Robert Wood Johnson Foundation’s Plan Choice Challenge

Thursday, May 21, 2015
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
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.
Marketplace Health Plan Comparison Tool 2015 - Illinois

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 36 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.
User Enters Facts for Actuarial Estimates of OOP and Also Premium and Subsidy Calculation
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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Yearly Cost Estimate</th>
<th>Cost in a Bad Year</th>
<th>Quality</th>
<th>Doctors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Alliance HMO 4000 Silver</td>
<td>$4,726</td>
<td>$5,766</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue Precision Silver HMO 002</td>
<td>$4,914</td>
<td>$6,354</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coventry Silver $10 Copay Carelink</td>
<td>$4,994</td>
<td>$6,624</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Alliance HMO 5000c Silver</td>
<td>$5,250</td>
<td>$7,300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coventry Silver $5 Copay 2750 Carelink</td>
<td>$5,362</td>
<td>$6,592</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Alliance POS 6000b Silver</td>
<td>$5,416</td>
<td>$7,936</td>
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<td></td>
</tr>
<tr>
<td>Coventry Silver $15 Copay</td>
<td>$5,870</td>
<td>$7,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Alliance PPO 4500b Silver</td>
<td>$5,978</td>
<td>$8,008</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land of Lincoln Freedom PPO Silver</td>
<td>$6,042</td>
<td>$8,632</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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**
Can See Details of OOP Estimates, Hospitals, Benefits, Quality Measures Side-by-Side

<table>
<thead>
<tr>
<th>Plan</th>
<th>Health Alliance HMO 4000b Silver</th>
<th>Blue Precision Silver HMO 002</th>
<th>Coventry Silver $10 Copay Carelink Methodist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly Cost Estimate</td>
<td>$4,714</td>
<td>$4,914</td>
<td>$4,994</td>
</tr>
<tr>
<td>Cost in a Bad Year</td>
<td>$5,744</td>
<td>$6,354</td>
<td>$6,624</td>
</tr>
<tr>
<td>Quality Rating</td>
<td>5 stars</td>
<td>4 stars</td>
<td>4 stars</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>insurance Company</th>
<th>Health Alliance Medical Plans</th>
<th>Blue Cross and Blue Shield</th>
<th>Coventry Health Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Type</td>
<td>HMO</td>
<td>HMO</td>
<td>PPO</td>
</tr>
<tr>
<td>Plan Metal Level</td>
<td>Silver</td>
<td>Silver</td>
<td>Silver</td>
</tr>
<tr>
<td>Plan Telephone Number</td>
<td>1-866-247-3296</td>
<td>1-800-538-8833</td>
<td>1-217-366-1226</td>
</tr>
<tr>
<td>Web Address</td>
<td>Click Here</td>
<td>Click Here</td>
<td>Click Here</td>
</tr>
<tr>
<td>Link to Plan's Doctor Directory</td>
<td>Click Here</td>
<td>Click Here</td>
<td>Click Here</td>
</tr>
<tr>
<td>List of Hospitals in Plan's Network</td>
<td>Show Hospitals</td>
<td>Show Hospitals</td>
<td>Show Hospitals</td>
</tr>
<tr>
<td>Summary of Benefits and Coverage</td>
<td>Click Here</td>
<td>Click Here</td>
<td>Click Here</td>
</tr>
<tr>
<td>Estimated Monthly Premium Subsidy (APTC)</td>
<td>$288</td>
<td>$288</td>
<td>$288</td>
</tr>
<tr>
<td>Monthly Premium Cost after Subtracting the Estimated Subsidy (Subsidies are not available for Catastrophic Plans)</td>
<td>$312</td>
<td>$217</td>
<td>$202</td>
</tr>
<tr>
<td>Estimated Yearly Cost to You If Your Health Care Usage is Low</td>
<td>$3,884</td>
<td>$3,124</td>
<td>$3,034</td>
</tr>
<tr>
<td>Your Chances of Having a Year with No More Than Low-Usage</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Yearly Cost Estimate: Average for People Like You</td>
<td>$4,714</td>
<td>$4,914</td>
<td>$4,994</td>
</tr>
</tbody>
</table>
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.
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

Stride HEALTH

Noah Lang, CEO
Our all-in cost calculator finds the plan tailored to an individual’s life.

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

Our recommendations save consumers an average of $418 a year.
Instant, Mobile-Friendly Recommendations

1. Build your health profile.
2. Leverage claims data to predict annual care consumption.
4. 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 and 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.

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

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

TAX-FREE SPENDING
• Subsidy prediction and adjustment based on income and expenses
• HSA investment recommendations
• Premium reminders
Plan Choice Challenge Winner

3rd Place Winner

Jennifer Sclar, CEO
Consumer Data Inputs

Tell us about your family:
- Adults: 2
- Children: 2
- ZIP Code: 6902

Would you like to estimate your federal subsidy?  Yes  No

Please enter your household income: $47000

Select doctors you would like to have in your network:
- Sanford Lawrence Swidler Pediatrics
- Donna Lynn Densel Ophthalmologists

Adult 1 - 39 Excellent Health
- Female
- Non-smoker
- 39
- Excellent Health

Select applicable conditions:
- Breast Cancer current
- Breast Cancer previous
- Colon Cancer current
- Colon Cancer previous
- Coronary Heart Disease
- Diabetes Controlled
- Diabetes Uncontrolled
- Emphysema

ClearHealthAnalytics
Predicted Medical Utilization

Review Your ClearHealth Medical Service Estimate

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

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

<table>
<thead>
<tr>
<th>Compare Plans</th>
<th>Premium</th>
<th>Estimated OutOfPocket</th>
<th>Worst Case Scenario</th>
<th>ClearCost Estimate</th>
<th>Monthly Premium</th>
<th>Doctors</th>
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</thead>
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<tr>
<td>ConnectiCare Benefits Inc.</td>
<td>$3,510</td>
<td></td>
<td></td>
<td>$11,565</td>
<td></td>
<td>Sanford Lawrence Swidler Pediatrics</td>
</tr>
<tr>
<td>HD 3000 Silver</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$130</td>
<td></td>
</tr>
<tr>
<td>Anthem Blue Cross and Blue Shield</td>
<td>$3,349</td>
<td></td>
<td></td>
<td>$13,349</td>
<td>$279</td>
<td>Sanford Lawrence Swidler Pediatrics</td>
</tr>
<tr>
<td>Anthem Silver DirectAccess Standard-cboa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Donna LYNN Densel Ophthalmologists</td>
</tr>
<tr>
<td>HealthyCT Inc.</td>
<td>$4,078</td>
<td></td>
<td></td>
<td>$14,078</td>
<td>$340</td>
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<tr>
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<td></td>
<td></td>
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<td></td>
<td>$130</td>
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</tr>
<tr>
<td></td>
<td>Person Medical Deductible: $0</td>
<td>Family Medical Deductible: $0</td>
<td>Person RX Deductible: $400</td>
<td>Family RX Deductible: $800</td>
<td>Out of Network Coverage: Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>My Prescriptions Covered:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ADVAIR 100-50 DISKUS 60 count</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>LIPITOR 10 MG TABLET 100 count</td>
<td></td>
<td></td>
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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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Jennifer Sclar
Clear Health Analytics
888-972-8886

jennifer@clearhealthanalytics.com
www.clearhealthanalytics.com
Thanks.