Progress of the States

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Three Categories of States

1. Wait-and-pray
2. Wait-and-plan
3. Drive to implement
Two visions for exchanges

- A streamlined portal for subsidized coverage for the low-income uninsured
  - Active purchaser
  - Focus on new eligibility systems
  - Maximize coordination with Medicaid
    - BHP
    - State premium subsidy programs
    - MMCO participation in exchange as QHPs
    - Shared information technology
Commonwealth Care connects 175,000 low-income uninsured to standardized, subsidized MMCOs
Massachusetts now has the lowest rate of uninsurance in the country.
401,000 more residents have coverage than before health reform
CommCare average annual trend well below market

Most MCOs bid flat or lower rates relative to FY12.

Medical + Administrative Capitation Bid, $PMPM

<table>
<thead>
<tr>
<th></th>
<th>FY11</th>
<th>FY12</th>
<th>FY13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fallon Community Health Plan</td>
<td>$415.00</td>
<td>$415.00</td>
<td>$414.95</td>
</tr>
<tr>
<td>Neighborhood Health Plan</td>
<td>$354.58</td>
<td>$377.00</td>
<td>$354.47</td>
</tr>
<tr>
<td>CeltiCare</td>
<td>$354.58</td>
<td>$377.00</td>
<td>$354.47</td>
</tr>
<tr>
<td>Network Health</td>
<td>$346.30</td>
<td>$377.00</td>
<td>$354.47</td>
</tr>
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</table>

Preliminary Bidding Range

All five capitation rate bids have been determined by an independent actuary to be actuarially sound and are within the final actuarially sound rate range.
The other vision for exchanges

• A competitive marketplace for managed competition
  – Passive purchaser
  – Focus on decision support tools and consumer “engagement”
  – Minimize the state’s risk
    • No BHP
    • Encourage Medicaid managed care
    • Open Medicaid to commercial health plans
Commonwealth Choice: displays unsubsidized “farmers’ market” for health insurance
Enter some basic information about yourself to start shopping for health insurance.

**Your Information**

- **Residential ZIP Code**: 02108
- **Type of Coverage**: Self only
- **Your Date of Birth**: 01/01/1980
- **Coverage to Begin**: December 1, 2010

Health insurance rates depend on when you want coverage to start, where you live, your age, and the number of people you want to insure.
### Price is king

Show Plans. Then choose up to 3 to compare. Click Continue at bottom.

<table>
<thead>
<tr>
<th>Benefits Package</th>
<th>Monthly Cost</th>
<th>Annual Deductible</th>
<th>Annual Out of Pocket Max.</th>
<th>Doctor Visit</th>
<th>Generic Rx</th>
<th>Emergency Room</th>
<th>Hospital Stay</th>
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</thead>
<tbody>
<tr>
<td>Bronze Low</td>
<td>as low as $231</td>
<td>$2,000 (ind.) $4,000 (fam.)</td>
<td>$5,000 (ind.) $10,000 (fam.)</td>
<td>annual deductible, then $25 copay</td>
<td>annual deductible, then $15 copay</td>
<td>annual deductible, then $100 copay</td>
<td>annual deductible, then 20% co-insurance</td>
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<tr>
<td>Bronze Medium</td>
<td>as low as $252</td>
<td>$2,000 (ind.) $4,000 (fam.)</td>
<td>$5,000 (ind.) $10,000 (fam.)</td>
<td>$30 copay</td>
<td>$10 copay</td>
<td>annual deductible, then $150 copay</td>
<td>annual deductible, then $500 copay</td>
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<tr>
<td>Bronze High</td>
<td>as low as $242</td>
<td>$250 (ind.) $500 (fam.)</td>
<td>$5,000 (ind.) $10,000 (fam.)</td>
<td>$25 copay</td>
<td>$15 copay</td>
<td>$150 copay</td>
<td>annual deductible, then 35% co-insurance</td>
</tr>
</tbody>
</table>

#### Neighborhood Health Plan
- $242.19

#### TUFTS Health Plan
- $276.59

#### CELTICARE
- $288.66

#### Harvard Pilgrim HealthCare
- $311.51

#### Fallon Community
- $358.00

#### MASSACHUSETTS
- $380.96

### Silver Low Benefits Package

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<tbody>
<tr>
<td>Silver Low</td>
<td>as low as</td>
<td>$1,000 (ind.) $2,000 (fam.)</td>
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<td></td>
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#### Additional Options
- Blue Cross Blue Shield of Massachusetts
- CeltiCare
- Fallon Community Health Plan
- Harvard Pilgrim Health Care
- Neighborhood Health Plan

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**Narrow Your Plans by:**

- **Monthly Cost**
  - Less than $300 (10)
  - $301 - $400 (16)
  - $401 - $500 (13)
  - $501 - $600 (2)
  - Greater than $600 (1)

- **Annual Deductible**
  - None (12)
  - $250 - $500 (6)
  - $500 - $1,000 (6)
  - $1,000 - $2,000 (6)
  - $2,000 - $4,000 (12)

- **Insurance Carrier**
  - Blue Cross Blue Shield of Massachusetts (7)
  - CeltiCare (7)
  - Fallon Community Health Plan (7)
  - Harvard Pilgrim Health Care (7)
  - Neighborhood Health Plan (7)
  - Fallon Community (7)
  - CELTICARE (7)
  - Harvard Pilgrim HealthCare (7)
  - Massachusetts (7)
# Transparent

Compare plan details then choose a plan to enroll in or go back to view others.

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<tr>
<th>Insurance Carrier</th>
<th>Neighborhood Health Plan</th>
<th>Harvard Pilgrim Health Care</th>
<th>Blue Cross Blue Shield of Massachusetts</th>
</tr>
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<tbody>
<tr>
<td>NCQA Rating</td>
<td>★★★★ 4 out of 4 stars</td>
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</tr>
</tbody>
</table>

> View insurer's report card

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<tr>
<th>Benefits Package</th>
<th>Bronze High</th>
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**About Bronze High**
- Lowest annual deductible in Bronze
- No deductible for visits to your doctor.
- Has co-insurance. Example: A lab test costs $100. Bronze High has 35% co-insurance. You will pay $35 and the insurer will pay $65.
CommChoice’s market impact

• 35,000 individual enrollees account for half the growth in non-group, but still small #s

• CommChoice potential savings (>300% fpl):
  – Premium “spread” among health plans ~ 50%
  – Enrollment in low-priced, select-networks ~ 50%
  – Enrollment in Bronze and Catastrophic = 61%

• Eliminated administrative surcharge of $420 per employee for mini-groups,