

# Florida Health Choices, Inc.

## **100.30** Program Complaints/Grievances

**Responsible  
Personnel** Administrator, Staff, Board of Directors

### **Policy Statement**

Florida Health Choices, Inc. shall set procedures, guidelines and timeframes for the review of any applicant or participant complaint or grievance. The policy shall include a four-tiered escalation process to ensure all program participants are provided an equitable and transparent opportunity to resolve their complaints and/or grievances. The intent is to address and resolve all customer issues at the earliest opportunity within the organization in an expeditious manner.

### **Definition of Terms:**

**Administrator** is defined as the third-party administrator contracted to operate the health insurance marketplace.

**Complaint** is defined as dissatisfaction with the service or an outcome a customer has received. Complaints will be resolved the same business day when possible. Resolution shall not exceed 15 days.

**Escalation** is defined as a process which allows customers to elevate their issue(s) from one tier to the next at the customer's discretion.

**Grievance** is defined as dissatisfaction with the resolution a customer has received in response to a complaint. Any party who is dissatisfied by the resolution of their initial complaint is eligible to submit a grievance. Grievances will be addressed and resolved in accordance with the timeframes associated with the respective reviewing entity.

**Participant** is defined as anyone who does business with the marketplace and includes Employers, Employees, Individuals, Buyer's Representatives and Vendors.

### **Definition of Resolution Teams:**

The **Contact Center** and the **Resolution Team** are part of the Administrator's customer support operation and represent the first tier in the resolution process. They are responsible to review all customer complaints and to issue a resolution.

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The Administrator's **Grievance Team** supports the second tier in the grievance process. Participants who are dissatisfied with the complaint resolution provided by the Contact Center are eligible to lodge a formal grievance with the Grievance Team. In most cases, the Grievance Team is responsible for customer contact and coordination between other organizational entities.

The **Executive Team** supports the third tier in issue resolution. The Executive Team is comprised of the Chief Executive Office and the Administrative Services Director of Florida Health Choices. Participants who are dissatisfied with a decision made by the Grievance Team are eligible to escalate their grievance to the Executive Team. Members of the Vendor and Agent Steering committees, as well as other parties, may support the Executive Team when designated by the Chief Executive Officer.

The **Grievance Committee** supports the fourth and final tier in the complaint/grievance process. The Grievance Committee is appointed by the Board of Directors and is comprised of members of the board who will serve on a rotating basis. Program participants who are dissatisfied with a decision made by the Executive Team are eligible to escalate their grievance to the Grievance Committee.

## Tracking/Reporting

The Administrator shall maintain a **log** of all customer complaints and grievances and shall provide monthly reports to the Executive Team to provide an overview of all complaints and grievances, and to communicate ongoing customer service performance criteria.

The log shall consist of:

- Consumer's Name
- Siebel Case #
- Date complaint was received
- Summary of the complaint
- Date complaint was reviewed by FHC
- Resolution as it pertains to the complaint
- Date Consumer was sent communication on complaint resolution
- Link to communication sent to consumer regarding FHC review of their complaint
- Date grievance was received
- Summary of the grievance
- Date grievance was reviewed by FHC
- Body which reviewed and acted upon the grievance (Tier 2, 3, or 4)
- Decision as it pertains to the grievance
- Date Consumer was sent communication on decision
- Link to communication sent to consumer regarding FHC review of their grievance

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## **Procedures**

### **Tier 1 –Complaint**

To make a complaint, a customer may call or submit a complaint in writing to the Contact Center. A customer service representative will record all relevant information and document the case. When noting a verbal complaint dictated during a call, the representative will offer to read back the caller's complaint to insure accuracy.

All complaints, either written or verbal, will be logged.

The complaint information will be routed to the Resolution Team for review. The customer will be contacted by a Resolution Team member and informed of the resolution for their complaint. The Resolution Team member shall inform the customer of the next step in the grievance process.

Complaints will be resolved the same business day when possible and shall not exceed 15 days.

### **Tier 2 –Grievance**

Customers who are dissatisfied with the resolution provided by the Resolution Team are eligible to file a formal grievance.

When noting a verbal grievance, the representative will offer to read back the caller's grievance to insure accuracy. Upon receipt, grievances will be routed to the Grievance Team for review. The Grievance Team shall issue a formal decision and may confirm, reverse or amend the complaint resolution issued by the Resolution Team.

The customer will be contacted by the Grievance Team and informed of the decision.

The Grievance Team shall maintain a log of all grievances.

Grievances will be resolved the same business day when possible and shall not exceed 15 days.

### **Tier 3 – Executive Review**

Customers who are dissatisfied with a decision rendered by the Resolution Team and the Grievance Team may escalate their grievance to the Executive Team.

Upon receipt, grievances will be routed to the Executive Team for review. The Executive Team may conduct further research into the matter, review other documentation and/or

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make contact with the grievant. The Executive Team shall issue a decision and may confirm, reverse or amend the decision issued by the Grievance Team.

The Executive Team shall inform the Grievance Team of their decision. The Grievance Team shall be responsible to communicate the Executive Team's decision to the grievant.

The Grievance Team, on behalf of the Executive Team, shall maintain a log of all grievances addressed by the Executive Team.

Complaints subject to Executive Team review will be resolved the same business day when possible and shall not exceed 15 days.

## **Tier 4 – Board Review**

Customers dissatisfied with a decision rendered by the Resolution Team, Grievance Team, and Executive Team, may escalate their grievance to the Grievance Committee.

Upon receipt, grievances will be routed to the Grievance Committee for review. A meeting of the Grievance Committee will be convened within 45 days and the grievant may attend the meeting in person or by phone. The Grievance Committee may conduct further research into the matter, review other documentation and/or make contact with the grievant in coordination with the Executive Team and the Grievance Team. The Grievance Committee shall issue a decision and may confirm, reverse or amend the decision issued by the Executive Team.

The Grievance Committee shall inform the Grievance Team and the Executive Team of their decision. The Grievance Team shall be responsible for communicating the Grievance Committee's decision to the customer.

The Grievance Team, on behalf of the Grievance Committee, shall maintain a log of all grievances addressed by the Grievance Committee.

The Grievance Committee shall provide a written decision to the grievant, the Executive Team, and to the Administrator within 15 days of the Grievance committee meeting.