Minnesota Premium Security Plan Quality Incentive Amendment



Minnesota House of Representatives

Rep Steve Elkins | House District 49B Rep.Steve.Elkins@House.MN

Most Common Conditions resulting in Reinsurance Claims

Appendix B - 2019Q4 Enrollee Count by HCC

Limited to HCCs with at least 100 Enrollees

| Rank | HCC | HCC Description | Enrollee | % of Reinsurance |
|------|--------|---|--------------------------|--------------------|
| | | | Count^1 | Eligible Enrollees |
| 1 | G01 | Diabetes | 521 | 17% |
| 1 | HCC056 | Rheumatoid Arthritis and Specified Autoimmune Disorders | 417 | 14% |
| 2 | HCC008 | Metastatic Cancer | 407 | 13% |
| 3 | G15 | Asthma; Chronic Obstructive Pulmonary Disease, Including Bronchiectasis | 406 | 13% |
| 4 | HCC142 | Specified Heart Arrhythmias | 357 | 12% |
| 5 | HCC130 | Congestive Heart Failure | 331 | 11% |
| 6 | G13 | Respiratory Arrest; Cardio-Respiratory Failure and Shock, Including Respiratory Distress Syndromes | 307 | 10% |
| 7 | HCC002 | Septicemia, Sepsis, Systemic Inflammatory Response Syndrome/Shock | 290 | 10% |
| 8 | HCC048 | Inflammatory Bowel Disease | 215 | 7% |
| 9 | HCC023 | Protein-Calorie Malnutrition | 213 | 7% |
| 10 | HCC009 | Lung, Brain, and Other Severe Cancers, Including Pediatric Acute Lymphoid Leukemia | 198 | 7% |
| 11 | HCC075 | Coagulation Defects and Other Specified Hematological Disorders | 188 | 6% |
| 12 | HCC156 | Pulmonary Embolism and Deep Vein Thrombosis | 184 | 6% |
| 13 | G02A | Mucopolysaccharidosis; Metabolic Disorders; Endocrine Disorders | 165 | 5% |
| 14 | G08 | Disorders of the Immune Mechanism | 157 | 5% |
| 15 | HCC012 | Breast (Age 50+) and Prostate Cancer, Benign/Uncertain Brain Tumors, and Other Cancers and Tumors | 152 | 5% |
| 16 | HCC131 | Acute Myocardial Infarction | 146 | 5% |
| 17 | HCC253 | Artificial Openings for Feeding or Elimination | 146 | 5% |
| 18 | HCC088 | Major Depressive and Bipolar Disorders | 129 | 4% |
| 19 | HCC118 | Multiple Sclerosis | 129 | 4% |
| 20 | HCC120 | Seizure Disorders and Convulsions | 122 | 4% |

NCQA Rating of MN Medicare Advantage Plans



NCQA Health Insurance Plan Ratings 2018-2019 - Summary Report (Medicare)

Search for a health insurance plan by state, plan name or plan type (private, Medicaid, Medicare). Click a plan name for a detailed analysis.

In 2018, NCQA rated more than 1,000 health insurance plans based on clinical quality, member satisfaction and NCQA Accreditation Survey results. This way of rating plans emphasizes care outcomes (the results of care people receive) and what patients say about their care.

Note: The overall rating score is the weighted average of all measures, not an average of the three composites (Consumer Satisfaction, Prevention, Treatment). For more information about the ratings, including how they are calculated, visit our 2018 ratings page.

De ferrere

Liberta and Device and a

| Medicare | Minnesota Enter Plan Name | s | earch | | | Lower Performance ≤1.0 1.5 2.0 2.5 3 | Higher Performance 3.0 3.5 4.0 4.5 5.0 |
|----------|---|--------|---------|-----------------------|------------------------------|--|--|
| Rating 🔶 | Plan Name | States | Туре 🜲 | NCQA Accreditation | Consumer Satisfaction 🗘 🗇 | Prevention 🍦 ን | Treatment 🍦 ? |
| 5.0 | Group Health Plan, Inc. CMS Contract: H2462 | MN, WI | НМО | Yes | 4.5 | 5.0 | 4.0 |
| 4.5 | Gundersen Health Plan Minnesota, INC CMS Contract: H9834 | MN | НМО | No | 5.0 | 4.5 | 4.5 |
| 4.5 | UCare Minnesota CMS Contract: H2459 | MN | HMO/POS | Yes | 4.5 | 4.5 | 4.0 |
| 4.0 | Sierra Health and Life Insurance Company, Inc. (WI,MN) CMS Contract: H2001 | MN, WI | PPO | Yes | 4.0 | 5.0 | 3.5 |
| 3.5 | Blue Plus (HMO Minnesota dba Blue Plus) [†] CMS Contract: H2425 | MN | НМО | No | 3.5 | 3.5 | 3.5 |
| 3.5 | PrimeWest Health [†] CMS Contract: H2416 | MN | НМО | No | 4.0 | 3.5 | 3.5 |

NCQA Rating of MN <u>Commercial</u> Health Plans

| | | | | | | Lower Performance | Higher Performance | |
|--|--|-------------------|-------------|-----------------------|------------------------------|-------------------|--------------------|--|
| Private(Commercial) ✓ Enter Plan Name Search | | | | | | | | |
| Rating 🔶 | Plan Name | States | Туре 🌲 | NCQA Accreditation | Consumer Satisfaction ♀ ⑦ | Prevention 🍦 ? | Treatment 🍦 📀 | |
| 4.5 | BCBSM, Inc. (dba Blue Cross Blue Shield of Minnesota) | MN | PPO | Yes | 2.5 | 4.0 | 4.0 | |
| 4.5 | Group Health Plan, Inc. | | HMO/POS/PPO | Yes | 3.0 | 4.0 | 4.0 | |
| 4.5 | HealthPartners Administrators Inc. | IA, MN, WI | HMO/POS/PPO | Yes | 3.0 | 4.0 | 4.0 | |
| 4.5 | HealthPartners, Inc. | MN, WI | HMO/POS/PPO | Yes | 3.0 | 4.0 | 4.0 | |
| 4.0 | Blue Plus (HMO Minnesota dba Blue Plus) | MN | HMO/PPO | Yes | 2.5 | 3.5 | 4.0 | |
| 4.0 | Medica Health Plans (MHP) | | HMO/POS | Yes | 3.5 | 3.5 | 3.5 | |
| 4.0 | Medica Health Plans of Wisconsin (MHPW) | MN, WI | PPO | Yes | 3.5 | 3.5 | 3.5 | |
| 4.0 | Medica Insurance Company (MIC) | MN, ND, SD, WI | PPO | Yes | 3.5 | 3.5 | 3.5 | |
| 4.0 | Medica Self-Insured (MSI) | MN, ND, SD, WI | PPO | Yes | 3.5 | 3.5 | 3.5 | |
| 4.0 | PreferredOne Community Health Plan Special Project: MN Commercial | MN | POS | Yes | 3.0 | 3.0 | 4.0 | |
| 4.0 | PreferredOne Insurance Company (PIC) Special Project: MN Commercial | MN | PPO | Yes | 3.0 | 3.0 | 4.0 | |
| 3.5 | Aetna Life Insurance Company (Minnesota) | MN | PPO/EPO | Yes | 3.5 | 2.5 | 3.0 | |
| | | ΔΙ ΔΚ | | | | | | |

Current Reinsurance Program Parameters

- The Minnesota Premium Security Plan payment parameters for benefit years (i.e. calendar year) 2018, 2019 and 2020 are:
- . an attachment point of \$50,000;
- . a coinsurance rate of 80 percent; and
- . a reinsurance cap of \$250,000.

Proposed Reinsurance Program Parameters

| Star Rating | Attachment Point | | Coinsurance Rate | Reins | surance Cap |
|-------------|------------------|--------|------------------|-------|-------------|
| 5.0 | \$ | 40,000 | 84% | \$ | 270,000 |
| 4.5 | \$ | 45,000 | 82% | \$ | 260,000 |
| 4.0 | \$ | 50,000 | 80% | \$ | 250,000 |
| 3.5 | \$ | 55,000 | 78% | \$ | 240,000 |
| 3.0 | \$ | 60,000 | 76% | \$ | 230,000 |
| 2.5 | \$ | 65,000 | 74% | \$ | 220,000 |
| 2.0 | \$ | 70,000 | 72% | \$ | 210,000 |
| 1.5 | \$ | 75,000 | 70% | \$ | 200,000 |
| 1.0 | \$ | 80,000 | 68% | \$ | 190,000 |



Minnesota House of Representatives

Thank You

Rep Steve Elkins | House District 49B Rep.Steve.Elkins@House.MN

651-296-7803