Provider Network Development and an Actuaries Role in the Process



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11/21/2019

Agenda

1.) Why actuaries should care about network development

2.) How actuaries can help the network development team

AGENDA 1 2 3

3.) Example of how actuaries can assist the network development team

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Why Actuaries Should Care About Network Development



Why Actuaries Should Care – Pricing Impact

Pricing Impact

- Narrow Networks vs Large Networks
 - New Members may not be aware of network size. Possibly lots of large OON penetration first few months.
 - Morbidity differences
 - Unit cost differences
- Unit Cost and Utilization Trends
 - Large changes in existing network contribute to utilization trends
 - Changes in contracting with existing providers contribute to unit cost trends





Why Actuaries Should Care – Pricing Impact

Pricing Impact

- Risk Sharing Arrangements
 - Changes in number of providers under risk sharing arrangements
 - Change in the mix of members under global capitation or other risk sharing arrangements can impact pricing



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Why Actuaries Should Care – Pricing Impact

Pricing Impact - Example



	Original Pricing	Actual
Base Data	\$100.00	\$100.00
IBNR	1.20	1.20
Completed Base Data	120.00	
Utilization Trend	5.0%	5.0%
Unit Cost Trend	5.0%	5.0%
Contracting Adjustment	1.00	1.05
Claims Cost	\$132.30	\$138.92
Admin (13%)	\$20.23	\$20.23
Margin (2%)	\$3.11	(\$3.50)
Revenue/ Cap rate	\$155.65	\$155.65
MLR	85.0%	89.3%
Admin Ratio	13.0%	13.0%
Gain/Loss	2.0%	-2.3%

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Why Actuaries Should Care – IBNR



IBNR

- Claims processing patterns
- Speed of payments major changes in average speed to pay claims

ASOP 5 Incurred Health and Disability Claims

 Subsection 3.2.4 – "Actuary should make reasonable efforts to evaluate whether there have been material changes in operational practices that impact the incurred claim estimate and make appropriate adjustments."



Why Actuaries Should Care – IBNR

IBNR - Example

	Original Pricing	Actual
Base Data	\$100.00	\$100.00
IBNR	1.20	1.25
Completed Base Data	120.00	125.00
Utilization Trend	5.0%	5.0%
Unit Cost Trend	5.0%	5.0%
Contracting Adjustment	1.00	1.00
Claims Cost	\$132.30	\$137.81
Admin (13%)	\$20.23	\$20.23
Margin (2%)	\$3.11	(\$2.40)
Revenue/Cap rate	\$155.65	\$155.65
MLR	85.0%	88.5%
Admin Ratio	13.0%	13.0%
Gain/Loss	2.0%	-1.5%



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Why Actuaries Should Care – Healthcare Costs

Reducing Healthcare Costs

- Client/Company Perspective
 - Maximize provider quality and patient satisfaction while minimizing cost
 - Increased competitiveness
 - Allows for innovation
 - Star ratings/quality ratings impact payments and market share in MA
- Patient Perspective
 - Topic of national concern
 - Lowers member premiums





Ways Actuaries Can Get Involved In Network Development



Getting Involved – Network Requirements

- Network Adequacy Requirements
 - Medicare has strict rules for network adequacy for MA plans
 - Requirements to contract with certain number of each provider specialty.
 - Contracts need to meet time and distance standards
 - CMS monitors network compliance with specific events triggering CMS review





Getting Involved – Provider Analysis

- Analyze Provider Quality
 - MIPS Merit-based Incentive Payment System
 - 4 performance categories: quality, promoting interoperability (PI), improvement activities, cost
 - Ties payments to quality and cost-efficient care
 - Cost Efficiency (relative to similar providers)
 - Risk Score Coding Analysis
 - Would likely focus on number of diagnoses that providers are reporting and comparing providers with similar populations



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Getting Involved – Network Evaluation

- Evaluate and analyze the existing and proposed networks
 - Ensure network adequacy requirements are met
 - Analyze individual providers and address gaps in provider quality
 - Analyze provider risk sharing arrangements and contracts



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Getting Involved – Legislation

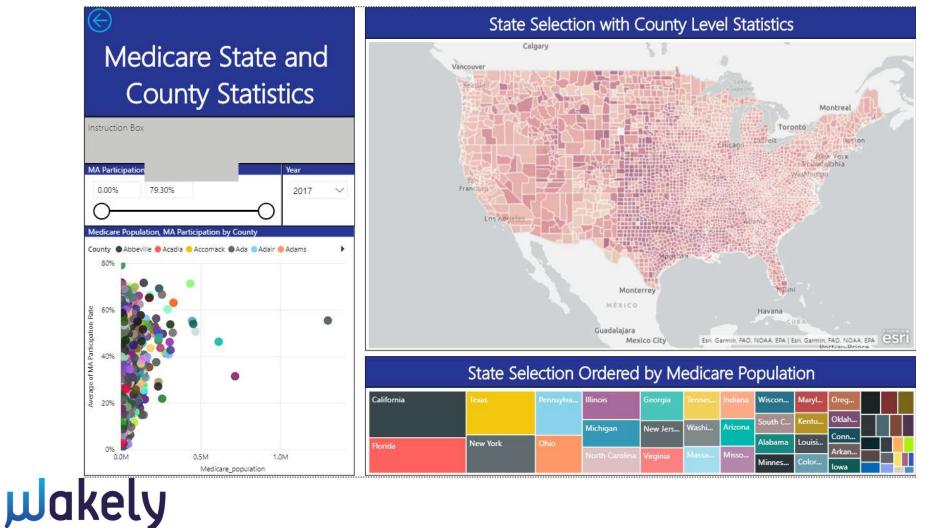
- Proposed Legislation (network transparency and provider contracts)
 - Focus on advancing interoperability and patient access to health information
 - Patients: Ability to access own health information online
 - Clinicians and Hospitals: Ability for providers to receive patient information regardless of where previous care was received
 - Payers: Ensure that patient information is accessible and data flows seamlessly as patients move between providers and plans

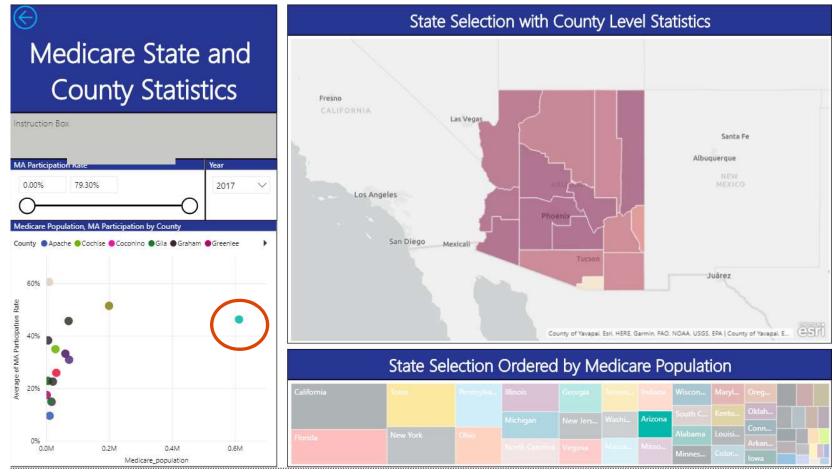




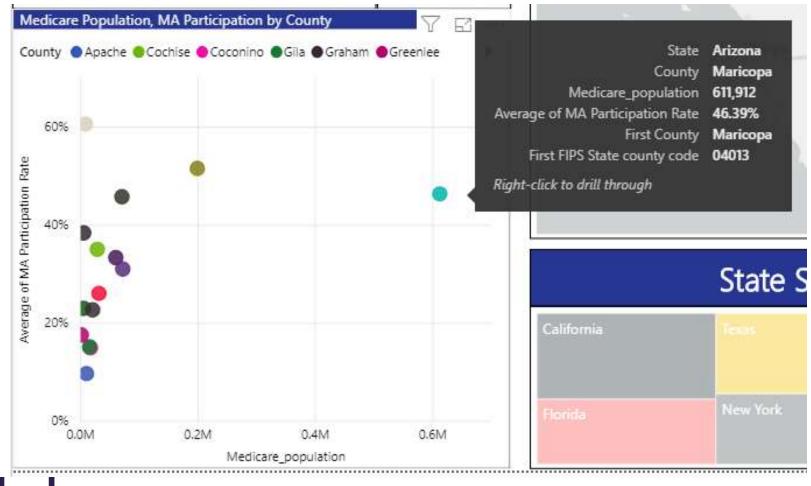
Example of Analyses Actuaries Can Do



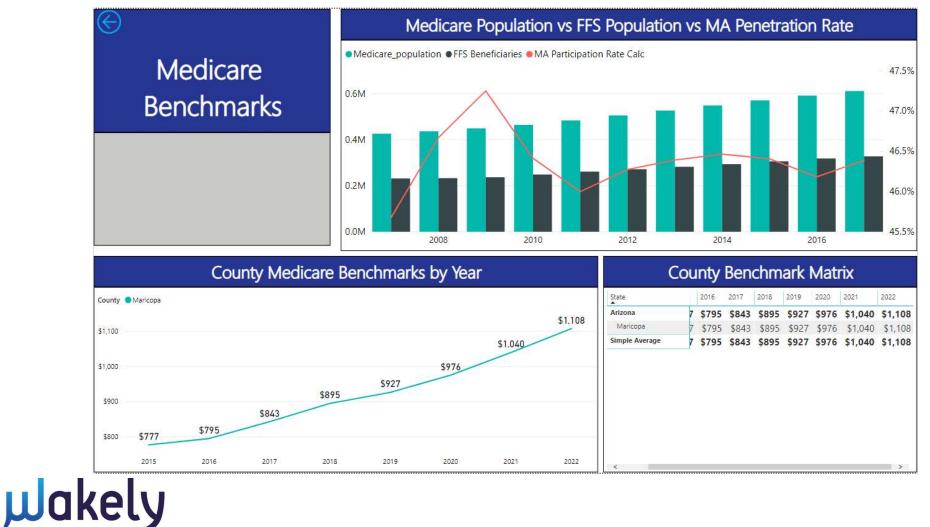




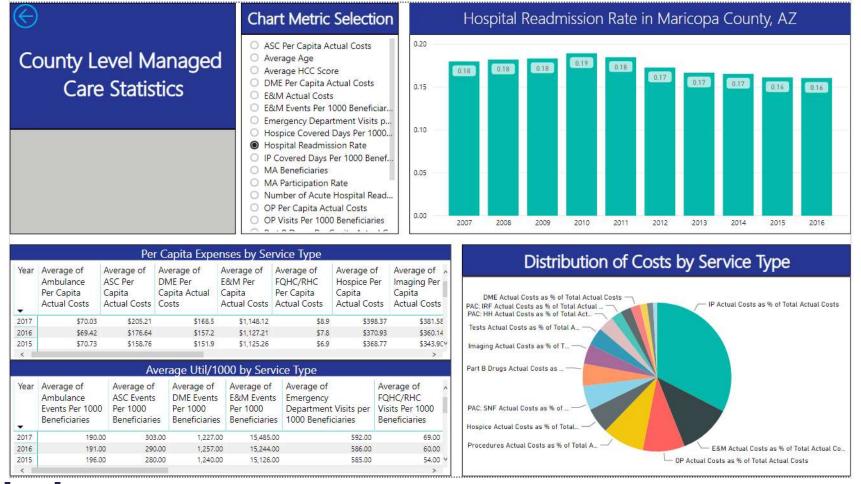
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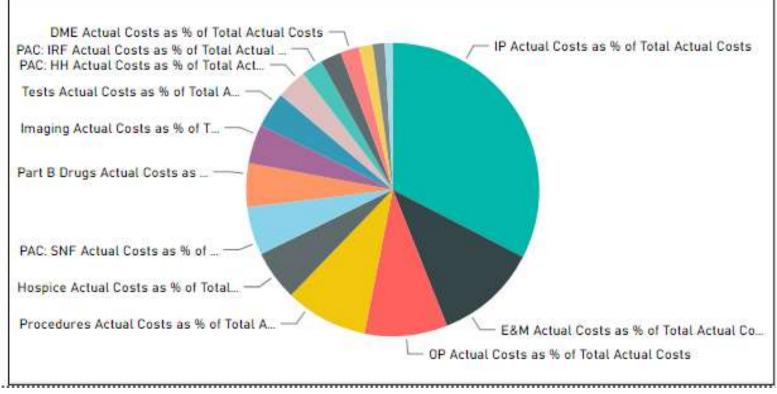
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Distribution of Costs by Service Type

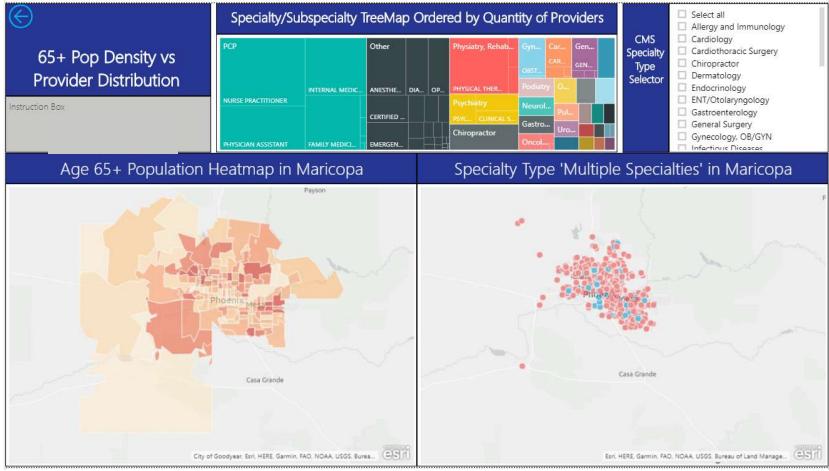


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Year	Average of Ambulance Per Capita Actual Costs	ASC Per I Capita (Average of DME Per Capita Actual Costs	E&M Per Capita	Average of FQHC/RHC Per Capita Actual Costs	Average of Hospice Per Capita Actual Costs	Capita
2017	\$70.03	\$205.21	\$168.5	\$1,148.12	\$8.9	\$398.3	7 \$381.58
2016	\$69.42	\$176.64	\$157,2	\$1,127.21	\$7.8	\$370.9	3 \$360.14
2015	\$70.73	\$158.76	\$151.9	\$1,125.26	\$6.9	\$368.7	7 \$343.90
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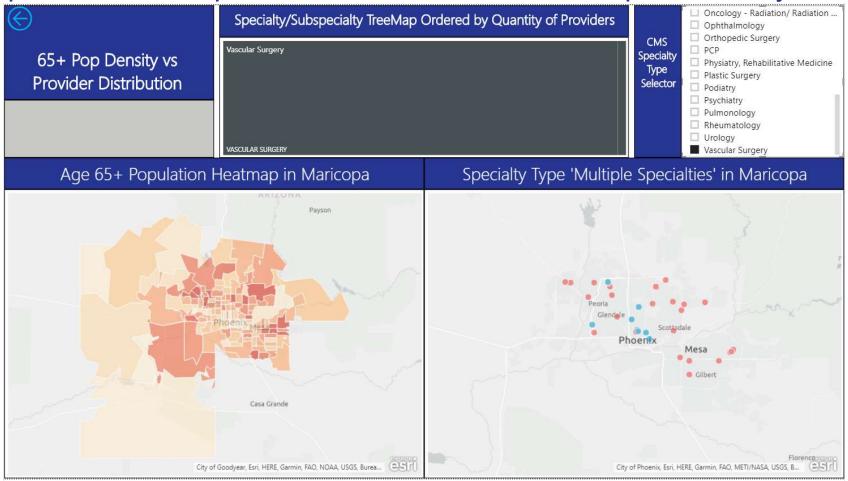
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Example – Market Expansion Meets Network Dev



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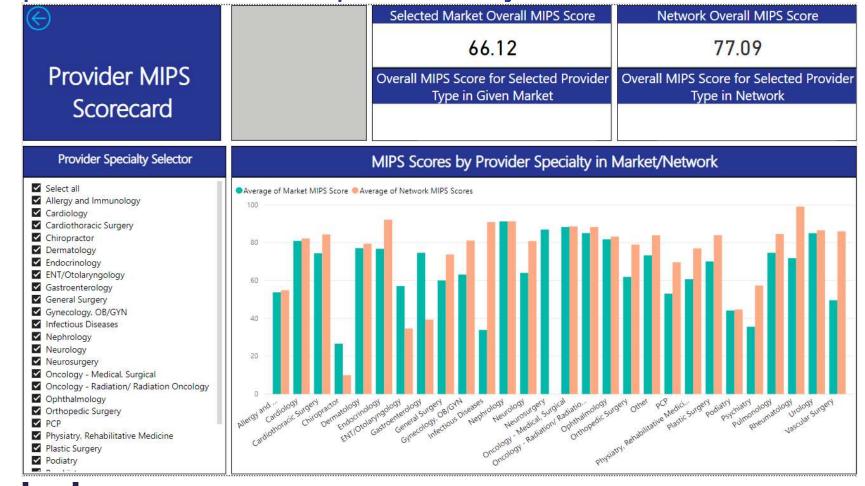
Example – Market Expansion Meets Network Development/Analysis



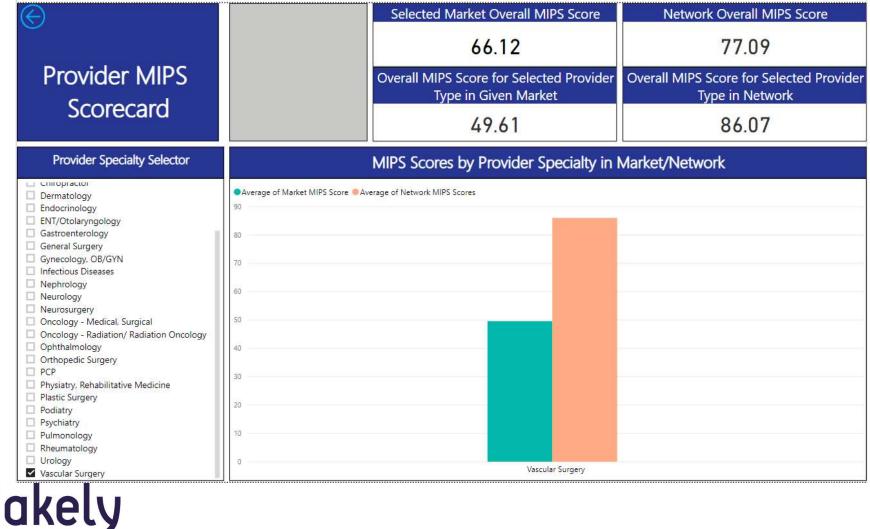
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