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
### Annual Premiums Data Request: 2015 Timeline

<table>
<thead>
<tr>
<th>Month(s)</th>
<th>Milestone</th>
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</thead>
<tbody>
<tr>
<td>January 2015 (early)</td>
<td>Draft 2015 Request shared</td>
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<tr>
<td>January 13, 2015</td>
<td>All Payer TAG Call: Premiums &amp; TME (2pm)</td>
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<tr>
<td>February 2015</td>
<td>Finalized Data Request distributed</td>
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<tr>
<td>March - April 2015</td>
<td>Follow-up TAGs for technical questions</td>
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<tr>
<td>May 2015 (early)</td>
<td>Data due to Oliver Wyman</td>
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<tr>
<td>May - June 2015</td>
<td>Data verification</td>
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<tr>
<td>July - August 2015</td>
<td>CHIA “Annual Report” analysis</td>
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<tr>
<td>September 2015 (early)</td>
<td>“Annual Report” publication</td>
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Contact Information - General

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