

Robert Wood Johnson Foundation's Plan Choice Challenge

Thursday, May 21, 2015



Robert Wood Johnson
Foundation

Today's Agenda

- **Welcome**
- **Background on the Challenge**
- **Overview of Winning Tools**
 - Consumers' CHECKBOOK
 - Stride Health
 - Clear Health Analytics
- **Important Considerations for States**
- **Questions & Answers**

Welcome



**State Health Reform
Assistance Network**
Charting the Road to Coverage

Trish Riley
Executive Director

Heather Howard
Program Director

RWJF's Plan Choice Challenge



Kathy Hempstead
Director and Senior Program Officer, Health Coverage
Robert Wood Johnson Foundation

Graeme Ossey
Senior Program Manager
Health 2.0

Focus of Challenge

- Help patients make better health care decisions when selecting plans
- Build easy to use tools for comparing health plans
- Utilize HIX Compare cost-sharing feature data set
- 25 Entries
- Total of \$100,000 in prizes



Plan Choice Challenge Winners

1st Place Winner



Robert Krughoff, President

Background on Consumer's CHECKBOOK

- Non-profit consumer organization founded more than 40 years ago.
- Mission is to educate and inform consumers to help them choose service providers—websites and publications.
- None of our websites or publications accept any advertising, commissions, or similar payments—so no question of biases.
- Websites supported by subscriptions from consumers—good discipline to be useful, and easy to use.



Guide to Health Plans for 35 Years

- For Federal employees and retirees—more than 8 million eligible in 250 plans nationwide.
- Book and now online for 13 years.
- Many agencies subscribe in bulk to help their employees choose plans—HHS, Dept of Labor, etc.—even Office of Personnel Management, which is responsible for producing its own plan comparison information.
- We've done years of user-testing, surveys, responding to Q&As.
- Scrutinized by many researchers and policymakers.
- Cost estimates continually scrutinized by health plans because of big impact on their marketing and wide media coverage of our results.



Thought Leader for 35 Years on Helping Consumers Choose

Presentations to meetings of NAIC, Institute of Medicine, American Enterprise Institute, Council of State Governments, etc.—and pieces written for Health Affairs and other publications.

Contracts to work on parts of Exchanges for Illinois, DC, Massachusetts, Colorado, Nevada, and Minnesota.

Recently won National Quality Forum's first-ever Consumers and Patients Quality Award.



Key Tool Features Shown to Consumers on Each Plan

- Single-dollar-amount actuarial estimate of average total cost (premium plus out-of-pocket) for people like you (same family size, ages, self-reported health statuses, other characteristics).
- Your range of risk with each plan—total cost in very bad and good years, and chances of having such years.
- All-plan provider directory that lets consumers quickly see for each plan whether it has doctors they say they want.
- Measures of each plan's care and service quality.



What Sets Our Cost Calculation Apart

“Benefit description” models, like healthcare.gov and most state exchanges, just tell you deductibles, co-pays, out-of-pocket (OOP) limits, etc. But consumers can’t figure out—

- Is a plan with a \$200 deductible and \$10,000 OOP limit better for me than...
- A plan with a \$1,000 deductible and \$4,000 OOP limit...
- And what about different co-pay and coinsurance levels for various different services, etc.

“Known-usage” models compare plans by asking you how many doctor visits, prescriptions, etc. you expect next year or to pick from a slate of known conditions or usage levels—

- They totally ignore the very expensive heart attack, auto accident, therapy change, etc. that you don’t “expect” and that are a major reason for insurance.



Our Actuarial Estimation of Costs

- We've done for 35 years.
- We use the government's Medical Expenditure Panel database with detailed usage and expense data for tens of thousands of consumers.
- For each tool user, we create many different profiles of usage and charges for different types and amounts of health care services and the probability of your having these profiles.
- We run all your profiles against each plan's benefit structure.
- Gives you an estimate of average total cost for someone like you and also your costs in a low usage or high usage year and chances of having such years.
- Medicare adopted a model like ours for its Plan Finder tool about 8 years ago.



Videos/Audio to Explain, Quick Answers Without Making You an Expert



[Home](#) [Tour](#) [Advice & Explanations](#)

Marketplace Health Plan Comparison Tool 2015 - Illinois

Powered by Consumers' CHECKBOOK/CSS



Which Health Plans Rate Best and Cost the Least for You?

The *Marketplace Health Plan Comparison Tool* takes you through a few simple steps to find the best health plan for someone like you. Find every plan available to you in the Marketplace compared on total estimated cost (not just premiums or deductibles), plan quality, doctor availability, and more.

With over 35 years of experience helping consumers choose the best plans, Consumers' CHECKBOOK makes it easy for you to compare and choose the right health insurance plan for you and your family.

Individuals & Families

(By clicking Continue I agree to the [Terms of Use](#) of this website)

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User Enters Facts for Actuarial Estimates of OOP and Also Premium and Subsidy Calculation

GetCoveredIllinois.gov
The Official Health Marketplace

Home Tour Advice & Explanations

Tell us about those who will be covered under this insurance.

1 - Illinois county where you live

Peoria

2 - Who will be covered?

	Age when coverage begins:	In general, would you say the health of this person is: <small>(optional)</small>	Expected Medical Procedures: <small>(optional)</small>	Tobacco use?	American Indian or Alaskan Native?	Pregnant woman?
Person 1	45	Excellent	None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 2	43	Fair	None	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Person 3	12	Excellent	None	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Person 4	10	Excellent	None	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Expected Medical Procedures:

- None
- Angioplasty (with Balloons/Stents)
- Aortic Reconstruction (abdominal)
- Cardiac (Heart) Valve Surgery
- Childbirth - Cesarean Delivery (C-Section)
- Childbirth - Vaginal Delivery
- Coronary Artery Bypass
- Gallbladder Removal (Laparoscopic)
- Hip Replacement (Total)
- Hysterectomy
- Kidney Removal
- Knee Replacement (Total)
- Large Bowel Resection
- Lung Resection
- Prostate Removal
- Spine - Cervical Laminectomy/Fusion
- Spine - Lumbar Laminectomy/Fusion

[Add Another Person](#)

3 - Would you like to find out if you can get

Yes
 No

3.1 - How many people are in your household?
(Include spouse plus all dependents shown on your tax return, even people who won't apply for coverage.)

3.2 - Is employer coverage available to anyone in your household?
 Yes
 No

3.3 - What is your household expected income in 2015?

\$ [Click here to see your estimated help paying for coverage](#)

(Include wages, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received, other income.)



Can Type in Names of Preferred Doctors

5 - Doctor Preferences (optional)

Do you or other family members already have a doctor or doctors you wish to be able to see?

Type in doctor(s) name below (Last Name, First Name) ⓘ

- Duffy, Catherine E MD
- Duffy, Thomas E MD
- Duffy, William B MD

Doctors Selected

- Edge, Adrienne M MD ✕
- Napolitano, Kimberly J MD ✕

Important: The doctor information in our all-plan provider directory was not provided by the plans directly to us (although such a request was made to the plans). It was compiled at a point in time by using printed plan provider files (PDFs), manual extraction of doctor names from plan websites where allowed, and matching algorithms using the National Provider database. Although we have attempted to make the directory as thorough as possible, under the best of circumstances, it will not be complete and may also contain names of doctors who have dropped out of a plan's network since we last looked at the plans' directories.

ALWAYS CALL YOUR DOCTOR TO CONFIRM THAT THE DOCTOR WILL BE ACCEPTING NEW PATIENTS WITH THE INSURANCE PLAN YOU ARE CONSIDERING FOR THE UPCOMING COVERAGE YEAR.



Main Screen—Can Scroll, Filter, Get Detail on These 66 plans

66 plans found. Sort By Yearly Cost Estimate ▾

Filter Results

Metal Level

- Bronze
- Silver
- Gold
- Platinum

Plan Type

- HMO
- POS
- PPO

Insurance Company

- Assurant Health
- Blue Cross and Blue Shield
- Coventry Health Care
- Health Alliance Medical Plans
- Humana Insurance Company
- Land of Lincoln

With Doctors in Plan

- Charba, Deane S
- Edge, Adrienne M
- Napolitano, Kimberly J

Monthly Premium (with subsidy)

\$50 - \$1450

Total Yearly Cost Estimate

\$4500 - \$19000

Cost in a Bad Year

\$5500 - \$27500

Deductible

\$0 - \$13000

Plan <small>Click plan name for DETAILS or to ENROLL Click checkboxes to compare</small>	Yearly Cost Estimate <small>(Estimated average total for people like you including premium and out-of-pocket)</small>	Cost in a Bad Year <small>(Estimated total for people like you in a high health care year -- 13% chance)</small>	Quality <small>(Members' Rating)</small>	Doctors <small>(Your preferred doctors in plan)</small>
Health Alliance HMO 4000b Silver <input type="checkbox"/> Health Alliance Medical Plans - HMO - Silver Monthly Premium: \$313 - after \$204 subsidy Deductible: \$0	\$4,726	\$5,756	★★★★★	Charba, Deane S
Blue Precision Silver HMO 002 <input type="checkbox"/> Blue Cross and Blue Shield - HMO - Silver Monthly Premium: \$217 - after \$204 subsidy Deductible: \$1,500	\$4,914	\$6,354	★★★★	Edge, Adrienne M Napolitano, Kimberly J
Coventry Silver \$10 Copay Carelink Methodist <input type="checkbox"/> Coventry Health Care - PPO - Silver Monthly Premium: \$202 - after \$204 subsidy Deductible: \$2,500	\$4,994	\$6,624	★	NONE FOUND
Health Alliance HMO 5000c Silver <input type="checkbox"/> Health Alliance Medical Plans - HMO - Silver Monthly Premium: \$275 - after \$204 subsidy Deductible: \$500	\$5,250	\$7,300	★★★★★	Charba, Deane S
Coventry Silver \$5 Copay 2750 Carelink Methodist <input type="checkbox"/> Coventry Health Care - PPO - Silver Monthly Premium: \$241 - after \$204 subsidy Deductible: \$2,500	\$5,362	\$6,592	★	NONE FOUND
Health Alliance POS 6000b Silver <input type="checkbox"/> Health Alliance Medical Plans - POS - Silver Monthly Premium: \$328 - after \$204 subsidy Deductible: \$500	\$5,416	\$7,936	★★★★★	Charba, Deane S
Coventry Silver \$15 Copay <input type="checkbox"/> Coventry Health Care - PPO - Silver Monthly Premium: \$275 - after \$204 subsidy Deductible: \$2,500	\$5,870	\$7,400	★	Charba, Deane S Napolitano, Kimberly J
Health Alliance PPO 4500b Silver <input type="checkbox"/> Health Alliance Medical Plans - PPO - Silver Monthly Premium: \$334 - after \$204 subsidy Deductible: \$500	\$5,978	\$8,008	★★★★★	Charba, Deane S
Land of Lincoln Freedom PPO Silver <input type="checkbox"/> Land of Lincoln - PPO - Silver Monthly Premium: \$386 - after \$204 subsidy	\$6,042	\$8,632	New plan, no data	Charba, Deane S Edge, Adrienne M



Use Sliders to Give Personalized Weights of Various Quality Measures

How important it is to you

(Slide blue dot left or right)

Not Important

Very Important

- What plan members say about quality of care they get
- Quality and availability of doctors and hospitals
- Being able to get needed care and get it quickly
- Coordination of care among patients, doctors, hospitals, other providers
- Customer service and claims handling
- Information given to help members keep out-of-pocket costs down
- Overall rating of plan by surveyed members
- Members get appropriate tests/treatments for **diabetes**
- Members get appropriate tests/treatments for **heart disease**
- Members get appropriate care for **bone, muscle, back problems**
- Members get appropriate care for **respiratory/asthma issues**
- Members get appropriate care for **mental health, substance abuse**
- Members get appropriate tests/treatments for **maternity and childbirth**
- Children/adolescents getting immunizations, tests, services to **stay healthy**
- Adults get immunizations, tests, services to **help stay healthy**

Cancel

Personalize



Can See Details of OOP Estimates, Hospitals, Benefits, Quality Measures Side-by-Side

<p>3 Plans Selected</p> <p>< Back to Results</p> <p>Print</p>	<p>1. Health Alliance HMO 4000b Silver</p> <p>Yearly Cost Estimate: \$4,714 Cost in a Bad Year: \$5,744 Quality Rating: ★★★★★</p> <p>To Enroll</p>	<p>2. Blue Precision Silver HMO 002</p> <p>Yearly Cost Estimate: \$4,914 Cost in a Bad Year: \$6,354 Quality Rating: ★★★★★</p> <p>To Enroll</p>	<p>3. Coventry Silver \$10 Copay Carelink Methodist</p> <p>Yearly Cost Estimate: \$4,994 Cost in a Bad Year: \$6,624 Quality Rating: ★</p> <p>To Enroll</p>
Insurance Company	Health Alliance Medical Plans	Blue Cross and Blue Shield	Coventry Health Care
Plan Type	HMO	HMO	PPO
Plan Metal Level	Silver	Silver	Silver
Plan Telephone Number	1-866-247-3296	1-800-538-8833	1-217-366-1226
Web Address	Click Here	Click Here	Click Here
Link to Plan's Doctor Directory	Click Here	Click Here	Click Here
List of Hospitals in Plan's Network	Show Hospitals	Show Hospitals	Show Hospitals
Summary of Benefits and Coverage	Click Here	Click Here	Click Here
Estimated Monthly Premium Subsidy (APTC)	\$288	\$288	\$288
Monthly Premium Cost after Subtracting the Estimated Subsidy (Subsidies are not available for Catastrophic Plans)	\$312	\$217	\$202
Estimated Yearly Cost to You if Your Health Care Usage is Low	\$3,884	\$3,124	\$3,034
Your Chances of Having a Year with No More Than Low-Usage	20%	20%	20%
Yearly Cost Estimate: Average for People Like You	\$4,714	\$4,914	\$4,994



A Tool Like This Is Essential

Without such a tool—

- Many people are choosing based on premium alone and wasting \$2,000, \$4,000, or more a year in total cost.
- Others pick based on lowest deductible, metal level, or other shortcuts and end up wasting thousands, not having doctors they want, and other bad results.



Easy For a State to Have This Tool

- We'd like to set up this tool alongside any exchange so consumers can click from the exchange to our tool and then back to the exchange to enroll.
- Setting it up is not any IT challenge—
 - Just a link to our tool on the exchange and a link for consumers to go to enroll.
 - Our tool can be free-standing or easily embedded in an I-frame or modal window.
- Tool is affordable but we do need government or foundation support as we have had in Illinois and other states.
 - Other tools might cost less or nothing, but we're different.
 - We take no commissions or other money from insurers. That's who we are. You don't have to worry about bias or the appearance of bias.



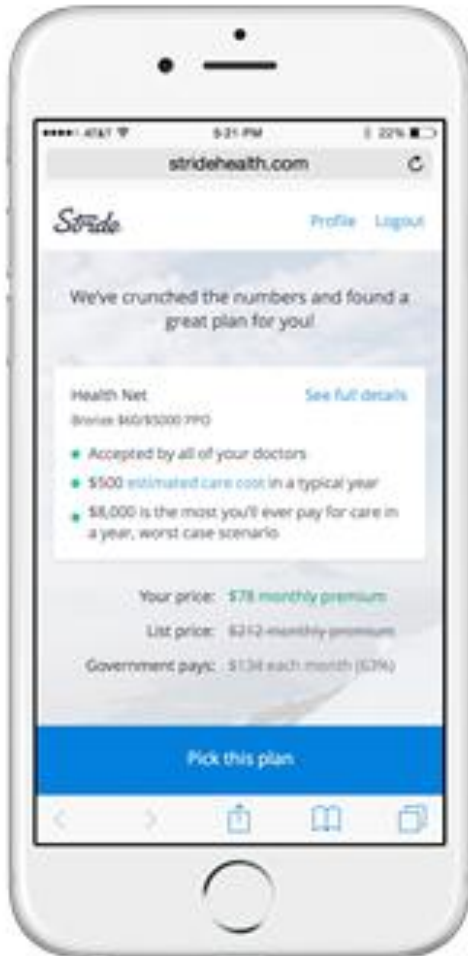
Plan Choice Challenge Winners

2nd Place Winner



Noah Lang, CEO

Stride Health



getting smart

Our all-in cost calculator finds the plan tailored to an individual's life.

saving time

Consumers can enroll in minutes on a mobile device...no phone calls necessary.

saving money

Our recommendations save consumers an average of **\$418** a year.



Instant, Mobile-Friendly Recommendations



Build your health profile.



Leverage claims data to predict annual care consumption.



Match preferred doctors, evaluate efficacy of local networks.

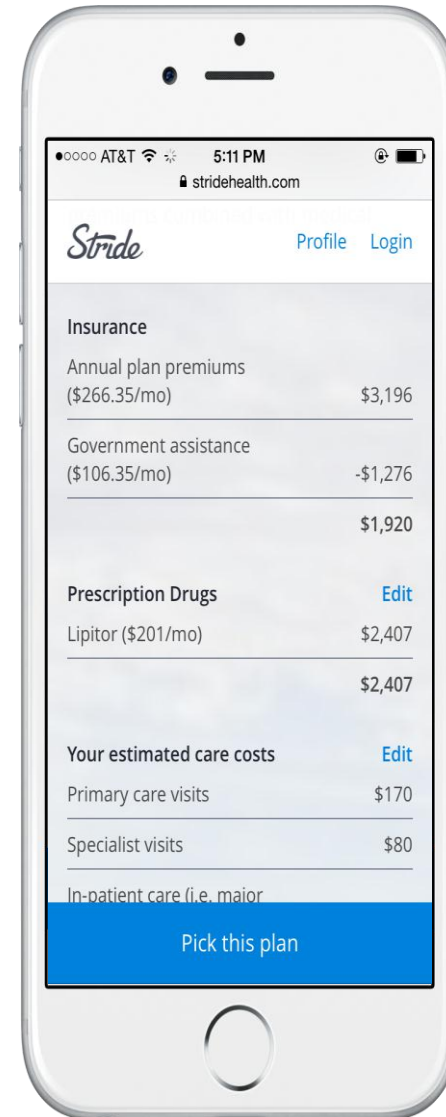


Recommend plan based on *true* cost of coverage + care for the year, and practitioner networks.



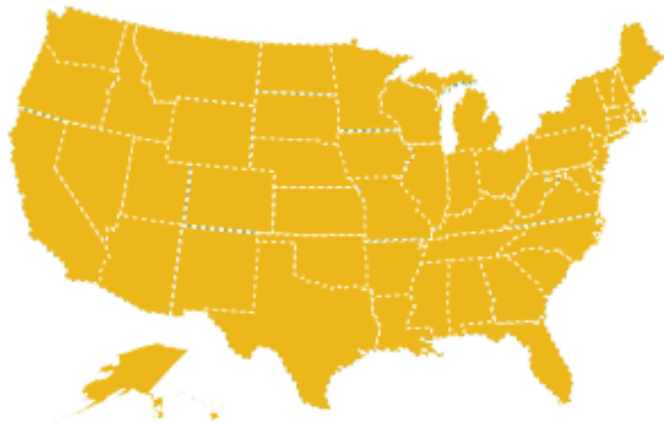
Covering Costs, Intelligently

- ✓ Clear medical expense forecast
- ✓ Preferred doctors
- ✓ Network clinical efficacy
- ✓ Automated comparison
- ✓ Narrative to explain it all!



Expanding Coverage, Partner Platforms

national expansion



in 2014: available in 7 states

in 2015: available in 50 states

new partnerships



Stride HEALTH | UBER

40% of drivers surveyed **would not** have bought health insurance without Stride.

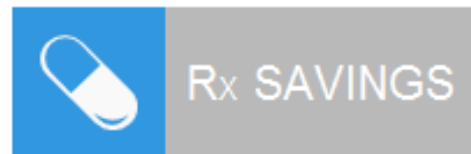


Expert Guidance, All Year Long

relieving burdens on government + carrier support centers.



- Locate primary care doctors and specialists in your plan
- Alerts if your doctors leave your network
- Find nearby ER's when you need them



- Real time prescription prices
- Nation-wide pharmacy coverage (50,000 locations)
- Save 40% or more on drugs with exclusive discounts



- Subsidy prediction and adjustment based on income and expenses
- HSA investment recommendations
- Premium reminders



Plan Choice Challenge Winner

3rd Place Winner



ClearHealthAnalytics

Jennifer Sclar, CEO

Consumer Data Inputs

- 1 FAMILY 2 HEALTH CARE USE 3 COMPARE PLANS

TELL US ABOUT YOUR FAMILY

Adults Children ZIP Code

Would you like to estimate your federal subsidy? Yes No

Please Enter Your Household Income

Select doctors you would like to have in your network

ADULT 1 - 39 EXCELLENT HEALTH

Female Non-smoker 39 Excellent Health

Select Applicable Conditions



Back Pain

- ADHD
- Angina
- Arthritis Non-specific
- Arthritis Rheumatoid
- Asthma Controlled
- Asthma Past
- Asthma Uncontrolled
- Back Pain
- Breast Cancer current
- Breast Cancer previous
- Bronchitis
- Colon Cancer current
- Colon Cancer previous
- Coronary Heart Disease
- Diabetes Controlled
- Diabetes Uncontrolled
- Emphysema



Predicted Medical Utilization

Review Your ClearHealth Medical Service Estimate



This is your ClearHealth Estimate of your Family's Medical Service Usage for the Year. Please adjust these numbers as needed.

SERVICE	PER YEAR
Primary Care Doctor Visit	2
Specialist Doctor Visit(e.g., OB/Gyn, dermatologist, ophthalmologist)	6
Well Visits / Checkup	4
Lab Test	4
Imaging (MRI, CT Scan, Ultrasound)	1
X-Ray	1
Outpatient Non-Surgery	1
Outpatient Surgery	0
Hospitalization	0
Chiropractor Care	2
Mental Health Visit	0
Emergency Room Visit	1 <input type="text"/>
Urgent Care Visit	0

RESET



Total Cost Estimate

- 1 FAMILY 2 HEALTH CARE USE 3 COMPARE PLANS

Compare Plans	Premium	Estimated OutOfPocket	Worst Case Scenario	ClearCost Estimate	Monthly Premium	Doctors
▶ ConnectiCare Benefits Inc. HD 3000 Silver		\$3,510	\$11,565		\$130	Sanford Lawrence Swidler Pediatricians
▶ Anthem Blue Cross and Blue Shield Anthem Silver DirectAccess Standard- cboa	\$3,349	\$5,454	\$13,349		\$279	Sanford Lawrence Swidler Pediatricians Donna LYNN Densel Ophthalmologists
▶ HealthyCT Inc. Healthy Partner Max	\$4,078	\$6,183	\$14,078		\$340	Sanford Lawrence Swidler Pediatricians Donna LYNN Densel Ophthalmologists
▶ Anthem Blue Cross and Blue Shield Anthem Silver DirectAccess- cdne	\$3,434	\$3,550	\$11,434	\$6,984	\$286	Sanford Lawrence Swidler Pediatricians Donna LYNN Densel Ophthalmologists



The Details

- 1 FAMILY 2 HEALTH CARE USE 3 COMPARE PLANS

Compare Plans	Premium	Estimated OutOfPocket	Worst Case Scenario	ClearCost Estimate	Monthly Premium	Doctors
ConnectiCare Benefits Inc. HD 3000 Silver		\$3,510	\$11,565		\$130	Sanford Lawrence Swidler Pediatricians
<div style="border: 1px solid #0070C0; padding: 10px;"> <p> Premium: \$1,565 Person Medical Deductible: \$0 My Prescriptions Covered: Estimated Out-Of Pocket: \$1,946 Family Medical Deductible: \$0 ADVAIR 100-50 DISKUS 60 count WorstCase Scenario: \$11,565 Person RX Deductible: \$400 LIPITOR 10 MG TABLET 100 count ClearCost Estimate: \$3,511 Family RX Deductible: \$800 Subsidy: \$16,351 Out of Network Coverage: Yes Cost Share Reduction: \$486 </p> </div>						
Anthem Blue Cross and Blue Shield Anthem Silver DirectAccess Standard- cboa	\$3,349	\$5,454	\$13,349		\$279	Sanford Lawrence Swidler Pediatricians Donna LYNN Densel Ophthalmologists
HealthyCT Inc. Healthy Partner Max	\$4,078	\$6,183	\$14,078		\$340	Sanford Lawrence Swidler Pediatricians Donna LYNN Densel Ophthalmologists
		\$6,984				



Implementation Plans

- CHA exploring partnership with Enroll America, nation's leading health care enrollment coalition
- API to be integrated into Enroll America's branded website and made available to partner organizations for OE3
- CHA exploring integration of tool into several SBMs
- CHA to launch e-brokerage for states on FFM for OE3



Implementation Strategies for SBMs

INTEGRATED API

- Integrated into existing exchange architecture
- Fully customizable
- Incorporation of unique data sets (e.g., APCD)
- 4-6 weeks to integrate
- Licensing fee/per user fee

E-BROKERAGE

- Link to existing exchange
- No integration necessary
- No charge to States (commission-based revenue model)
- 4-6 weeks to implement



Important Considerations for States

Dan Meuse
Deputy Director
State Health Reform Assistance Network

Considerations

- Integration
- Data needs
- Procurement
- Consumer assistance



Questions?

To ask a question:

- Select the “raise your hand” icon next to your name in the control panel
- Submit a question through the chat box

Contact Information

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Thanks.

The background of the slide is a solid teal color. It features four broad, diagonal stripes of a darker shade of teal, running from the top-left towards the bottom-right. The stripes are evenly spaced and create a sense of movement and depth.