## Minnesota Premium Security Plan Quality Incentive Amendment



Minnesota House of Representatives

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### 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
			$\operatorname{Count}^1$	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.

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Medicare	<ul> <li>Minnesota</li> <li>Enter Plan Name</li> </ul>	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) <sup>†</sup> CMS Contract: H2425	MN	НМО	No	3.5	3.5	3.5
3.5	PrimeWest Health <sup>†</sup> 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	
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### 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

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