



Role of Brokers & Navigators in New Exchange Marketplaces

National Exchange Summit

May 1, 2013

Brokers & Navigators - Objectives

- Complementary Distribution Channels
- Key Uses:
 - Distinct IFP Markets
 - Conversion of Existing & Newly Eligible IFP Block
 - Small Group
 - Promote ACA Awareness
 - Enhance Carrier Support

Projections

Online enrollment	50,000	38%
Telephonic enrollment	30,000	23%
Broker enrollment	16,000	12%
Navigator enrollment	9,000	7%
Assistor Enrollment	25,000	20%
•Medicaid	30,000	
•IFP/SG	100,000	
Total:	130,000	
100%		

APCD Operations within Access Health CT

- Recruiting Executive Director
 - Responsible for hiring additional staff
- Use Access Health CT resources for general operations support
- Freedman HealthCare
 - Project management
 - Subject matter expertise
 - Implementation support

APCD IMPLEMENTATION ACTIVITIES IN 2013

Freedman HealthCare

- Improving health care system performance through the use of data and measurement
- Public and non-profit clients
- Unaffiliated with any IT provider
- Hands-on APCD development and management in four states; options analysis in two more and ongoing informal assistance
 - Supported CT Office of Health Reform and Innovation's initial APCD efforts in 2012

Data Submission Guide (“DSG”)

- Defines the specific data elements that must be in the files
- Based on “lessons learned” from other APCDs already in operation
- Comment sessions to be scheduled with health insurers and required reporters
- Final draft will be referenced in Policies and Procedures

DSG Contents

- Four file types – Eligibility, Claims, Pharmacy, Provider
- Includes information such as:
 - Format of each data element
 - When required (e.g., “inpatient claims only”)
 - File submission deadlines
- Data Manager, when on board, provides additional information on secure file submission protocols
- Builds on May 2012 OHRI – carrier discussions about data elements

Member Eligibility

- Individual Identifiers
- Demographics
- Insurance policy information
- For 2014: Flag for coverage purchased through Access Health CT

Medical Claims

- Member identifiers
- Service information – procedure codes, diagnosis codes, present on admission (if inpatient), dates of service
- Service provider information– needed for accurate consumer decision support
- Claim specific information – status, patient share, plan paid, data paid

Pharmacy Claims

- Member identifiers
- Drug information – FDA codes, date filled, quantity
- Payment information
- Pharmacy location, identifying codes
- Prescriber information

Provider File

- Needed for cross-payer reports and analysis
- Detailed Identifiers
- Demographics
- Indicators of interest to CT:
 - Patient Centered Medical Home
 - Primary Care Physician
 - Electronic medical records

Data Manager Role

- Secure data collection
- Data validation
- Data quality review
- Warehousing
- Customer-specified reports and analysis may include:
 - Consumer facing decision tools
 - Database extracts for researchers
 - Public reporting

Data Manager Models in Other APCDs

- Single contractor model:
 - Colorado APCD
 - Oregon APCD
 - Wisconsin Health Information Organization
- Multiple contractors:
 - Utah APCD
 - Vermont APCD
- State agency plus contractors:
 - New Hampshire APCD
 - Massachusetts APCD

Estimated RFP Timeline

- May : RFP drafting
- June/July : Release RFP
- Bidder Response and Evaluation Process: Q3 2013
- Target Contract start date: Q4 2013

APCD Reporting Priorities

- Consumer facing decision support
 - Help consumers choose high quality, best price services
 - Build on New Hampshire and Colorado experience
- Evaluate effects of health care innovations and reforms
- Provide benchmarking for public policy purposes

New Hampshire Health Cost

Health Costs for Consumers - Insured Patients

1. I am seeking pricing on: **Arthroscopic Knee Surgery (outpatient)**

[Change](#)

2. Enter your zip code:

3. Select the Radius from which you want to view selected hospitals and other medical facilities:

- Entire State
- 10 Miles
- 20 Miles
- 50 Miles
- Other

Other: mi

4. Select your insurance carrier:

- Anthem - NH
- CIGNA
- Harvard Pilgrim HC
- Other Insurance

5. Select your insurance plan type:

[Medicare and Medicaid data are unavailable at this time]

- Health Maintenance Organization (HMO)
- Point of Service (POS)
- Preferred Provider Organization (PPO)
- Indemnity/Traditional Insurance
- Exclusive Provider Organization (EPO)

examine your ID card (right) to determine your plan or call your insurance plan using the number on your card (this site does not contain information on Medicare or Medicaid pricing);

6. Enter your level of benefit deductible:

\$.00

Deductible amounts refer to individual coverage, not family coverage. If the plan has more than one deductible, use the highest level to determine the appropriate policy type.

7. Enter level of Coinsurance:

If unsure, enter 0

%

8. Once you click submit, it may take a few moments to calculate your results.

New Hampshire Health Cost

- Built from APCD data by NH Banking and Insurance Division
- Consumer enters basic information about insurance policy, deductible, desired geographic area
- Tool provides patient share and estimated cost of service by procedure code

New Hampshire Health Cost



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Monday, April

- [Pricing of Health Care Services](#)
 - [A Deeper Explanation](#)
- [Health Costs for Insured Patients](#)
- [Health Costs for Uninsured Patients](#)

Detailed estimates for Arthroscopic Knee Surgery (outpatient)

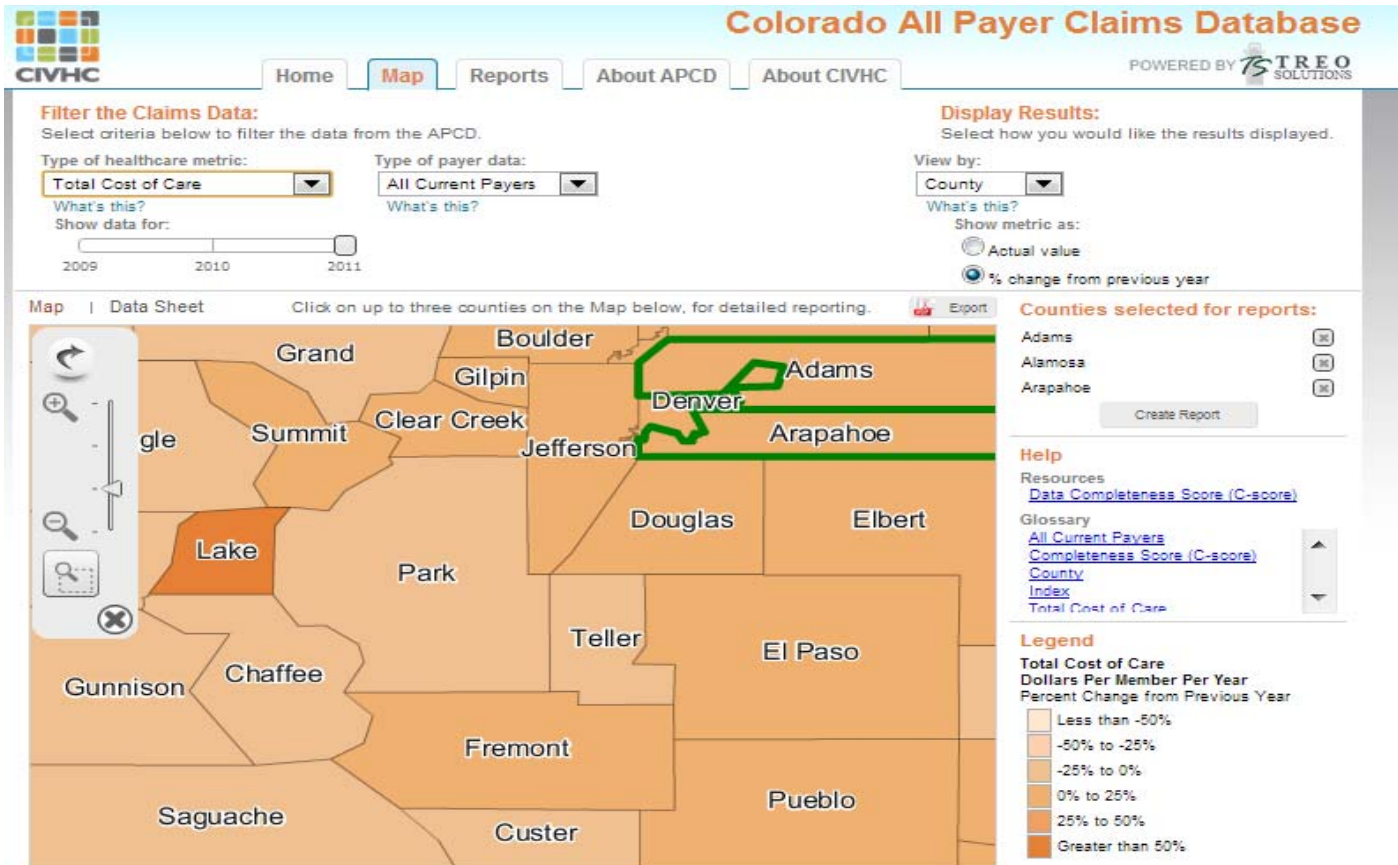
Procedure: [Arthroscopic Knee Surgery \(outpatient\)](#)
 Insurance Plan: Other Insurance, Preferred Provider Organization (PPO)
 Within: 1000 miles of 03303
 Deductible and Coinsurance Amount: \$500.00 / 0%

Lead Provider Name	Estimate of What you Will Pay	Estimate of What Insurance Will Pay	Estimate of Combined Payments	Precision of the Cost Estimate	Typical Patient Complexity	Contact Info
BEDFORD AMBULATORY SURGICAL C	\$500	\$6761	\$7261	HIGH	LOW	BEDFORD AMBULATORY SURGICAL C 603.622.3670
EXETER HOSPITAL	\$500	\$9186	\$9686	MEDIUM	HIGH	EXETER HOSPITAL 603.778.7311
CATHOLIC MEDICAL CENTER	\$500	\$11774	\$12274	LOW	VERY HIGH	CATHOLIC MEDICAL CENTER 800.437.9666

Colorado Health Data

- Mapping tools for total cost of care and per capita utilization
- Snapshot Reports for high cost imaging, knee arthroscopy, knee replacement
- Later this year: interactive reports for price comparisons

Colorado Map Tools



Other states' uses of APCD data

- Massachusetts Alternative Risk Adjustment Methodology for Small and NonGroup Plans
- Minnesota Peer Comparisons
- Vermont moving APCD to Green Mountain Board to align data and reporting with health care reform goals

Sustainability Planning

- Establishment Level 2 funding through December 2014
- Supports major implementation activities
- Strategies
 - Identify one time and recurring support resources
 - Work with state agency partners and identify reports and data needed
 - Set reasonable fees that cover all costs of producing the data

Major Milestones Recap

- Executive Director on board May/June
- Data Submission Guide discussions May
- Data Manager RFP June
- Policies and Procedures posted July
- Data Manager contract signed Fall
- Test Data submitted Early 2014
- History Data submitted Q1/Q2 2014
- Reports Summer/Fall 2014

Questions

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