



ANNUAL PREMIUMS DATA REQUEST 2015

Payer Consultative Session

December 9, 2014

2:00PM

Agenda

- Introductions
- Overview of 2014 Data Request
- How 2014 Data were Used
- Lessons Learned & Payer Feedback
- Potential Changes
- Timeline



Introductions

Center for Health Information and Analysis

- Deb Schiel, Director of Analytics (HSP)
- Kathy Hines, Director of Data Compliance and Support (HIT)
- Paul Smith, Manager of Data Compliance (HIT)
- Kevin McAvey, Manager of Analytics (HSP)
- Kevin Meives, Senior Health System Policy Analyst (HSP)
- Ashley Storms, Health System Policy Analyst (HSP)

Oliver Wyman Actuarial Consulting

- Dianna Welch, Principal
- Peter Scharl, Consultant



Introductions

Payer Representatives

- Aetna
- Blue Cross Blue Shield of Massachusetts
- CIGNA
- Fallon Community Health Plan
- Harvard Pilgrim Health Care & Health Plans, Inc.
- Health New England
- Massachusetts Association of Health Plans (MAHP)
- Neighborhood Health Plan
- Tufts Health Plan
- United Healthcare
- WellPoint (UniCare)



Overview of 2014 Data Request

Purpose

- To assess cost and coverage trends in the Massachusetts commercial market, based on contract-membership (fully- and self-insured)

Data

- Aggregated member months, premiums, and claims data
- Breakouts by Market Sector, Managed Care Type, and Product Type
- Covers last three years (2011, 2012, 2013)



Overview of 2014 Data Request

Timeline

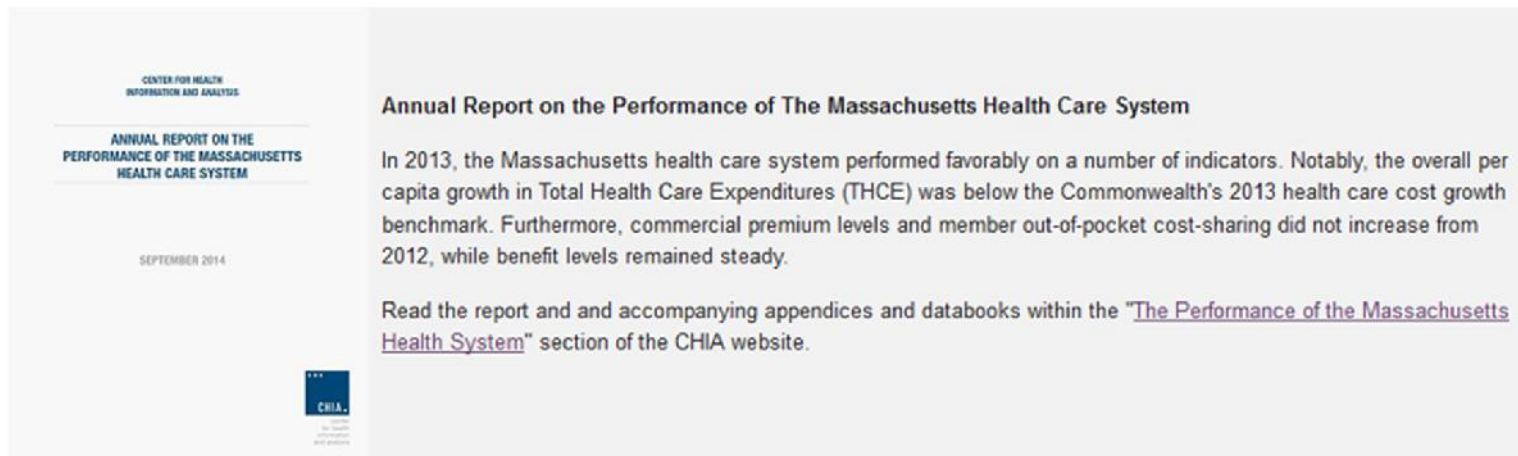
- Data Request Specifications and Excel template sent (February 2014)
- Post-Request TAG sessions (March, April 2014)
 - ❑ FAQs distributed (March, April 2014)
- Data submitted to Oliver Wyman (May 2014)
 - ❑ Excel workbooks
- Oliver Wyman Data Verification & Payer Follow-up (May-June 2014)
- CHIA Annual Report analysis and drafting (July-August 2014)
- CHIA Annual Report publication (September 2014)
- CHIA Annual Report Briefs (December 2014 - January 2015)



How 2014 Data were Used

Annual Report and Supplements

- Describe the trends in cost and enrollment for commercial health insurance in Massachusetts, broken down by market sector, payer, managed care type, and product type.



Briefing Series

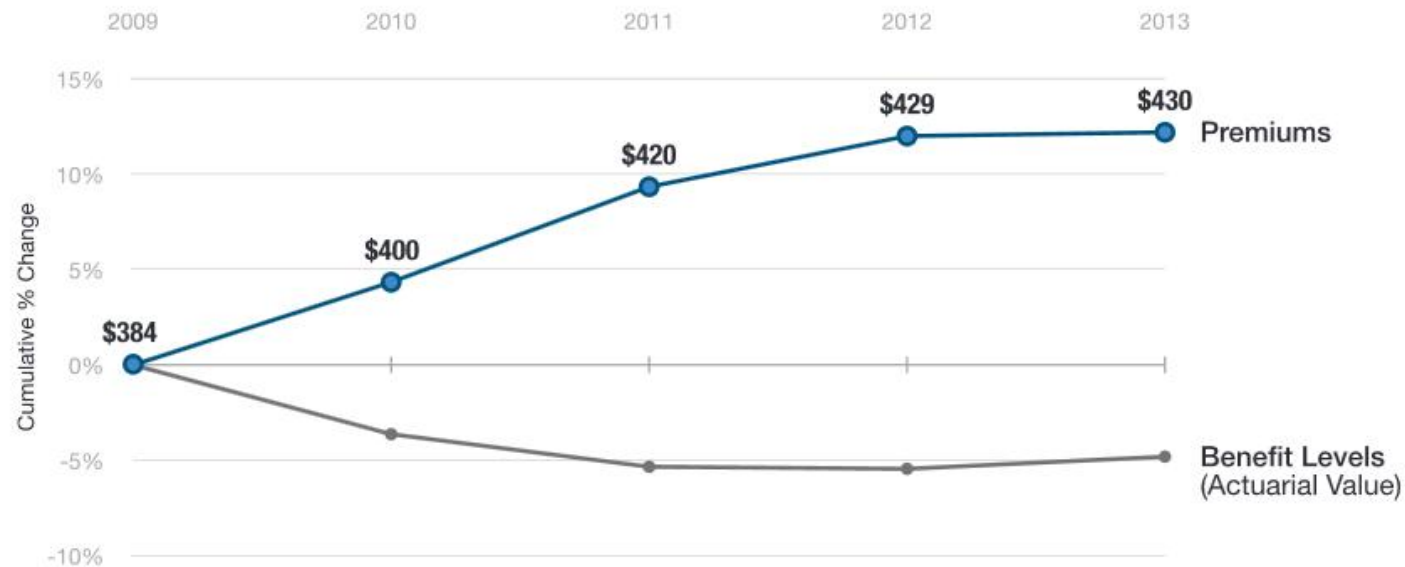
- Will provide more detailed information on Managed Care and Tiered Network adoption in Massachusetts.



How 2014 Data were Used

Overall Market Analysis

➤ Example: Trends in premiums and benefit levels



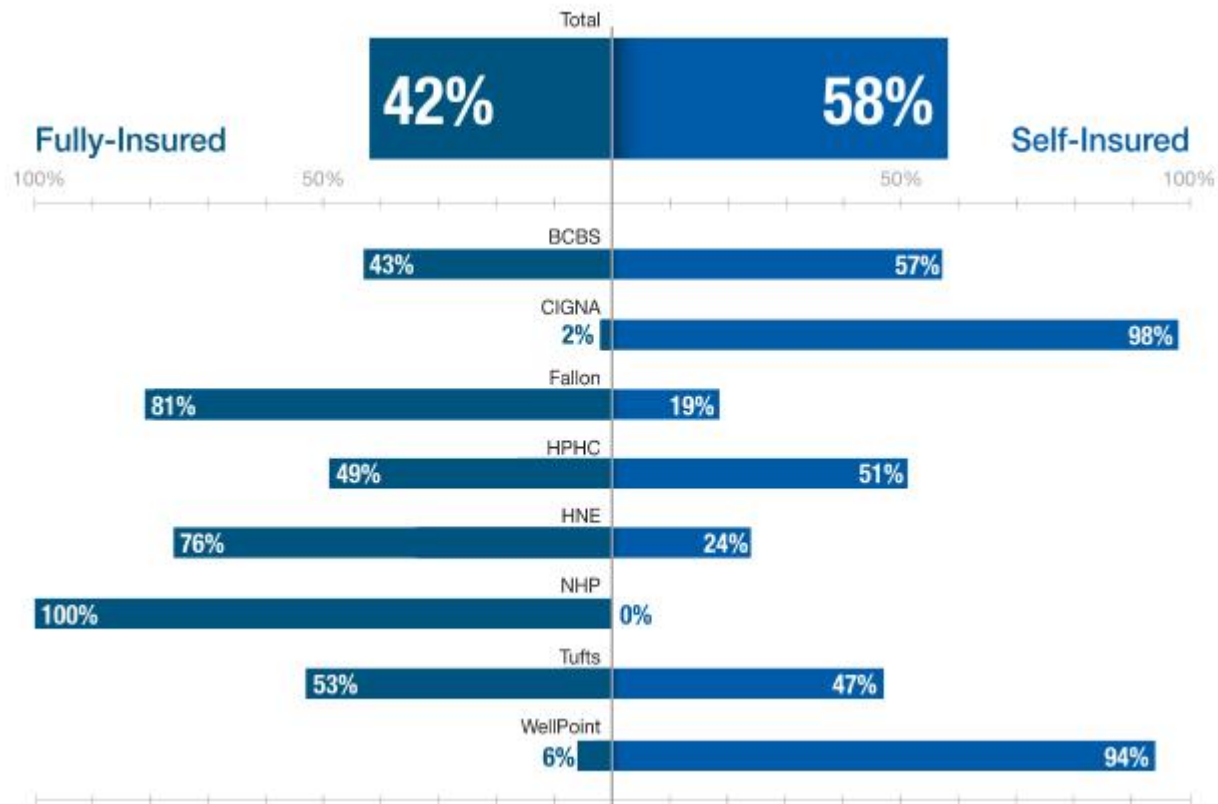
Source: 2014 Annual Report, Figure 5 (p. 10)



How 2014 Data were Used

Analysis by Payer

- Example: Fully-insured vs. self-insured membership rates



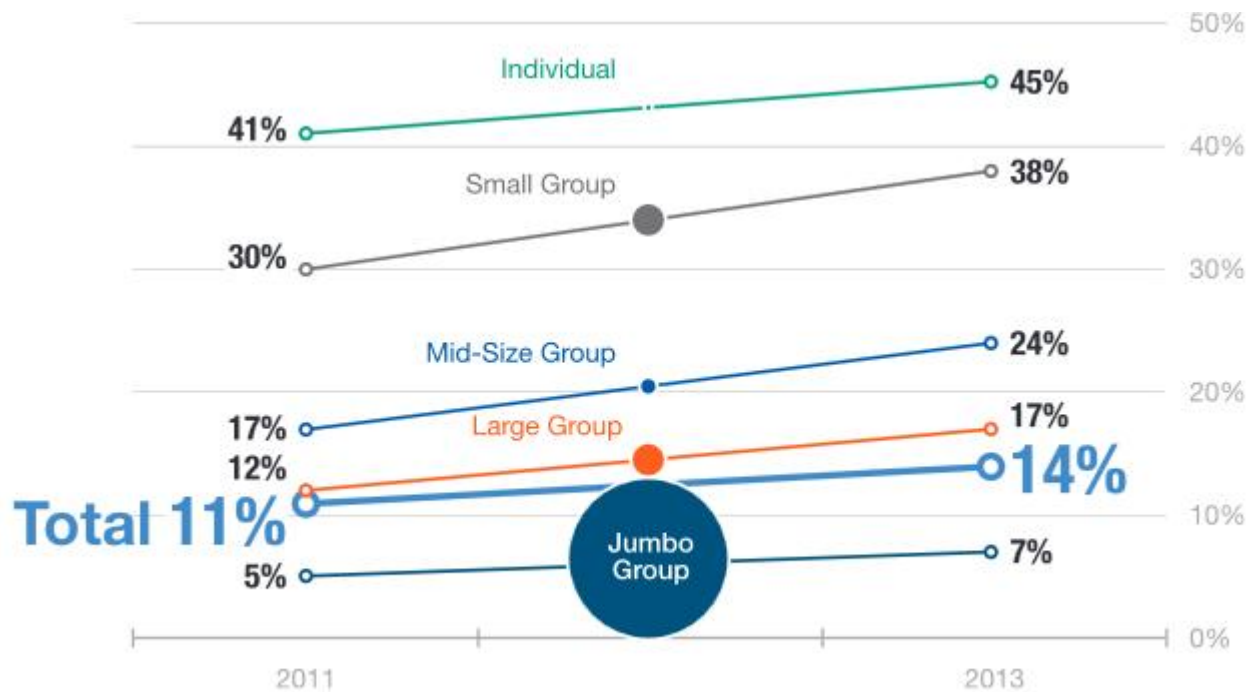
Source: Annual Report Supplement #10, Figure 10.2 (p. 4)



How 2014 Data were Used

Analysis by Market Sector

- Example: High Deductible Health Plan (HDHP) membership rates



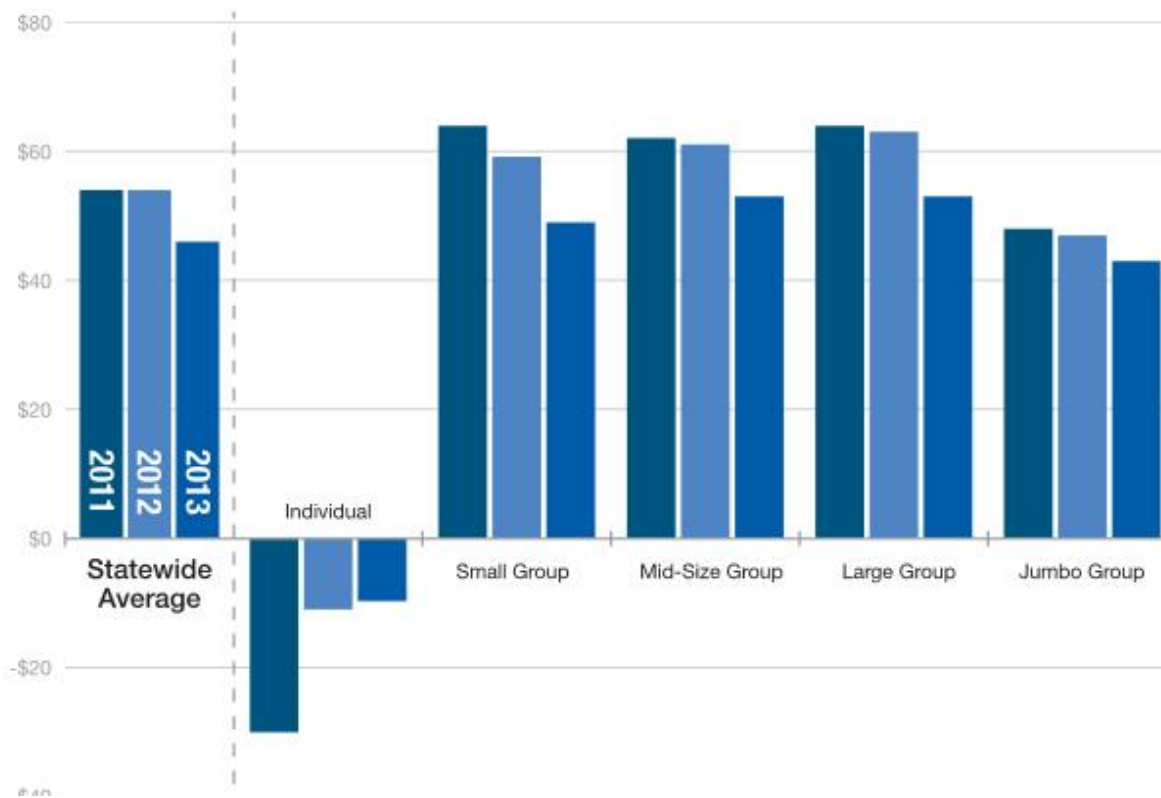
Source: 2014 Annual Report, Figure 7 (p. 12)



How 2014 Data were Used

Analysis by Market Sector

- Example: Premium retention 2011 - 2013



Source: 2014 Annual Report Supplement #6, Figure 6.2 (p. 3)



Lessons Learned & Payer Feedback

Lessons Learned

- Consistency
 - Internal
 - To outside sources (e.g. financial statements)
 - To benchmarks (e.g., PMPM, loss ratio)
- Clarity in definitions
 - Entities and members included
 - Market sectors, product type, managed care type

Payer Feedback

- What information would you like to see from our reporting?



Potential Changes

- Elimination of some elements that are not part of the core analyses

- Addition of Elements to Fulfill Reporting Goals
 - ❑ Premium Equivalents
 - ❑ In-network vs. Out-of-network Claims
 - ❑ Average Deductible / Coinsurance



Timeline

Annual Premiums Data Request: 2015 Timeline

Month(s)	Milestone
January 2015 (early)	Draft 2015 Request shared
January 13, 2015	All Payer TAG Call: Premiums & TME (2pm)
February 2015	Finalized Data Request distributed
March - April 2015	Follow-up TAGs for technical questions
May 2015 (early)	Data due to Oliver Wyman
May - June 2015	Data verification
July - August 2015	CHIA “Annual Report” analysis
September 2015 (early)	“Annual Report” publication



Contact Information - General

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