



States at the Forefront on Price and Quality Transparency

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Overview

- Rate review innovations
 - Two leading state examples: Oregon and Rhode Island
- Role of exchanges

Rate review and the ACA

- Rate filings can provide information that contribute to cost, quality, and pricing transparency
- Using rate review authority, states can compel insurers to provide this information as part of their rate proposals
- ACA raises the stakes and promotes transparency
 - Insurers now required to post all filings proposing any rate increase
 - Or, post a link to the CCIIO posting of the filing

Oregon

- Collecting utilization data—per 1,000 members and per member per month costs for :
 - Inpatient Admissions/Days
 - Outpatient Visits
 - Emergency Department Visits
 - Primary Care Visits
 - Specialty Care Visits
 - Rx Scripts
 - Other Claims

Oregon

- Collecting certain quality indicators, as reported to the following entities:
 - NCQA:
 - Breast Cancer Screening
 - Comprehensive Diabetes Care: Hemoglobin A1c (HbA1c) Testing
 - CCO Metrics:
 - Follow-Up After Hospitalization for Mental Illness
 - Developmental Screening in the First Three Years of Life
 - CAHPS: Access to Care

Rhode Island

- In 2004, RI legislature created cabinet-level Office of Health Insurance Commissioner
- Among other things, office was required to direct insurers to promote improved accessibility, quality, and affordability
- Office determined that it could most effectively promote affordability through more systematic review of rates

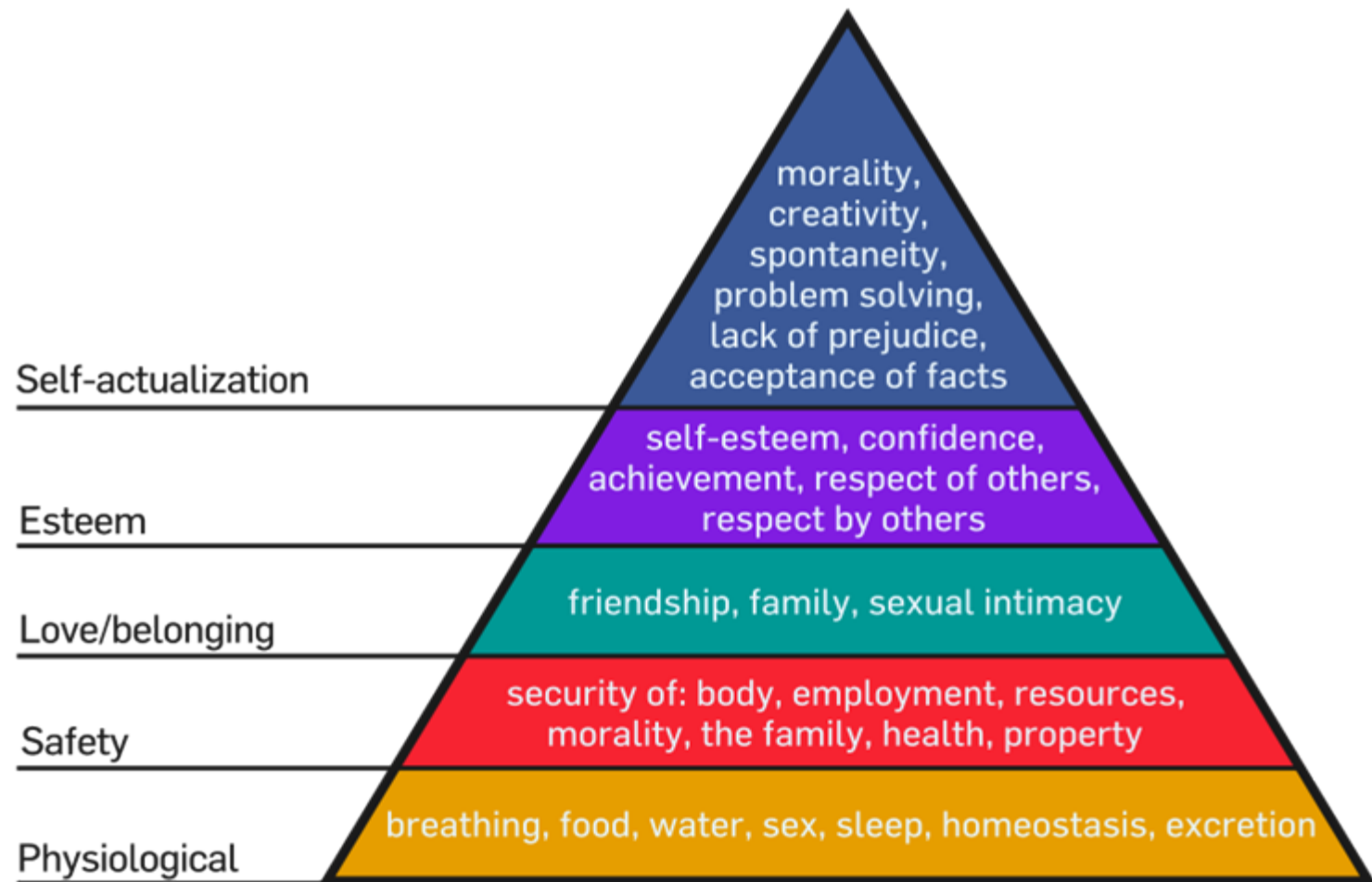
Rhode Island

- Insurers required to report on adherence to Affordability Standards with their rate filings
 - Affordability Standards are intended to curtail costs
- Consumers can learn which plans best comport with the standards

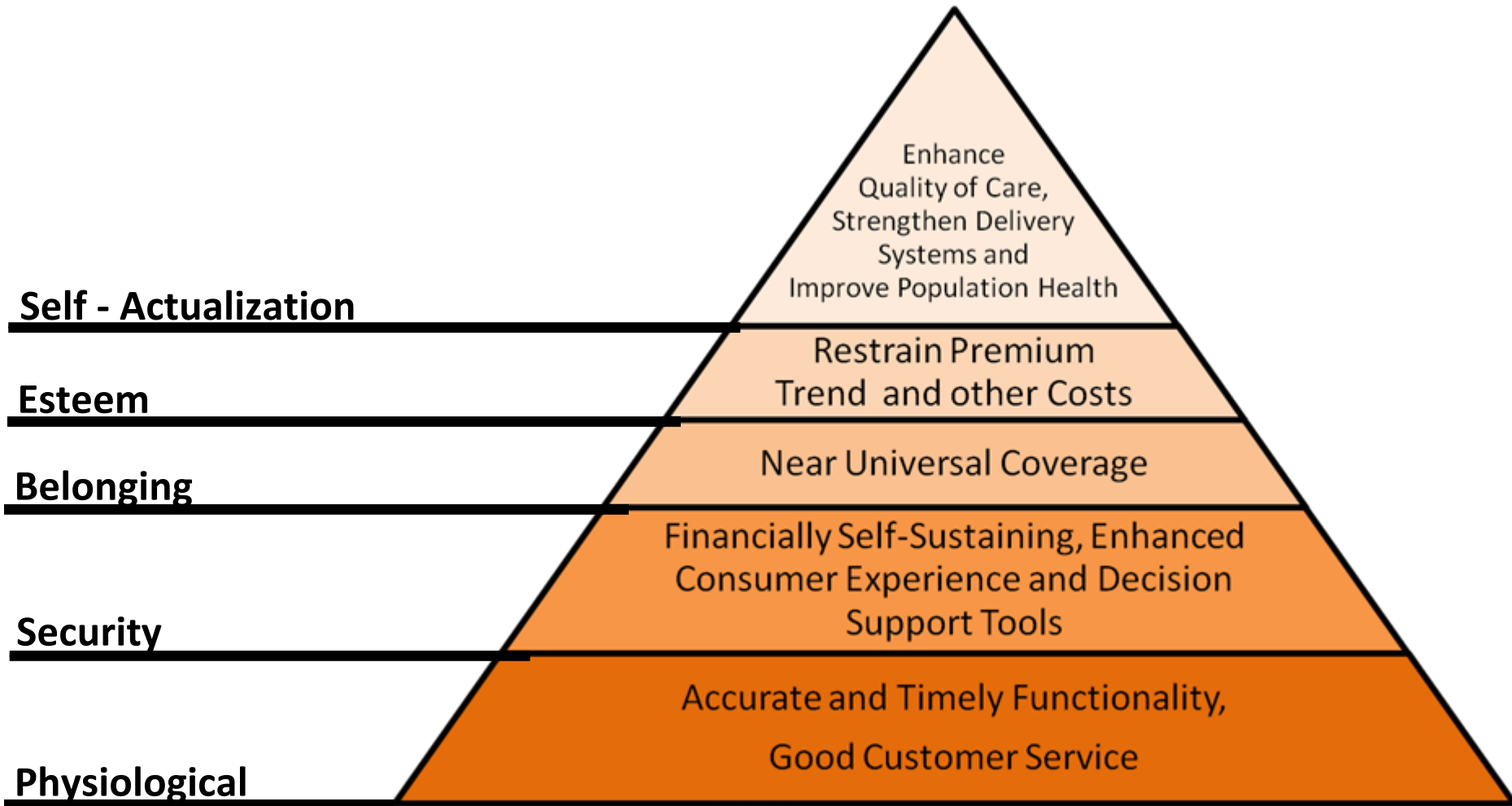
Role of Exchanges

- Exchanges can play a role in promoting price and quality transparency
- After stabilizing operations the first two years, states and exchanges now turning attention to broader system reforms

Maslow's hierarchy of needs



Exchange hierarchy of goals



Plan quality

- Some exchanges already display plan quality ratings
 - California, Colorado, Connecticut, Maryland, New York

Affinity Health Plan Affinity Access Silver ST INN Dep25

Price Per Month	\$371.75	Metal ⓘ	Silver	Quality Rating ⓘ	★★★★☆
Maximum Out of Pocket ⓘ	\$5,500 / \$11,000	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No
Plan Id	57165NY0020003	Persons Covered	Individual	Deductible ⓘ	\$2,000 / \$4,000

Design Referrals are required for Specialist services, such as allergy testing and treatment. Referrals are not required for OBGYN, outpatient mental health care, emergency and urgent care services. Members may access all Marketplace in-network participating providers and hospitals; and out-of-network access to emergency care and urgent care. Members need to select a primary care physician (PCP).