

Implementation of MNsure: Developing a Monitoring Framework

MNsure Board of Directors
October 16, 2013

Stefan Gildemeister,
Director, Health Economics Program

Overview

- MN measurement landscape
- Developing an exchange measurement framework: process
- Considerations
- Measurement domains
- Next steps

HEP Measurement Environment

Health Care Spending

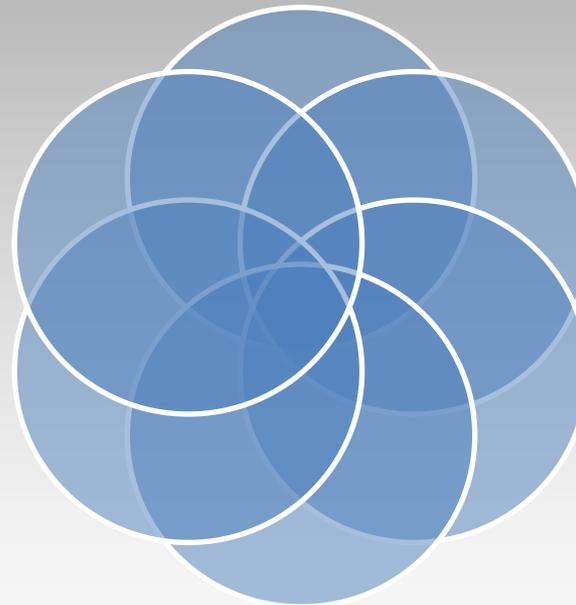
- Type of coverage
- Payer Type
- Capital investments

Insurance Coverage

- Type of coverage
- Barriers to insurance
- Barriers to access

Ins. Market Performance

- Solvency/fin. disclosure
- Competition
- Plan Report Cards



Provider Performance

- Quality
- Cost
- Financial disclosure
- Competition

Health Plan Benefits

- Small group/individual
- Claims distribution
- ESI trends

Population Health

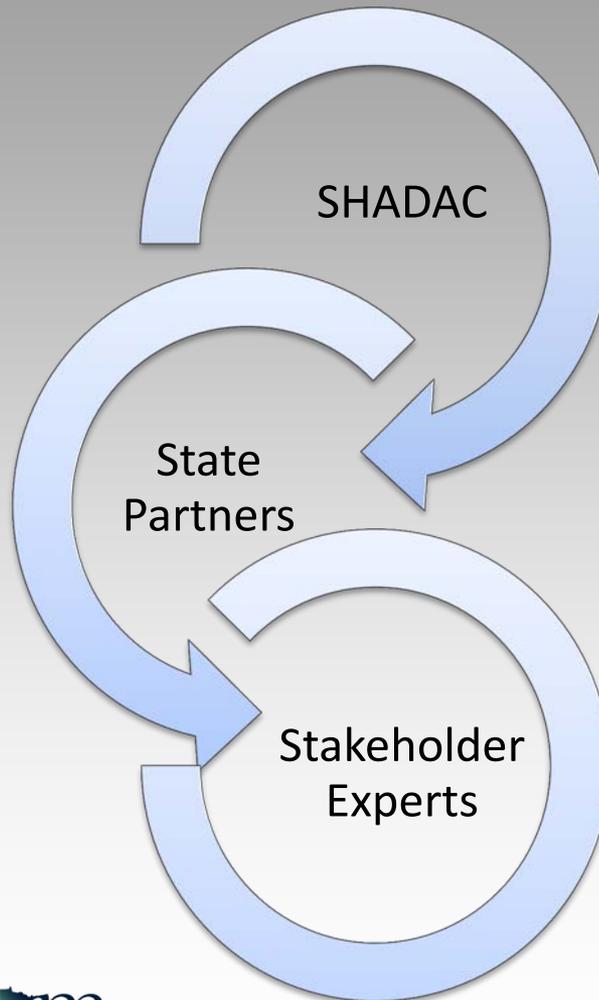
- Vital stats/behavioral risk factors
- Prevention initiatives
- Public health system

Aim of Monitoring Framework

- How successful are we with reaching the policy goals we have articulated for a Minnesota health insurance exchange?
- What works well, what needs improvement, are Minnesotans better off?

Framework identifies an approach to assemble and analyze relevant data and communicate findings to the community.

Framework Development Process



- Experienced in helping states measure reform efforts

- Minnesota Department of Health
- Department of Human Services
- Department of Commerce
- MNsure

- Experts in issues of measurement , and
- Partners in developing MN's exchange solution

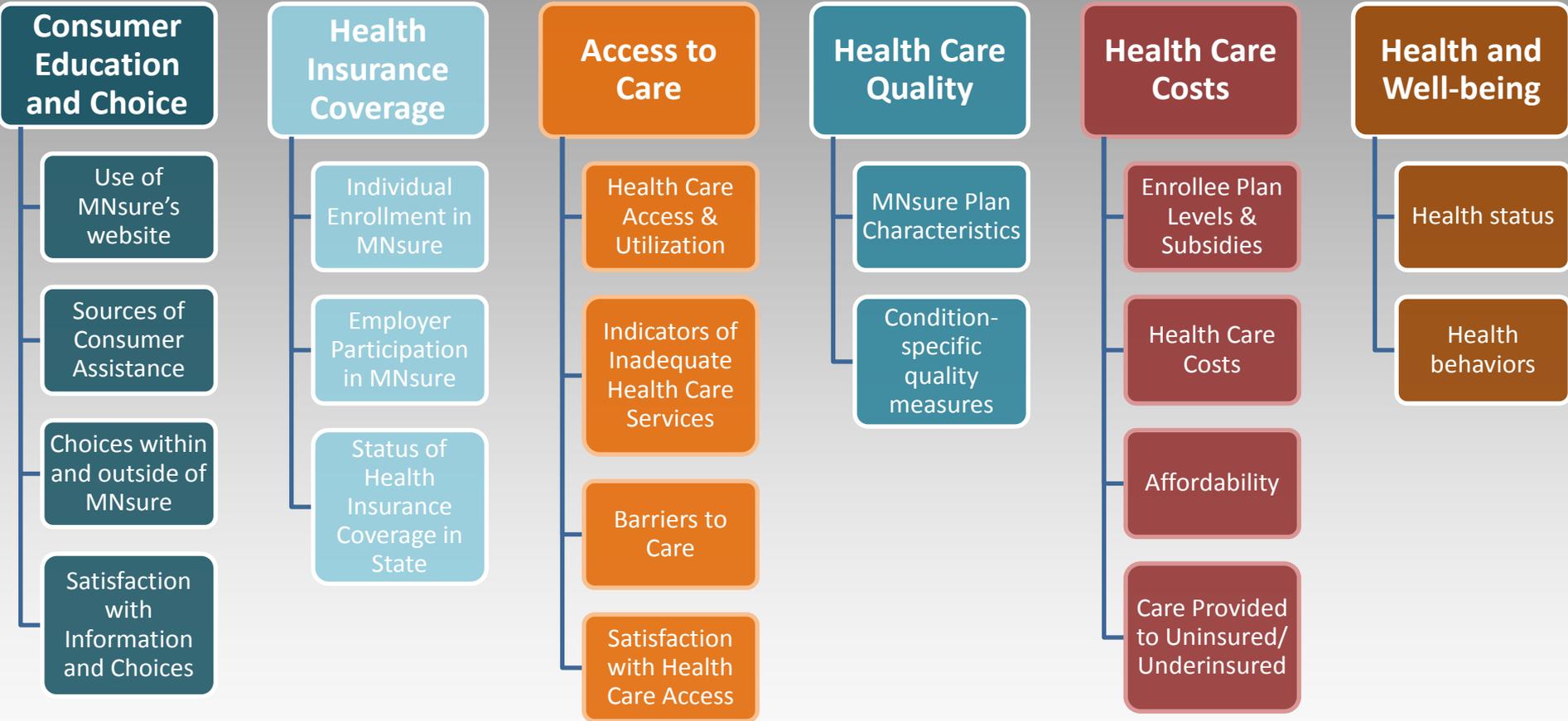
What We Learned Along the Way

- Framework must:
 - Be nimble and evolve over time
 - Be manageable and complement & align with other efforts
 - Consider MNsure in broader context of health reform
 - Include diverse audiences & ask tough questions
 - Require new and potentially complex data
 - Distinguish between monitoring impact and analyzing trends and dynamics across key populations

Overarching Measurement Domains of Interest



Primary Areas of Measurement



Data Sources

Population Information

Minnesota Health Access Survey

Current Population Survey

American Community Survey

Behavioral Risk Factor Surveillance Survey

Spending and Cost Information

Health Plan Filings and Reports

Uncompensated Care Reports

Medical Expenditure Panel Survey (HC/IC)

Benefit Information

Small Group and Individuals Health Insurance Survey

Medical Expenditure Survey (IC)

Data Gaps

MNsure Experience

MNsure Dis/Enrollee Survey

Web User Survey

Employer Survey

MNsure Operations

Web Analytics

Health Plan Quality Ratings

MNsure Administrative Data

Pathways to Enrollment

Navigator Survey(s)

MNsure Administrative Data

Data on People Not Subject to Mandate

Modifying Existing Data Sources

Patients with Varying Risk Profiles/Plans

Minnesota Health Access Survey

Next Steps

- Finalizing draft framework with state agency partner feedback
- Obtaining broader community feedback
- Identifying implementation and resource considerations in phase II
- Prioritizing establishment of baseline data and, as appropriate, filling data gaps

Health Care Market Statistics and Analyses by the Health Economics Program

- Health Economics Program Home Page
 - www.health.state.mn.us/healthconomics
- Publications
 - <http://www.health.state.mn.us/divs/hpsc/hep/publications/yearly/2012.html>
- Health Care Market Statistics (Presentation Slide Decks)
 - www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html
- Interactive Health Insurance Statistics
 - <https://pqc.health.state.mn.us/mnha/Welcome.action>

DETAILED DRAFT MEASURES

Consumer Education - MNsure

- **Uses of MNsure's website**
 - # of unique visitors to MNsure website
 - # of MNsure page views
 - # of users who used web portal features comparing plans
- **Sources of Consumer Assistance**
 - # of individuals served through navigators/assistsors
 - # of employers served through navigators
 - # of individuals served by call center
- **Satisfaction with Information**
 - Portal users' understanding of and satisfaction with plan info. on portal
 - Employers' understanding of and satisfaction with plan info. on portal

Consumer Choice - MNsure

- **Choices within MNsure**
 - # of carriers participating in small group, non-group MNsure
 - # of small group, non-group plans offered under MNsure
- **Choices Outside of MNsure**
 - # of carriers participating in small group, non-group markets
 - # of small group, non-group plans

- **Satisfaction with Choices**
 - Understanding of and satisfaction with plan and provider options
 - Portal users
 - Enrollees
 - Employers

Health Insurance Coverage

- **Individual Enrollment in MNsure**
 - # of individuals who applied for coverage
 - # of individuals enrolled
 - Reasons individuals did not enroll
 - #/% of enrollees newly insured
 - #/% of enrollees who transitioned to other coverage under MNsure
 - #/% of transitioned enrollees with “seamless” transition
 - #/% of enrollees who left MNsure
 - Net enrollment under MNsure
- **Employer Participation in MNsure**
 - # of employers who applied to MNsure
 - # of employers that offer coverage via MNsure
 - Reasons employers did not enroll
 - #/% of SHOP employers that did not previously offer health insurance to its employees
 - #/% of employers who terminate SHOP coverage

Health Insurance Coverage (continued)

- **Status of Health Insurance Coverage in State**

- #/% of individuals uninsured in the state
- Reasons for uninsurance (including reasons related to marketplace)
- Distribution of insurance coverage sources (public, employer, non-group) in state
- #/% of individuals insured through MNsure
- #/% of individuals exempt from coverage mandate and reasons
- #/% of individuals who incurred the tax penalty
- #/% of small firm workers with ESI insured under MNsure
- #/% of small employers in state offering insurance

Access to Care

- **Health Care Access & Utilization**

- #/% with usual source of care (and type)
- #/% with doctor visit in past year
- #/% who visited provider of first choice
- #/% with preventive care visit in past year
- #/% who visited same primary care provider during year as in prior year
- #/% with dental care visit in past year
- Ave. time required for appointment (primary care, specialist)

- **Indicators of Inadequate Health Care Services**

- Preventable ER visits
- Ambulatory care sensitive hospital admissions

- **Barriers to Care**

- #/% with forgone care due to cost (Rx, dental, routine, mental/behavioral, specialist)
- #/% not able to get appointment
- #/% with difficulty finding provider
- #/% told clinic not accepting new clients
- #/% told clinic does not accept coverage

- **Satisfaction with Health Care Access**

- Enrollee satisfaction with ease of finding provider, accessibility of care, out-of-network care
- Whether enrollee experienced change in access compared to prior coverage

Health Care Quality

- #/% of MNsure plans including innovative/quality features
- #/% MNsure plans with enrollee engagement (e.g., wellness programs)
- Distribution of quality ratings for MNsure plans
- Condition-specific health care utilization
- Enrollee satisfaction with care quality

Health Care Costs

- **Enrollee Plan Levels & Subsidies**
 - #/% of enrollees receiving premium subsidies/cost-sharing subsidies
 - Average value of premium and cost-sharing subsidies
 - MNsure enrollment by metals
- **Health Care Costs**
 - Average premium cost
 - Average value of employee premium contribution
 - Average deductible amount
 - Average OOP max
 - Total all-cause health care costs
- **Affordability**
 - % with high cost burden
 - Change in affordability pre/post MNsure enrollment
 - Enrollee satisfaction with affordability of care
- **Care Provided to Uninsured/Underinsured**
 - Uncompensated care costs

Health and Well-being

- Self-reported health status
- Self-reported mental health status
- Health-related quality of life
- Days during which poor health prevented usual activities
- #/% engaged in select health behaviors (e.g., tobacco use, alcohol consumption, food and nutrition, exercise)
- Work productivity or absenteeism
- Financial well-being