DEPARTMENT OF ADMINISTRATION

OFFICE OF GROUP INSURANCE (OGI)

IDAHO HEALTH INSURERS WORKING GROUP

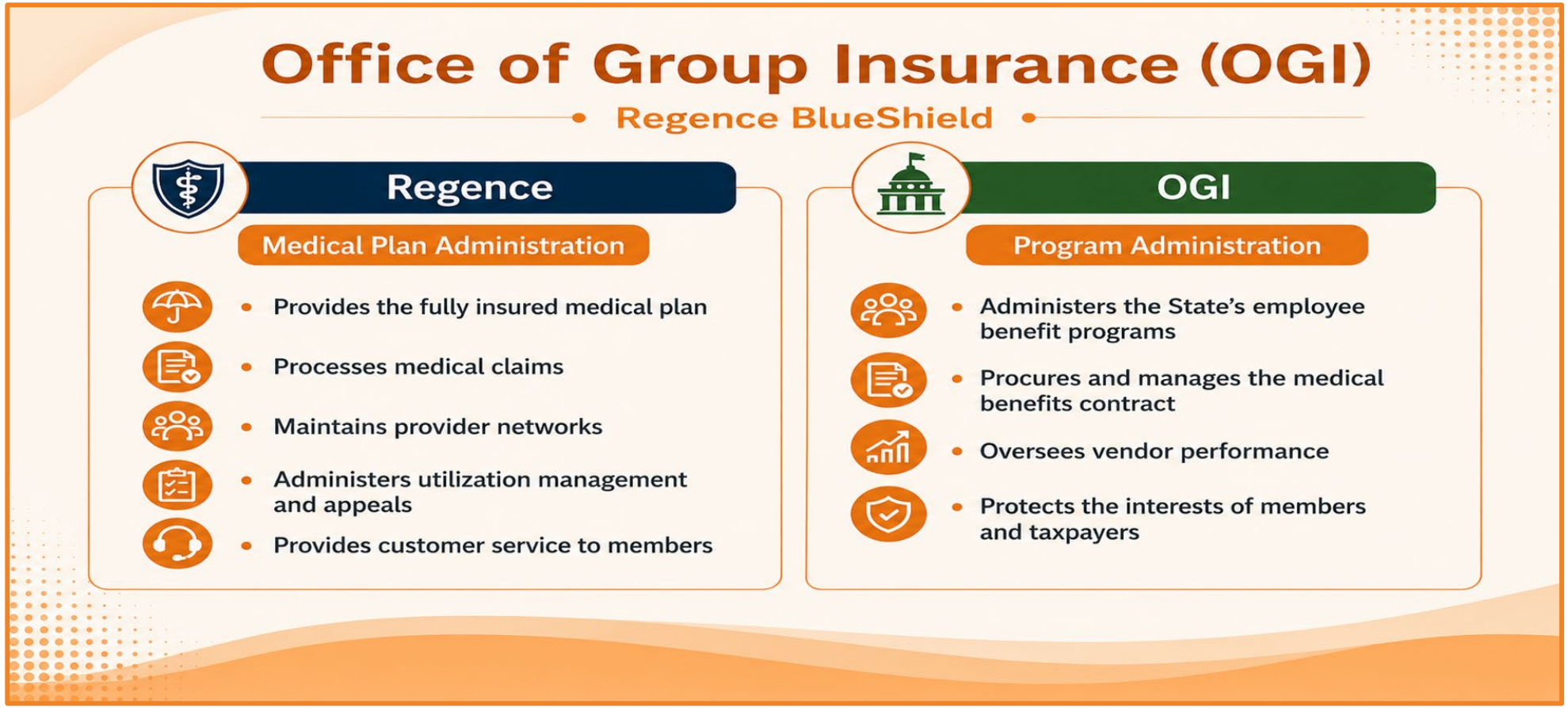
AUGUST 11, 2026

PURPOSE

This presentation addresses:

- Roles and Responsibilities
- Regence contractual obligations
- How OGI monitors contract performance
- The claims denial and appeals process
- Data ownership and reporting
- Claim denial categories
- Provider network disruptions
- Comparisons with other carriers

ROLES AND RESPONSIBILITIES



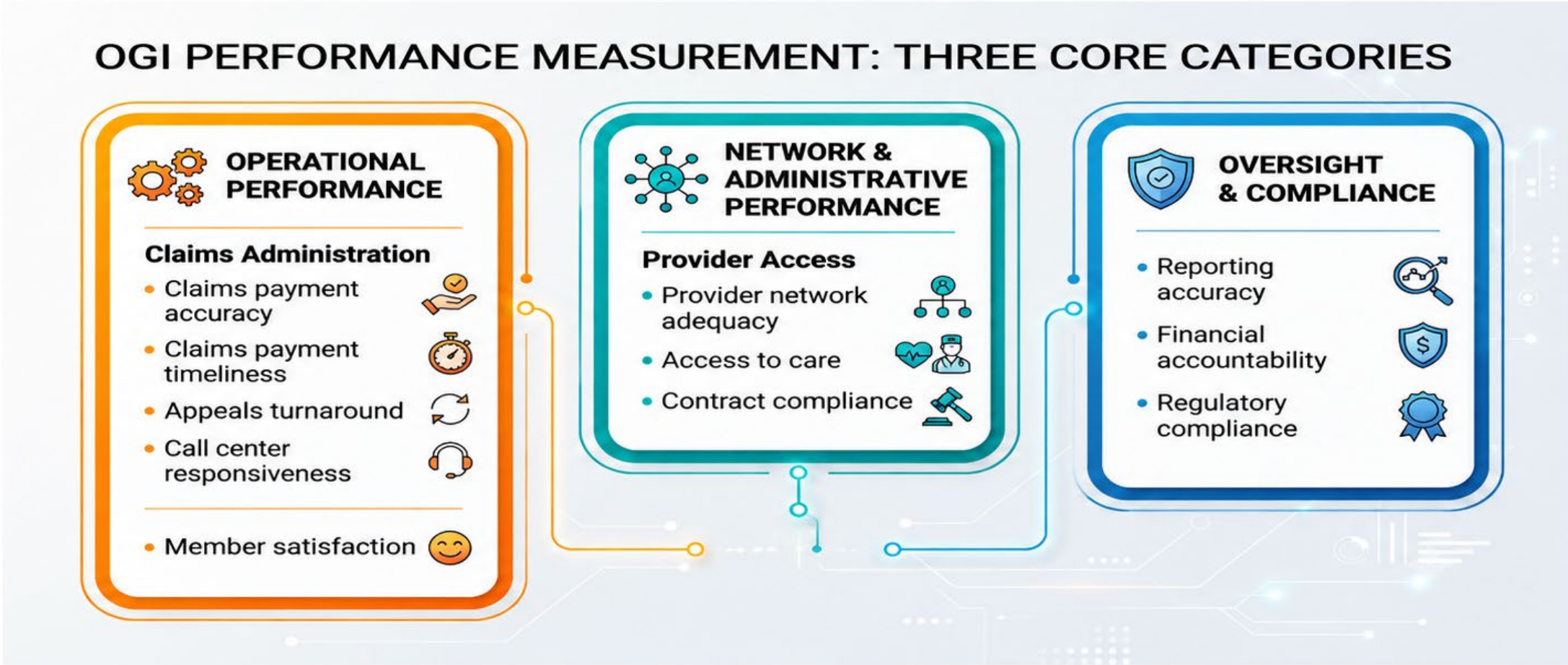
WHAT THE STATE EXPECTS FROM REGENCE

Under its contract with OGI, Regence is expected to:

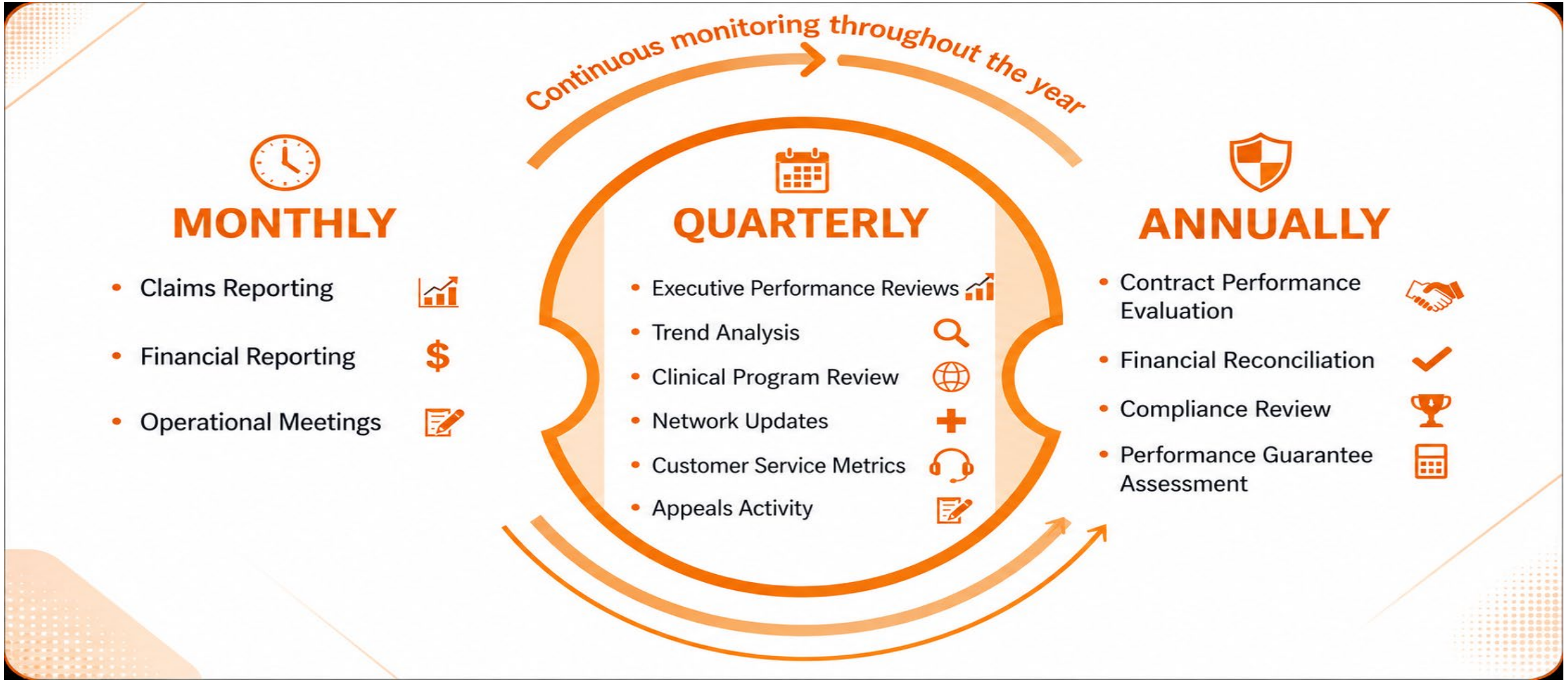
- Process claims accurately and timely.
- Process appeals in compliance with federal and state law.
- Maintain an adequate provider network.
- Protect member information.
- Deliver quality customer service.
- Detect fraud, waste, and abuse.
- Administer prior authorization and utilization management.
- Provide required operational and financial reporting.

HOW IS PERFORMANCE MEASURED

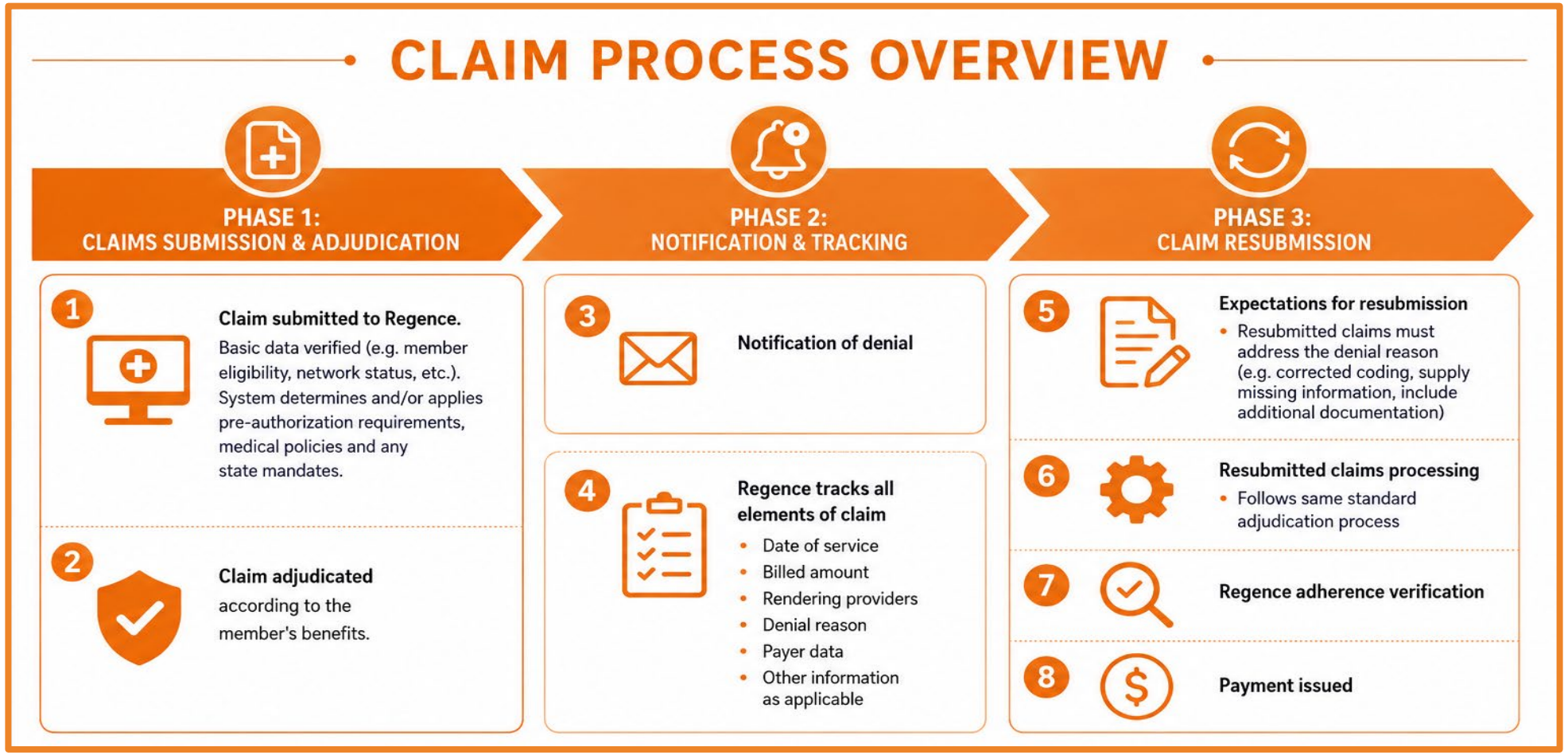
OGI measures performance through contractual Service Level Agreements (SLAs), including:



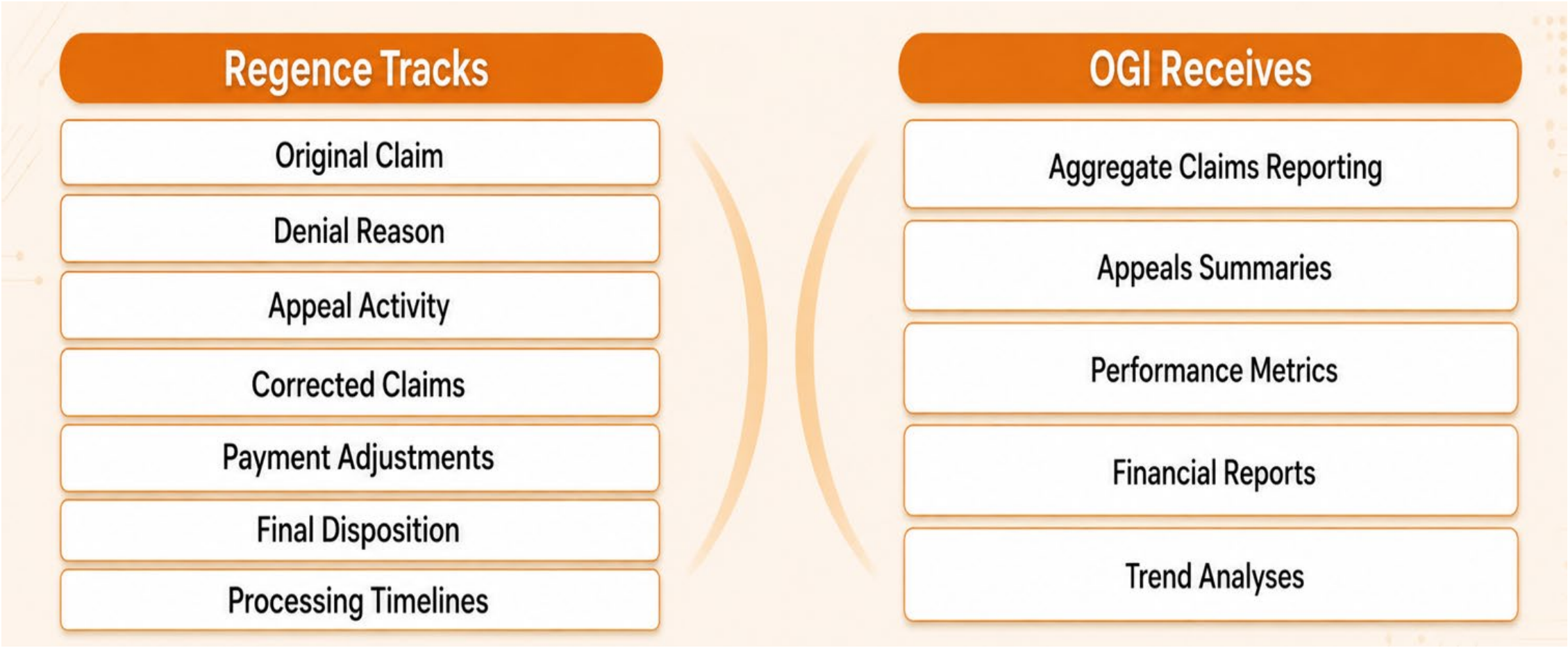
OGI OVERSIGHT



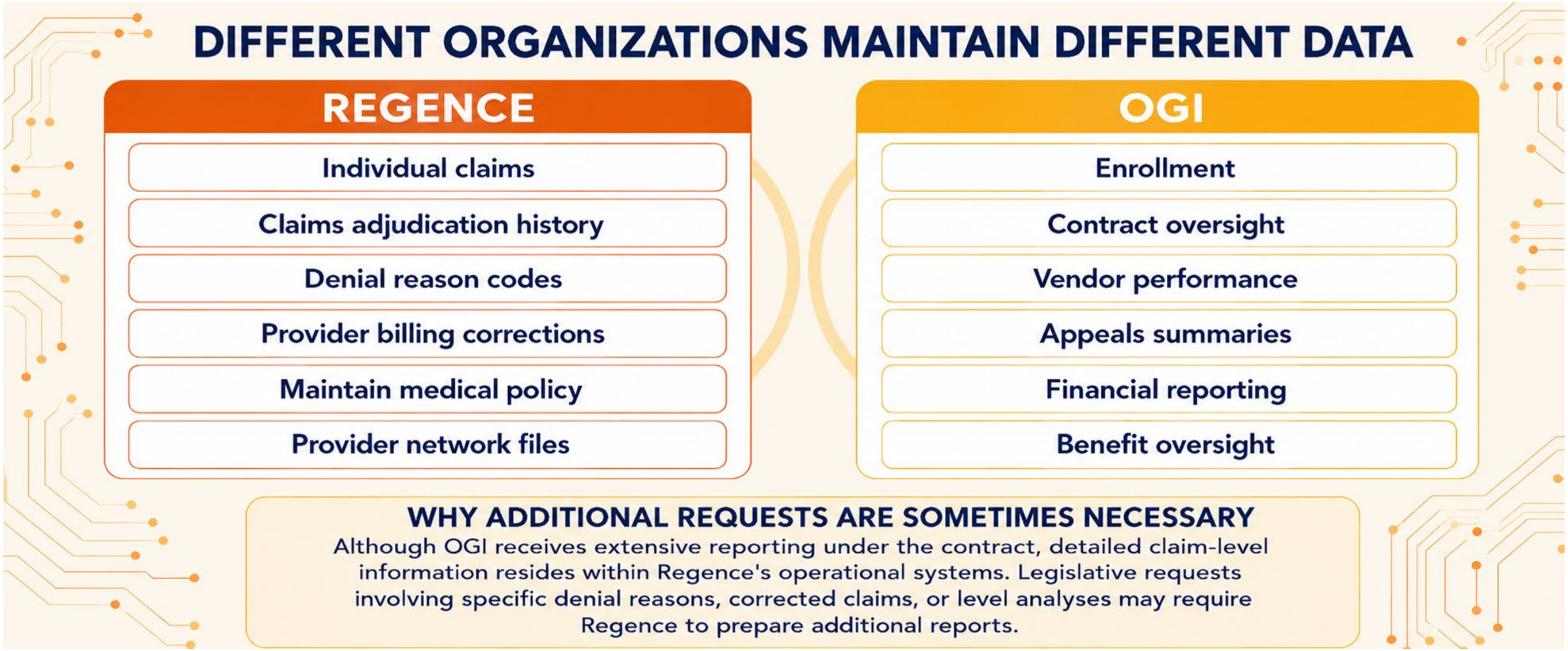
WHAT HAPPENS WHEN A CLAIM IS DENIED?



WHAT DATA IS TRACKED?



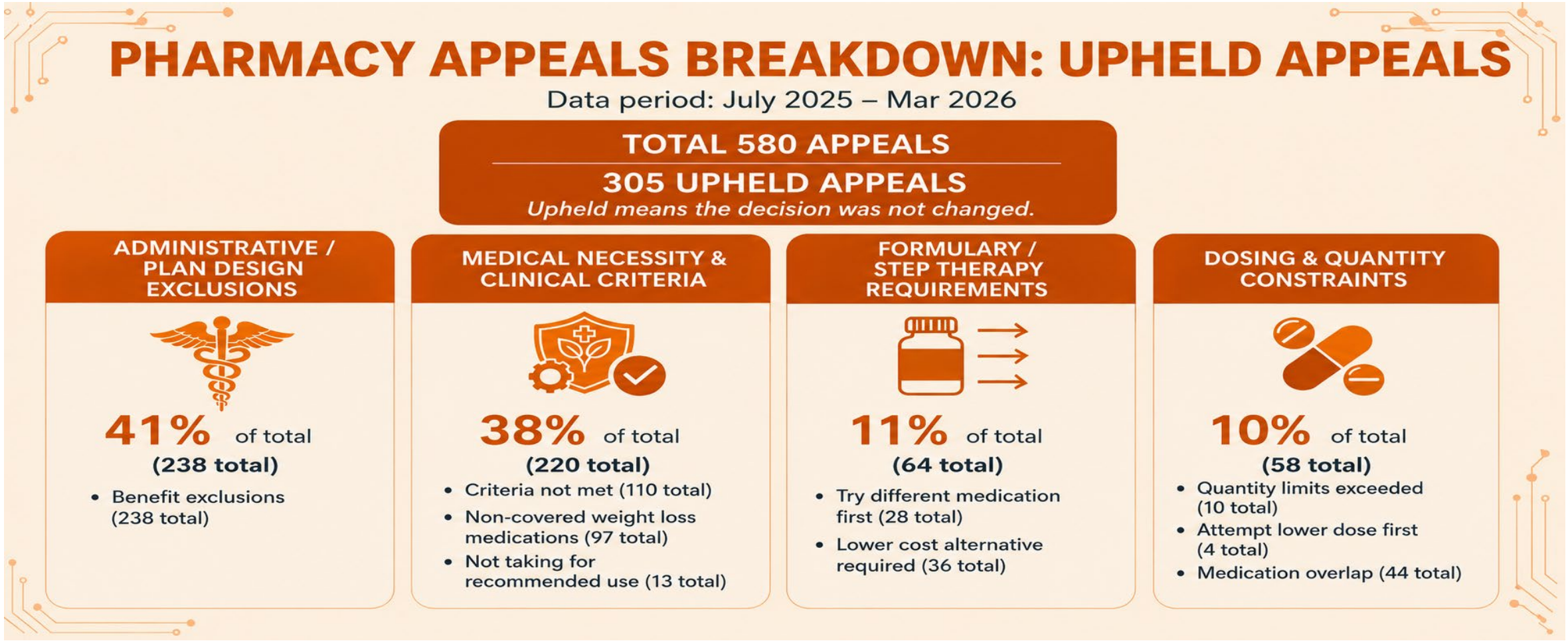
WHY OGI MAY REQUEST ADDITIONAL INFORMATION



CLAIM DENIAL CATEGORIES

- **Executive Summary: Claim Denial Analysis & Appeals Data**
  - Overall Claim Denials: Data classifying total claim denials by administrative/technical errors vs. medical necessity across all SOID claims is currently unavailable and will require additional time to aggregate.
  - Medical Appeals Tracking: Specific denial reasons for medical appeals are not currently included in quarterly reporting. Regence has committed to adding these details for future reporting.

PHARMACY APPEALS



NETWORK DISRUPTIONS – EMPLOYEES OUT OF NETWORK

- We recognize that healthcare network changes create real challenges for state employees and their families. While regulatory standards set maximum time and distance requirements for coverage, we understand that traveling outside your local community to see a doctor is a burden.
- Ensuring all employees have convenient access to care from local providers is a priority for the State. We are actively advocating for network stability while working with Regence to ensure affected members receive direct support, transition of care coverage for ongoing conditions, and clear local care options
- https://doi.idaho.gov/wp-content/uploads/Health/2027-Idaho-ACA-HBP-and-QDP-Standards-FINAL.pdf

REGENCE / BLUE CROSS PERFORMANCE GUARANTEES

Regence Contract: Robust Performance Guarantees

Regence's 22 performance guarantees provide enhanced accountability across seven key service and operational areas.

Regence achieved all performance guarantees in FY 2025; same results are expected in FY 2026.

Regence performance guarantees are designed to drive transparency, accountability, and oversight.

MORE GUARANTEES. STRONGER PERFORMANCE.

REGENCE
CURRENT CONTRACT

22
PERFORMANCE GUARANTEES

REGENCE PERFORMANCE GUARANTEES COVER:

- ACCOUNT MANAGEMENT
- CUSTOMER SERVICE
- CLAIMS PROCESSING
- STRATEGIC FINANCE
- UNDERWRITING
- CLINICAL SERVICES
- VENDOR PERFORMANCE

Office of Group Insurance

650 W. State Street, Ste 100

Boise, ID 83720-0035

(208) 332-1860

(800) 531-0597

ogi@adm.Idaho.gov

https://ogi.Idaho.gov

Thank You!