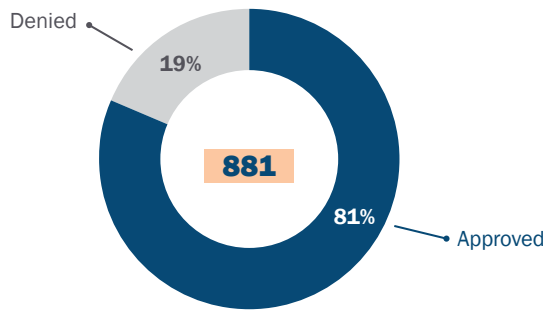
Federal and state law limit when individuals and families can buy certain health plans. Most Massachusetts consumers must buy insurance during a designated open enrollment period. Massachusetts residents who missed the previous open enrollment period, and have not experienced a qualifying life event, may qualify for a waiver of the open enrollment period if they meet certain criteria. The Office of Patient Protection reviews waiver requests and typically grants open enrollment waivers to individuals and families who:

- Are uninsured and did not intentionally forgo enrollment in health insurance, or
- Lost insurance coverage but did not find out until after 60 days had passed

2024 ENROLLMENT WAIVER DATA

During 2024, the Office of Patient Protection received 881 requests for waivers from Massachusetts residents seeking to buy insurance from the Health Connector or directly from an insurance company or insurance agent. Upon review, OPP issued 715 waivers to eligible applicants or 81% of all received requests (Figure 1). In 2024, OPP saw an amount of waivers requested by consumers on par with the previous year. Due to the reinstatement of MassHealth renewals that began in 2023 and continued into 2024, the Division of Insurance and the Health Connector created a special open enrollment period allowing greater opportunities for former MassHealth members to access insurance outside of open enrollment from February through November 2024. A similar open enrollment period was created in 2023, which explains the similar dip in open enrollment waivers in 2023 and 2024 as compared to 2022. Since the waiver process cannot resolve all health plan enrollment issues for uninsured consumers, OPP staff triaged concerns and provided information and referrals to other agencies or organizations as needed.

FIGURE 1



Year	Total Waiver Applications
2011	276
2012	576
2013	416
2014	316
2015	562
2016	355
2017	389
2018	840
2019	1,342
2020	375
2021	226
2022	1,336
2023	989
2024	881

Source: 2011-2024 Office of Patient Protection waiver data.

i M.G.L. c. 176O §§ 13-14.

HEALTH INSURANCE APPEALS

Under Massachusetts law,ⁱ health care consumers have the right to appeal certain decisions by their health plans. This essential consumer protection provides an economical and fair process to resolve disputes between members and their health plan. These laws apply to individuals with “fully-insured” Massachusetts health plans (see Glossary for definitions). Consumers with other types of health plans, including self-insured plans, MassHealth (Medicaid), or Medicare, have different appeal rights under other state or federal laws.

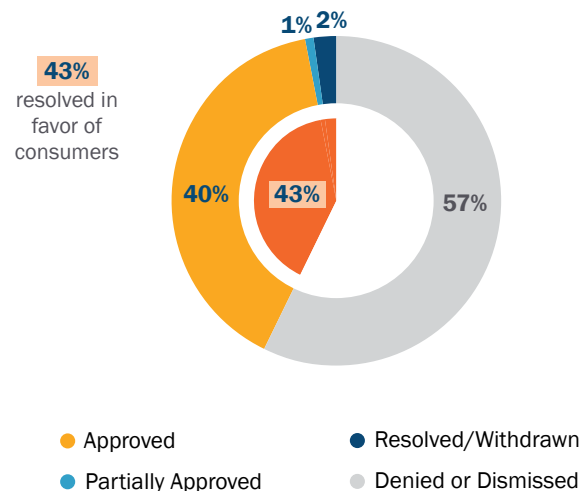
INTERNAL REVIEW

When a health plan informs a consumer that the health plan will not pay for the consumer’s medical or behavioral health treatment, the consumer may appeal that decision by first contacting the health plan. This first appeal, often called a member grievance, is an internal review by the health plan. The consumer may seek an expedited internal review for urgent matters. Otherwise, the health plan must respond to the consumer within 30 calendar days, unless both parties agree, in writing, to an extension. The health plan may uphold the original decision, or it may change its decision and cover all or part of the insured’s treatment.

2024 INTERNAL REVIEW DATA

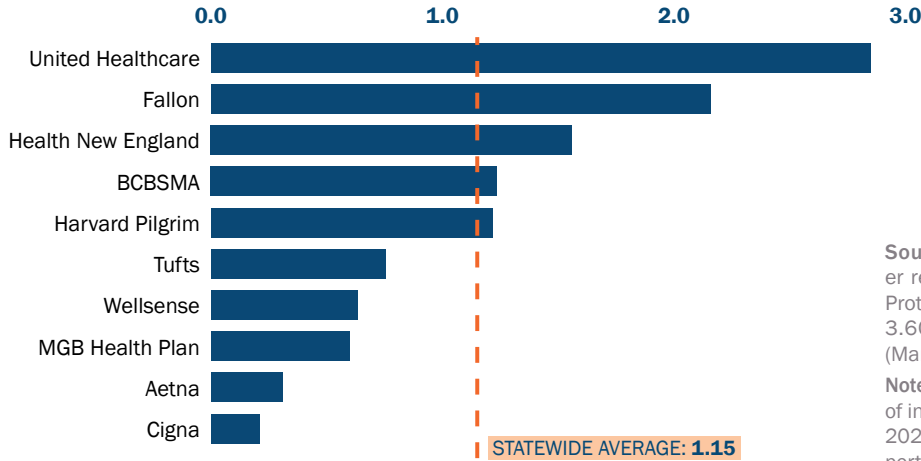
During 2024, Massachusetts health insurance companies reported 15,845 member grievances (Figure 2). These grievances include many different types of member complaints, such as disputes over coverage for treatment or cost-sharing.

FIGURE 2



Source: 2024 insurance carrier reports to the Office of Patient Protection, pursuant to 958 CMR 3.600.

FIGURE 3



Source: 2024 insurance carrier reports to the Office of Patient Protection, pursuant to 958 CMR 3.600; CHIA Enrollment Trends (March 2025).

Notes: Weighted by dividing number of internal reviews by an average of 2024 health plan member data reported quarterly to CHIA.

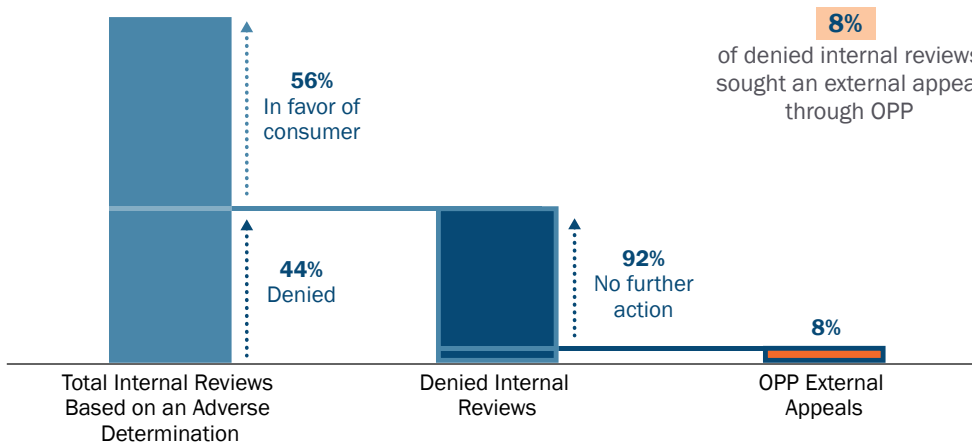
Figure 3 shows the member grievances reported by the state’s health plans with the most fully-insured members in 2024. As in past years, health plans with more members have more appeals. In order to compare health plan practices, OPP also analyzed the number of grievances filed per number of health plan members, to come up with a “weighted average” that gives a better indication of which insurers have the highest numbers of grievances relative to their total membership.

Under current OPP regulations, health plans report detailed information about the types and outcomes of member grievances received. For 2024, health plans reported the following figures:

- **Member grievances:** Health plans resolved 43% or 6,746 of all member grievances fully or partly in favor of the member.

- **Medical necessity denials:** 10,318 or 65% of internal grievances resulted from adverse determinations by the health plan, which are denials of coverage based on health plan medical necessity decisions. This is a notable increase from 2023 where 50% of internal grievances resulted from denials of coverage based on medical necessity.
- **Behavioral Health:** Of the 10,318 grievances based on medical necessity, approximately 3% or 355 involved behavioral health treatment.
- **Pursuing external review:** Of those grievances denied based on medical necessity, 8% of patients or consumers sought an independent external review of the health plan’s final adverse determination (Figure 4). This number is slightly lower than prior years. While a significant number of consumers are exercising their appeal rights, it is important to continue to improve consumer awareness.

FIGURE 4



Source: 2024 Office of Patient Protection external review data; 2024 insurance carrier reports to the Office of Patient Protection, pursuant to 958 CMR 3.600. In Favor of Consumer includes Approved, Partially Approved, and Withdrawn or Resolved.

WHAT IS MEDICAL NECESSITY?

Health insurance companies that are licensed to do business in Massachusetts must pay for medical services and treatments that are covered benefits under the health plan and that are medically necessary. Health plans may develop their own standards for deciding when care is medically necessary. Massachusetts law defines medical necessity in the following way –

Medical Necessity or **Medically Necessary** means health care services that are consistent with generally accepted principles of professional medical practice as determined by whether the service:

- (a) is the most appropriate available supply or level of service for the insured in question considering potential benefits and harms to the individual;
- (b) is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- (c) for services and interventions not in widespread use, is based on scientific evidence.ⁱⁱ

EXTERNAL REVIEW

After a health plan's internal appeals process is exhausted, the health plan is required by law to allow for an external appeal. The process offers health care consumers the opportunity to obtain an independent review when a health plan denies coverage as not medically necessary or as experimental or investigational; such notice is often referred to as a final adverse determination. If a consumer pursues an internal review and the health plan upholds its original decision, the consumer may have the right to pursue an external review. An external review is a second level of appeal, conducted by an organization independent from the consumer's health plan. Health insurance companies may deny services prospectively (such as prior authorizations), retrospectively, or concurrently (during the course of treatment). External review is only available when the health plan's determination was based on whether the specific treatment or service at issue was medically necessary, including whether the health plan determined that the service was experimental or investigational.

ELIGIBILITY FOR EXTERNAL REVIEW THROUGH THE OFFICE OF PATIENT PROTECTION

Requests must be eligible for external review. An insurance dispute is usually eligible for external review through OPP if all of the following are met:

- The health insurance company is licensed in the Commonwealth
- The insurance product is a fully-insured health plan
- The patient's request for external review includes one of these:
 - A final adverse determination, OR
 - An adverse determination, if the patient is seeking an expedited internal review and expedited external review at the same time, OR
 - A written confirmation that the health plan has waived internal review
- The final adverse determination or adverse determination is based on medical necessity
- Request for external review filed with OPP within four (4) months of the date from when the patient received the final adverse determination (final denial by health plan).
- Request for external review is in writing and on the external review request form issued by OPP

OPP makes every effort to assist consumers in finalizing applications that are missing necessary information in their filed request. A request is considered incomplete if requisite application components are missing like attestations or signatures. The most common reason for external reviews to be deemed ineligible in 2024, representing just under 50% of ineligible cases, was that the request was incomplete. Other cases were deemed ineligible because the consumer requesting external review was covered under a self-insured plan or another plan outside of OPP's authority, or the request concerned a denial related to an explicitly excluded service, cost-sharing or other administrative issue.

EXTERNAL REVIEW PROCESS

When OPP receives an eligible request for external review, the request is randomly assigned to one of four external review agencies, also known as independent review organizations, which have agreed to avoid conflicts of interest. These external review agencies are not government agencies. They are private companies with panels of doctors and medical experts

ii 958 CMR 3.020.

who work in different fields and are located throughout the country. The Health Policy Commission contracts with four nationally accredited, independent external review agencies:

- Island Peer Review Organization (IPRO), based in Jericho, New York
- Kepro DBA IMEDECS, based in Richmond, Virginia
- MAXIMUS Federal Services, Inc., based in Pittsford, New York
- ProPeer Resources, LLC, based in Schertz, Texas

After receiving the OPP case file (which includes the external review request form, denial notices from the health plan, and any additional information submitted by the patient), the external review agency assigns it to one or more of its medical experts who practice in the same or similar specialty as the service in dispute. The medical expert then reviews the information submitted by the health plan and the patient, and reaches an independent conclusion about whether the treatment or service is medically necessary for the patient.

In accordance with state law, the external review agency issues its decision within 45 days for standard external reviews and within 72 hours for expedited external reviews. The decision of the external review agency is final and binding, though other legal rights apart from OPP’s external review process may be available.

The consumer who requests external review usually pays a \$25 fee toward the cost of the review. Upon request, OPP may waive the \$25 fee due to financial hardship; no consumer is required to pay more than \$75 in fees per year. If a consumer prevails on external review and the decision is overturned, OPP refunds the \$25 fee to the consumer. The health plan pays the external review agency for most or all of the external review, a cost which can range from \$475 to

\$2,250 depending on the time frame for the review, type of review, and the number of reviewers needed.

In making a decision, the external clinical reviewer considers the determination of the health plan, medical records of the patient, comments from a treating provider, and other pertinent documents to determine medical necessity. An external review decision is issued to all parties in writing and is subject to the terms and conditions of the insured’s coverage with the health plan, such as cost sharing requirements, or maximum benefit limitations.

2024 EXTERNAL REVIEW DATA

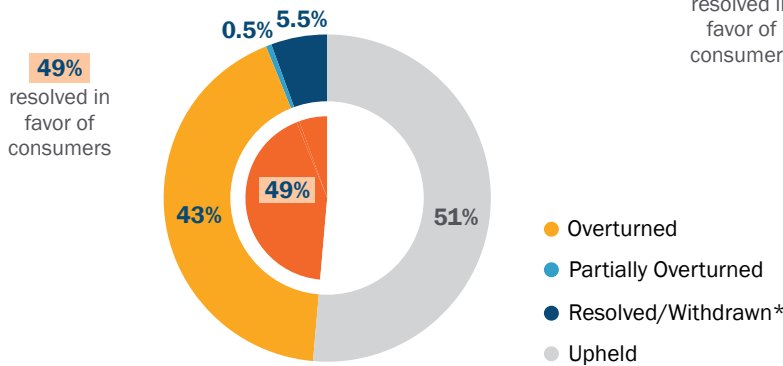
For each calendar year, the HPC analyzes overall external review data and further delineates its analysis by medical/surgical and behavioral health data.

EXTERNAL REVIEW CASES AND RESULTS FOR 2024

During 2024, OPP screened 365 external review requests for eligibility. 235 or 64% of these requests were deemed eligible for external review. Of the eligible cases, 43.5% were overturned in whole or in part by the external review agency in favor of the patient. Approximately 5.5% of the eligible cases were resolved between the patient and the health plan or withdrawn before a final determination was issued by an external review agency. The external review agencies upheld the remainder of the cases, which accounted for 51% of cases eligible for review.

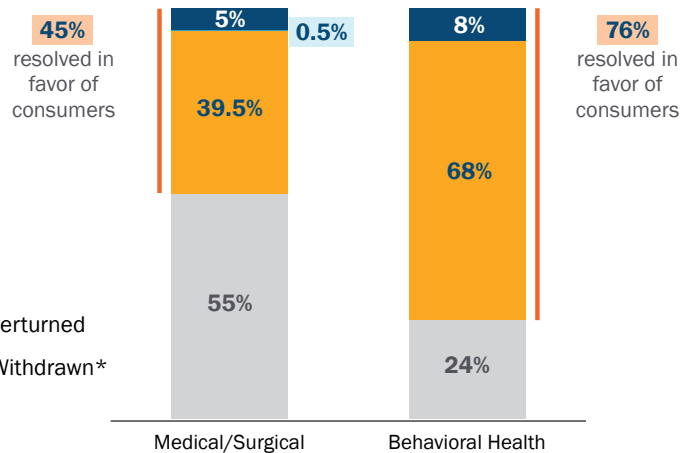
Figure 5 illustrates the dispositions or results for all eligible external reviews filed during 2024. **Figure 6** breaks down the total number of external reviews into two categories: medical or surgical care and behavioral health care.

FIGURE 5



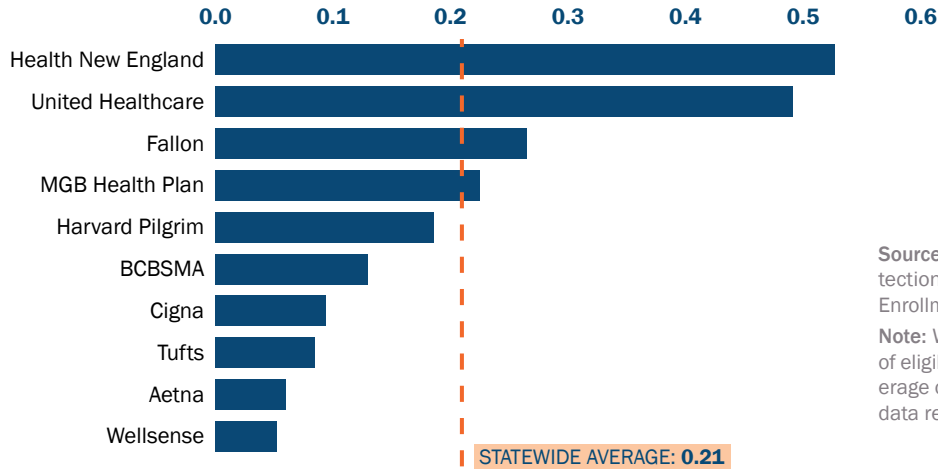
Source: 2024 Office of Patient Protection external review data.

FIGURE 6



Source: 2024 Office of Patient Protection external review data.

FIGURE 7



Source: 2024 Office of Patient Protection external review data; CHIA Enrollment Trends (March 2025).

Note: Weighted by dividing number of eligible external reviews by an average of 2024 health plan member data reported quarterly to CHIA.

Figure 7 compares the frequency of eligible external reviews for each health plan. This number is calculated by adjusting the total number of external reviews for each plan by the number of members reported by each health plan in 2024. This analysis identifies an average for the number of external reviews filed by all fully-insured health plan members. Of the state’s health plans with the most fully-insured members, identified in **Figure 7**, four had a rate of external review above the statewide average, with Health New England reporting the highest proportion.

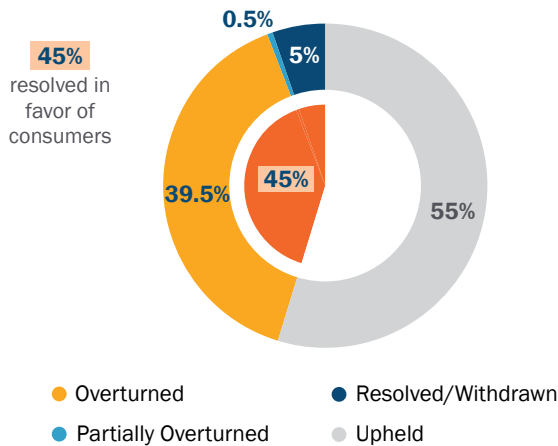
In 2024, 55% of external reviews involving medical or surgical treatment upheld the decision of the health plan and 40% of reviews either fully or partially overturned the health plan’s decision in favor of the patient. 5% of external reviews involving medical or surgical treatment were resolved prior to an issued decision (**Figure 8**). The most common medical/surgical review requests were in the categories of outpatient and pharmacy services. **Figure 9** details the services requested through external review.

MEDICAL/SURGICAL DATA

OPP received 210 eligible external review requests involving medical or surgical services. This category encompasses appeals involving a broad range of medical care, including imaging, lab testing, pharmacy requests, and infertility treatment. External review data for behavioral health services are explored further below.

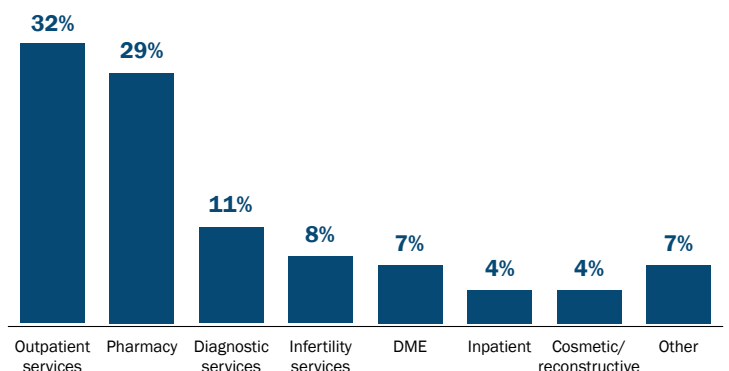
OPP received 67 eligible external review requests regarding outpatient medical/surgical care including surgeries, medical visits, and rehabilitation services, 28 of which were resolved in favor of the patient. OPP received 60 eligible requests for pharmacy treatments, 16 of which were for GLP-1 medications. Of the 60 matters in this category, 28 were overturned by the external review agency, while 5 cases were resolved by the health plan prior to the issuance of a decision. OPP received 23 eligible requests for diagnostic services, 13 of which were for cancer screenings. The external review agency overturned the health plan’s denial in 4 of 23 cases dealing with diagnostic services and 2 were resolved in the patient’s favor prior to the issuance of a decision.

FIGURE 8



Source: 2024 Office of Patient Protection external review data.

FIGURE 9



Source: 2024 Office of Patient Protection external review data.

Additionally, OPP received 16 eligible external review requests involving infertility treatment. 9 were upheld by the external review agency. 6 eligible requests involving infertility treatment were overturned in whole or in part by the external review agency and 1 was resolved in the patient's favor prior to the issuance of a decision. OPP received 8 eligible external review requests involving inpatient care in 2024, and all of the requests were upheld by the external review agency except for 1 which was resolved in the patient's favor prior to the issuance of a decision.

EXPERIMENTAL AND INVESTIGATIONAL SERVICES

OPP provides consumers with the right to obtain an independent review by a panel of clinical experts when health plans consider services to be experimental or investigational. In 2024, OPP received 54 eligible external review requests involving services deemed to be experimental or investigational by the health plans. Outpatient services accounted for 33 of the 54 eligible cases received, and diagnostic screenings accounted for 10. Other requests included non-standard durable medical equipment. Overall, 21 of the experimental/investigation requests were resolved in favor of the patient and 33 were upheld.

OUT OF NETWORK COVERAGE REQUESTS

In some instances, a consumer has the right to appeal a denial of coverage for treatment by a provider who is outside of the health plan's network. If the treatment is a covered service, and if the health plan denied coverage because it was not medically necessary to receive the services from an out of network provider, then the consumer may request external review. OPP determines whether such matters are eligible for review on a case-by-case basis. If eligible, the reviewer then decides whether the treatment is medically necessary and if so, could any in-network provider perform the procedure or provide the service at issue.

During 2024, OPP received 49 requests for external review involving coverage for an out of network provider. 34 of these were eligible for external review and 22 were resolved in favor of the patient. A higher percentage of cases were found eligible and resolved in favor of the patient in 2024 as compared to prior years.

BEHAVIORAL HEALTH

In 2024, OPP received more external review requests pertaining to behavioral health services than in years past. Behavioral health services include treatment for mental

health conditions, substance use disorders, and some developmental disabilities.

OPP received 47 requests for external review of behavioral health services during 2024, and 25 of these were eligible for external review.

- **Eligible behavioral health cases:** Of all eligible behavioral health cases received during 2024, 17 cases or 68% were fully or partially overturned by the external review agency in favor of the patient. And 8% were resolved prior to the issuance of a decision.
- **Developmental Services:** OPP received 9 eligible requests for developmental or autism services in 2024. 5 of the requests were resolved in the patient's favor and 4 were upheld at external review.
- **Mental health treatment:** Of the eligible cases, OPP received 14 eligible requests for mental health treatment. Acute residential mental health treatment and outpatient therapy represented the largest subcategories, with 3 eligible requests for external review in each subcategory. 13 out of 14 eligible requests for mental health treatment were overturned at external review or resolved with the health plan prior to deciding the external review.
- **Eating disorder treatment:** OPP received 1 eligible request for eating disorder treatment in 2024, which was overturned at external review.
- **Substance use disorder treatment:** OPP received 1 eligible request for treatment related to substance use disorder, which was overturned at external review.

HEALTH INSURANCE APPEALS OVERVIEW

In general, a consumer who receives an adverse determination from an insurance company, denying coverage based on medical necessity grounds, has a significant chance of modifying or overturning the decision through the appeals process. According to figures reported to OPP by health plans, 60% of members who received adverse determinations from their health plans were able to have their disputes partially or fully resolved in their favor through the internal review or external review process.

In 2024 OPP saw a 20% increase in requests for health insurance external reviews compared to 2023. Of those requests, the percentage of reviews deemed eligible, was largely consistent with recent years. OPP saw significant increases in eligible requests for reviews of out-of-network services and prescription drugs, approximately 40% and 66% more respectively. In 2024, OPP saw slightly more requests for reviews of behavioral health services than in recent years.

APPEALS PROCESS FOR PATIENTS OF ACCOUNTABLE CARE ORGANIZATIONS (ACO) AND RISK-BEARING PROVIDER ORGANIZATIONS (RBPO)

Under Massachusetts lawⁱⁱⁱ, OPP is responsible for administering a first in the nation consumer protection for patients of HPC-certified Accountable Care Organizations (ACO) and Risk-bearing Provider Organizations (RBPO). This new consumer protection provides an opportunity for patients attributed to an ACO or RBPO to appeal provider determinations about referrals restrictions or other potential limitations of care. This process is available for patients with commercial health insurance only; Medicare or MassHealth (Medicaid) patients have separate appeal rights.

INTERNAL APPEAL

RBPOs and ACOs are comprised of health care providers who work together to coordinate patient care and enter into financial arrangements with health plans to do so. Patients may have disagreements with their health care providers about the care that they are receiving. For example, a health care provider may refer a patient to a certain specialist within the RBPO or ACO, but the patient prefers to see another specialist affiliated with a separate provider group due to past medical history. By requesting an internal appeal, the patient is asking the RBPO or ACO to reconsider the health care provider's decision about that referral. Patients may appeal issues related to referrals, the type or intensity of services, the timeliness of care available within the RBPO or ACO, or

other issues related to RBPO/ACO financial incentives. The RBPO or ACO must resolve the appeal in writing within 14 calendar days of receiving the request. If there is an urgent medical need, the RBPO or ACO must resolve the appeal within 3 business days. The RBPO or ACO may uphold the original decision, or it may change the decision and provide the referral or requested treatment or service.

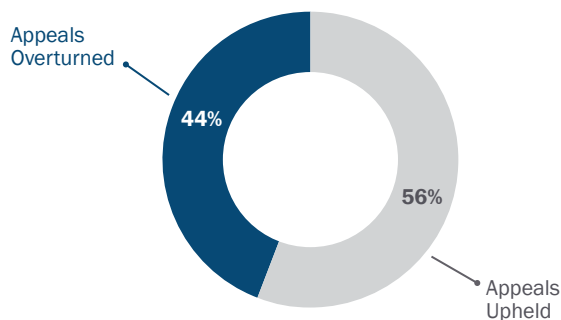
2024 RBPO/ACO INTERNAL APPEAL DATA

In 2024, the provider organizations reporting to OPP administered a total of 102 internal appeals, a decrease from the previous year. Of those 102, 56% upheld the initial decision by the ACO or RBPO (**Figure 10**). **Figure 11** shows that the vast majority of the internal appeals, 90%, concerned referral restrictions. The second largest category of internal appeals reported, accounting for 9%, concerned the type or intensity of treatment or services recommended by the ACO or RBPO. In the course of reporting, ACOs and RBPOs also submitted a copy of the patient notice used by the ACO or RBPO to notify patients about this process, standards or guidelines used to review appeals, and information about the individual at the ACO or RBPO charged with reviewing appeals.

EXTERNAL REVIEW

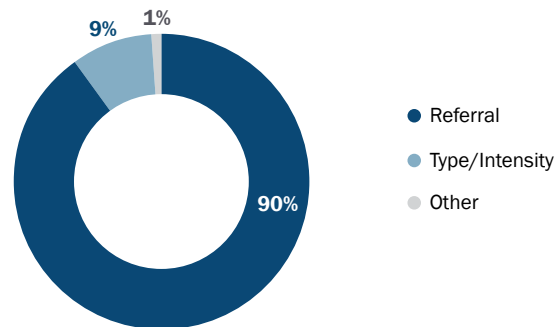
If the RBPO/ACO upholds the health care provider's denial of the requested referral, treatment, or service, the patient may request an external review of that decision through OPP. The external review process offers patients the opportunity to obtain an independent review of a health care decision. OPP began implementing the external review process in 2018.

FIGURE 10



Source: 2024 RBPO/ACO reports pursuant to 958 CMR 11.23

FIGURE 11



Source: 2024 RBPO/ACO reports pursuant to 958 CMR 11.23

iii M.G.L. c. 176O, § 24, M.G.L. c. 6D, §§ 15 and 16.

ELIGIBILITY FOR EXTERNAL REVIEW THROUGH THE OFFICE OF PATIENT PROTECTION

Requests must be eligible for external review. A request is usually eligible for external review through OPP if all of the following are met:

- The patient receives care from a health care provider within an ACO or RBPO
- The patient has a commercial health plan for which the ACO or RBPO is at some financial risk
- The patient submitted the request for external review within 30 days of the date the patient received written notice of the internal appeal decision
- The request for external review is in writing and on the external review request form issued by OPP
- The request includes a copy of the written determination letter issued by the RBPO or ACO

EXTERNAL REVIEW PROCESS

The RBPO/ACO external review process mirrors the health insurance external review process, described on pages 4–5, with a few minor differences. Just as in the health insurance external review process, when OPP receives an eligible request for external review, the request is randomly assigned to one of the four contracted external review agencies. The external review agency assigns the case to one of its medical experts who practices in the same or similar specialty as the service in dispute.

The medical expert then reviews the information submitted by the ACO or RBPO and the patient and reaches an independent conclusion about whether the requested referral, treatment or service is likely to produce a more clinically beneficial outcome for the patient than the referral, treatment or service recommended by the RBPO or ACO. This standard is different than in the health insurance external review process. In making a decision, the external clinical reviewer must consider the following factors: the patient’s clinical history, including prior clinical relationships; the availability, within the RBPO or ACO, of a health care professional with the appropriate training and experience to meet the particular health care needs of the patient, including timely access; generally accepted principles of professional medical practice; the efficacy of the requested treatment or service, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; and other factors considered relevant to the patient’s ability to access the requested referral, treatment, or service.

The external clinical reviewer uses medical records provided by the patient and the RBPO or ACO and other pertinent documents to determine whether the patient’s request is likely to produce a more clinically beneficial outcome. An external review decision, including an analysis of medical evidence and an explanation of the decision, is issued to all parties in writing within 21 days for standard external reviews and within 72 hours for expedited external reviews. The decision of the external review agency is final and binding, though other legal rights apart from OPP’s external review process may be available.

The health plan pays the external review agency for the external review, a cost which can range from \$475 to \$750 depending on the time frame for the review. Unlike the health insurance external review process, the RBPO or ACO patient does not pay a fee to request an external review.

2024 RBPO/ACO EXTERNAL REVIEW DATA

During 2024, OPP received 4 requests for external review from patients of RBPOs and ACOs. Of those 4, 3 were eligible for external review and concerned referral restrictions. In 2 of the cases the external reviewer upheld the decision of the RBPO/ACO deciding that the requested referral was not likely to produce a more clinically beneficial outcome for the patient than the referral recommended by the RBPO or ACO. In the other case the external reviewer overturned the decision of the RBPO/ACO meaning the patient was able to receive the requested referral or treatment.

HEALTH CARE CONSUMER PROTECTIONS

HEALTH PLAN REPORTING

Massachusetts fully-insured health plans submit annual reports to the Office of Patient Protection, providing information about the following:

- Internal reviews
- External reviews
- Sources of information about consumer satisfaction
- Rates of provider disenrollment and reasons for disenrollment
- Medical loss ratio
- Claims and claim denials
- Other health plan information

OPP works with other agencies and seeks input from stakeholders, like health insurance companies and consumer groups, to implement Massachusetts health insurance laws. Where inter-agency questions or concerns arise, OPP works closely with the Massachusetts Division of Insurance, the Office of the Attorney General, the Health Connector, the Office of Medicaid, and other state and federal agencies to address concerns, minimize duplicative efforts, reduce regulatory burden, and ensure compliance.

CONSUMER INFORMATION AND ASSISTANCE

The Office of Patient Protection serves as a resource for consumers, through our hotline, website, and educational guides. OPP assists with questions about health insurance appeals, enrollment waivers, and other health care problems through our hotline, at 800-436-7757. Telephone translation services are available for callers who speak non-English languages or for those who are hearing impaired; staff is also accessible by email or by fax. On our website at MassHPC.gov/OPP, consumers can find relevant forms in English and Spanish, instructions for pursuing an external review or requesting an enrollment waiver, reports, and answers to frequently asked questions.

TRAINING AND OUTREACH

OPP welcomes requests for informational presentations from consumer organizations, health care providers, government agencies, and other interested groups. Staff is available to provide trainings and to answer questions. To request a training session, contact OPP at HPC-OPP@mass.gov or at 1-800-436-7757.

Since its inception, the Office of Patient Protection has worked effectively to safeguard health care consumer protections in the Commonwealth. OPP has continued to solicit and act on feedback and promote awareness of external appeal and waiver rights. OPP strives to address each inquiry, waiver, and appeal in a fair and consistent manner. OPP's efforts contribute to the provision of high quality patient care while advancing a more transparent, accountable, and innovative health care system.



“Huge thanks again to you and your colleagues at OPP for your help following up on these outstanding claims. With these and the ones between the initial appeal, I was reimbursed between \$10-11,000 that I would not have received without OPP’s assistance and work....This is significant for me. I’m very grateful for all that you and the team from OPP do!”

GLOSSARY

EXTERNAL REVIEW AGENCY

An independent third-party medical review resource that provides objective medical determinations based on evidence that includes medical reports, health plan guidelines, and evidence-based criteria. Each review agency offers a panel of clinical providers to review appeals fairly and impartially. ERAs are required to be accredited by URAC or another nationally recognized accrediting entity.

FULLY-INSURED

A health plan purchased by an individual, a family, an employer, or another entity. The purchaser of the health plan pays premiums to the insurance company and, in return, the insurance company pays the claims for certain health care services. Fully-insured plans can be regulated by the state government. This is also referred to as fully-funded.

HEALTH PLAN

In this report, a “health plan” refers to an insurance product or insurance plan offered by a health insurance company.

MEDICAL NECESSITY OR MEDICALLY NECESSARY

Refers to health care services that are consistent with generally accepted principles of professional medical practice as determined by whether the service:

- is the most appropriate available supply or level of service for the insured in question considering potential benefits and harms to the individual;
- is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- for services and interventions not in widespread use, is based on scientific evidence.

NON-GROUP INSURANCE

Non-group insurance means health insurance that you buy for yourself or your family from the Health Connector or from an insurance company or insurance agent.

OPEN ENROLLMENT

Under Massachusetts and federal law there are only certain times during the year when individuals and families may buy non-group health insurance coverage. The time when individuals and families can apply – the time when health insurance companies open plans to new members – is called “open enrollment.” This is similar to the process employers use to allow their employees to sign up or change plans during specific times.

SELF-INSURED/ SELF-FUNDED

Under a self-insured or self-funded plan, your employer pays the costs for its employees’ health care directly instead of paying premiums to buy health insurance. Some self-insured employers hire insurance companies to process the paperwork and it may be difficult to discern if a plan is self-funded. Contact your employer to find out if your plan is self-insured. Self-insured plans are usually regulated by the federal government and governed by “ERISA” or the Employee Retirement Income Security Act of 1974.

ACKNOWLEDGMENTS

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The HPC would like to thank the insurance companies, risk-bearing provider organizations, and accountable care organizations that submitted information included in this report. The HPC acknowledges the critical input of both consumers and marketplace stakeholders, and we hope that this report provides useful information for navigating health care consumer protections in Massachusetts.



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