

CHIA Standard Statistics: Enrollment in Health Insurance



Time Period/Data Year(s): March 2014 to September 2015
 Governing Legislation: M.G.L. c. 12C, section 3; Regulation 114.5 CMR 21.00

<p>Description</p>	<p>Enrollment Trends supports the monitoring of health insurance coverage in Massachusetts, where coverage is defined by unique, Massachusetts residents in primary, medical membership within the 14 largest commercial payers, and to the extent data allow, within MassHealth and Medicare. Membership counts are sourced from the MA APCD using payer-verified logic and supplemented, if necessary, with direct payer submissions.</p> <p>Enrollment statistics currently include quarterly enrollment counts for</p> <ul style="list-style-type: none"> • Total Massachusetts enrollment; • Private commercial enrollment (including fully- vs. self-insured counts); • Massachusetts public program enrollment (including MassHealth Direct, MassHealth Transitional, Commonwealth Care, and Medical Security Program counts) • Managed care programs for individuals with MassHealth-Medicare dual-eligibility (including Senior Care Options, One Care, and PACE); and • Medicare enrollment (including Medicare Fee-for-Service and Medicare Advantage)
<p>Frequency</p>	<p>Enrollment Trends is reported semi-annually, supplementing previous enrollment counts with the latest two quarters of available data.</p>
<p>Statutory Definition</p>	<p>CHIA is required “to collect, analyze and disseminate information regarding providers, provider organizations and payers to increase the transparency and improve the functioning of the health care system.”</p> <p>Regulation 114.5 CMR 21.00 requires payers to submit “Member Eligibility Data” that “contains information on every covered plan member whether or not the member utilized services during the reporting period.”</p>
<p>Data Submitters</p>	<p>The 14 largest private commercial payers (MA APCD + Supplemental Reporting, as needed); MassHealth; Massachusetts Health Connector (QHP population confirmation); Centers for Medicare and Medicaid Services (CMS).</p>
<p>Data Included</p>	<p>Enrollment from the 14 largest private commercial payers (unique, Massachusetts-resident, primary, medical enrollees) is collected and reported by payer, funding type (fully-/self-insured), product type (e.g., HMO, PPO), and market sector (employer group size). Public membership counts are reported by program and by affiliated commercial payer, where applicable/available.</p>
<p>Quality Assurance Process</p>	<p>Data collected and/or submitted for Enrollment Trends (using payer-verified logic) undergoes a two-stage quality assurance and verification process:</p> <ol style="list-style-type: none"> 1. Internal & External Validity Checks: CHIA runs internal and external validity checks on all MA APCD-sourced enrollment counts and on all payer-submitted supplemental data. Internal validity checks are run for point-in-time, trend, and submission-to-submission consistency and reasonableness. External checks are also run, comparing derived and/or submitted enrollment counts against other payer-submitted CHIA, state, and federal reports, including CHIA Total Medical Expenses, the Supplemental Health Care Exhibit (SHCE), the Massachusetts Annual Comprehensive Financial Statement, and annual HPC/AGO Payer Testimonies. Where discrepancies are found and confirmed,

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	<p>CHIA requests supplemental, direct data submissions from payers until relevant MA APCD files and fields are revised and resubmitted.</p> <p>2. Enrollment Total Validation: Each payer is provided its MA APCD-sourced enrollment totals for verification prior to Enrollment Trends publication.</p>
Reports	<p>Enrollment Trends is published semi-annually in July and January. Enrollment Trends products include a report, databook, technical appendix, and MA APCD programming code.</p> <p>Please see CHIA's website for more information: http://www.chiamass.gov/enrollment-in-health-insurance/.</p>
Data Notes	<p>Enrollment Trends reports released prior to July 2015 used different data sources and methodologies; counts from pre-July 2015 reports should not be directly appended to current reporting for trending purposes. Data specifications and logic are continually refined to reflect new data findings and payer input. The most recent Enrollment Trends report represents the most accurate data available; past reports are presented for historical record only.</p>
How to Obtain Data	<p>Current and historical reports are available on CHIA's website.</p>
Related CHIA Measures	<p>While Enrollment Trends reports Massachusetts resident-enrollment, CHIA's premiums data reports commercial enrollment in Massachusetts-based health insurance contracts; there is substantial overlap in these two measures. Both measures report commercial membership by payer, funding type (fully-/self-insured), product type (e.g., HMO, PPO), and market sector (employer group size).</p>
Questions?	<p>Questions may be directed to Ashley Storms, Senior Health System Policy Analyst, at Ashley.Storms@state.ma.us.</p>