

# How Insurance Claims Bring Value to all Healthcare Stakeholders: An Opioid Case Study

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# FAIR Health Mission

- **MISSION:** to bring clarity to healthcare costs and health insurance information
- **ACTION:** fulfills mission with robust data products, award-winning consumer tools and research platform
- **ORIGINS:** established as conflict-free, independent, national not-for-profit
- **IMPACT:** widespread impact on diverse stakeholder groups, including state leaders



# The FAIR Health National Data Repository Today

**>21B**

Procedures from 2002-Present from  
Medical and Dental Claims

**>150M**

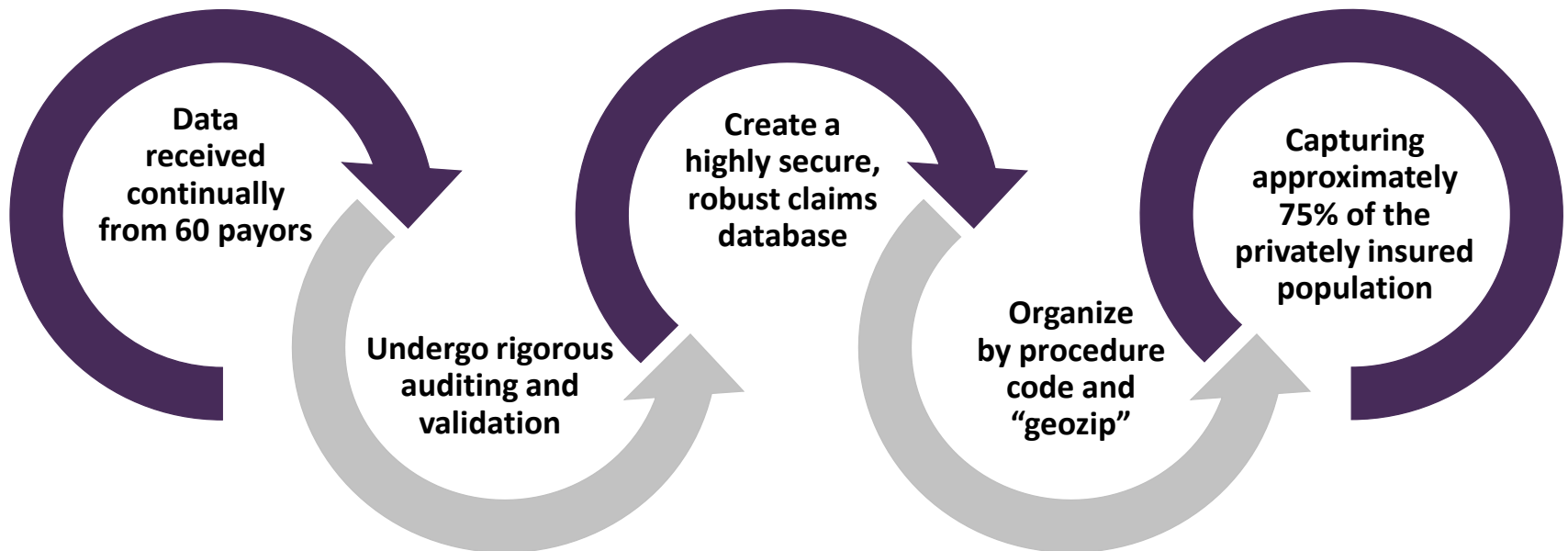
Covered Lives

**493**

Geozip Regions Reflecting  
Local Billing Patterns

**>4B**

CMS  
Claims Records



# FAIR Health: Certified CMS Qualified Entity

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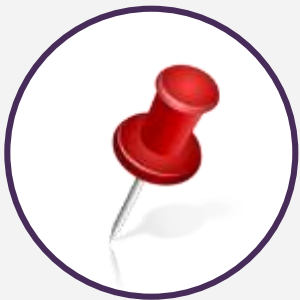
- One of only four organizations across the country
- Entitled to receive all of Parts A, B and D Medicare Data
- Issue probing reports on key aspects of healthcare industry/provider performance
- Powerful synergies between our private claims data and Medicare collection of claims



# Applied Uses of Healthcare Claims Data

## Management & Operational Support

- Plan, Benefit and Provider Network Design
- HR/Benefits Administration
- Premium Rate Review
- ACO/Bundled Payment Modeling
- Support Public/Private Exchanges
- Management of CDHPs/HSAs
- Value “Add-ons” for Plan Members
- Strategic Planning
- Fraud Detection
- Market Research



## Fee Schedules & Reimbursement

- Medicaid Reform
- In/Out-of-Network Provider Fee Schedules
- Balance Billing Negotiations with Providers
- Dispute Resolution
- Reference Pricing
- Auto Liability Fee Schedules
- Workers’ Compensation Fee Schedules
- Medicare Gap Fill



## Public Health & Consumer Engagement

- Consumer Transparency Tools
- Educational Materials
- Public Health/Education Campaigns
- Support Open Enrollment
- Advocacy Materials
- Syndromic Surveillance
- Design Interventions



## Policy & Research

- Health Economics and Policy Research
- Evaluate Legislative and Regulatory Action
- Analyzing Health and Cost Disparities
- Statutory Benchmark for State Programs
- Epidemiologic Heat Maps
- Study Treatment Protocols



# Ocean of Claims

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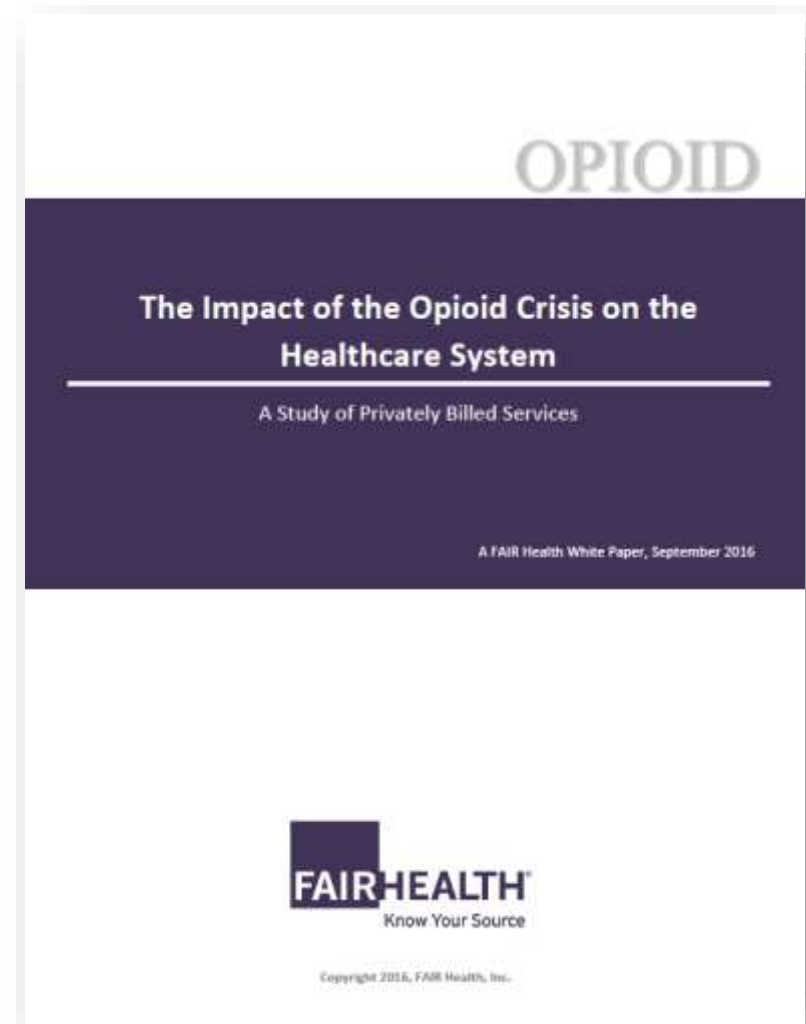
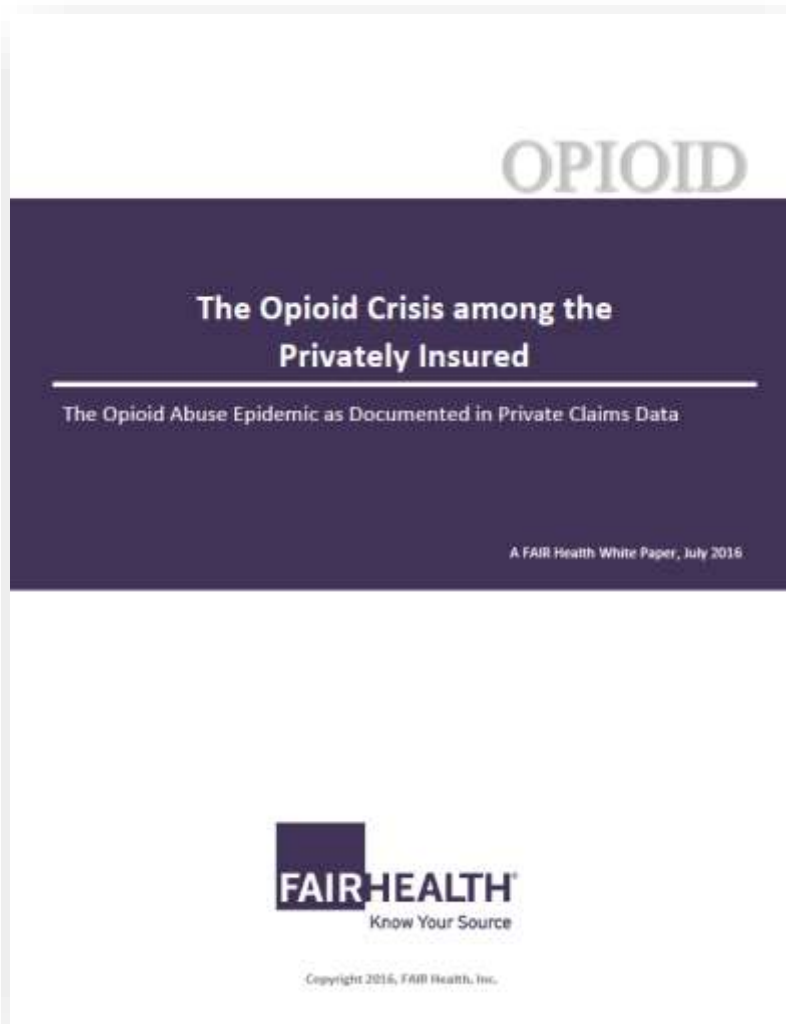


# View into the Ocean

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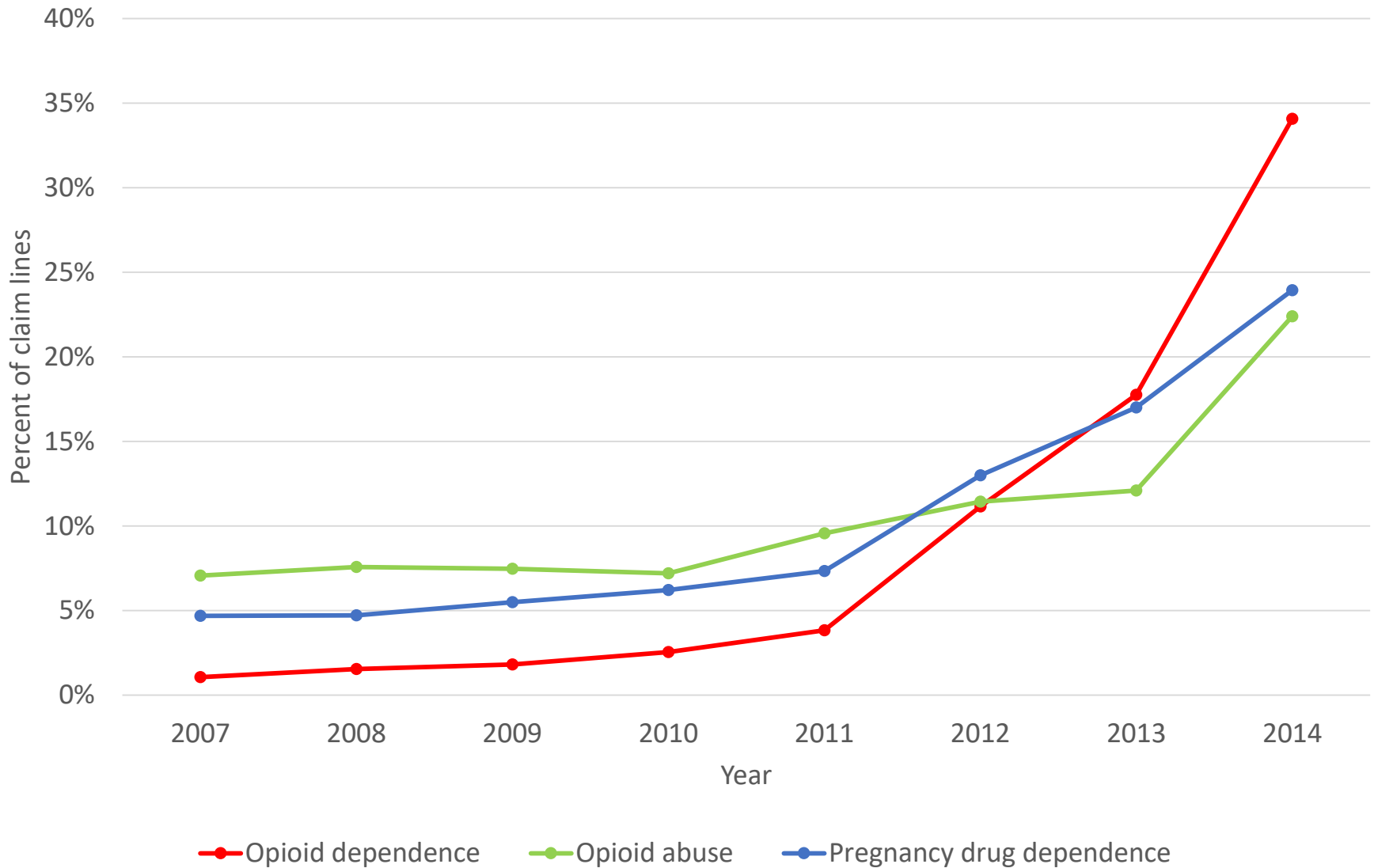


# FAIR Health Analytic Reports

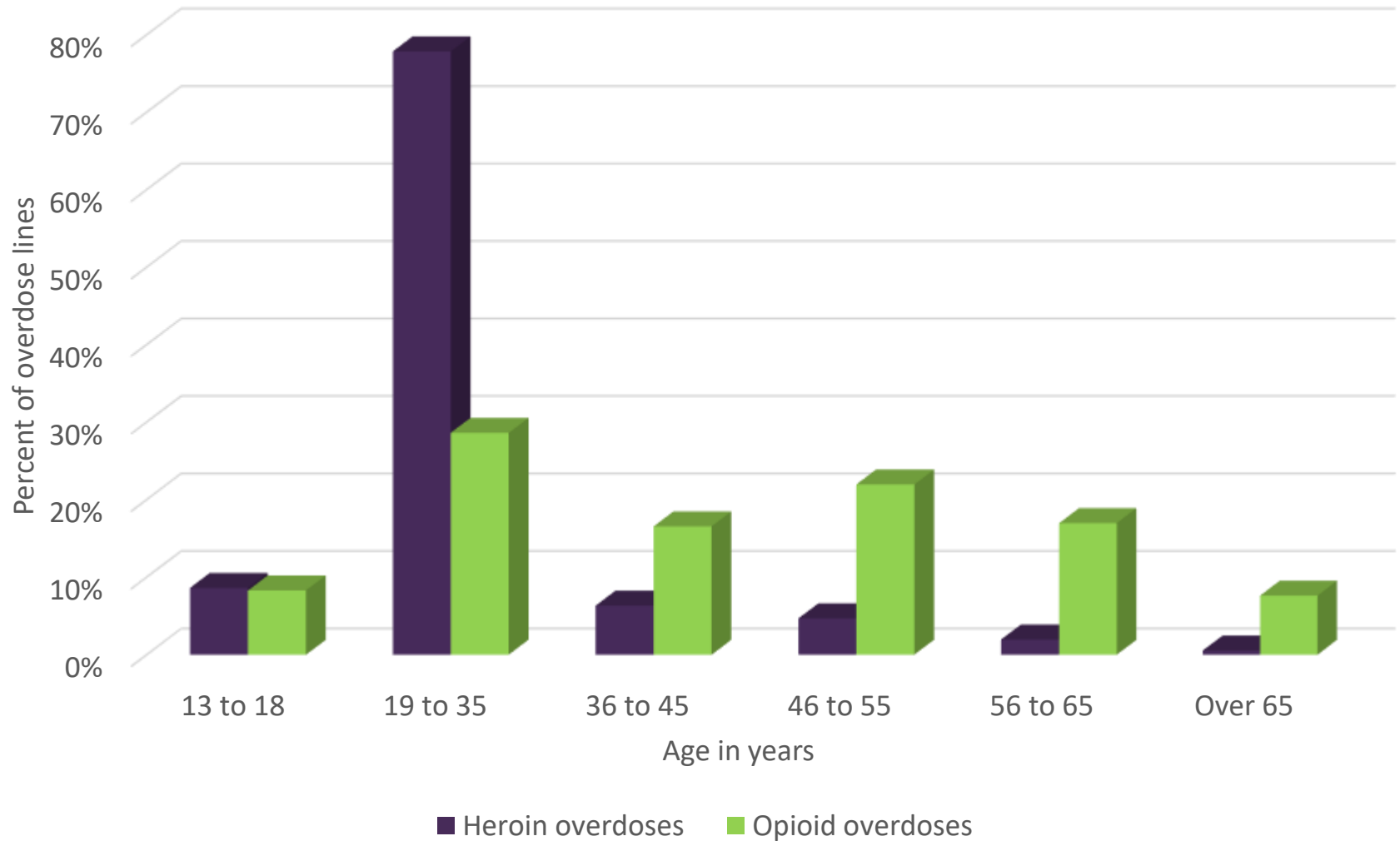




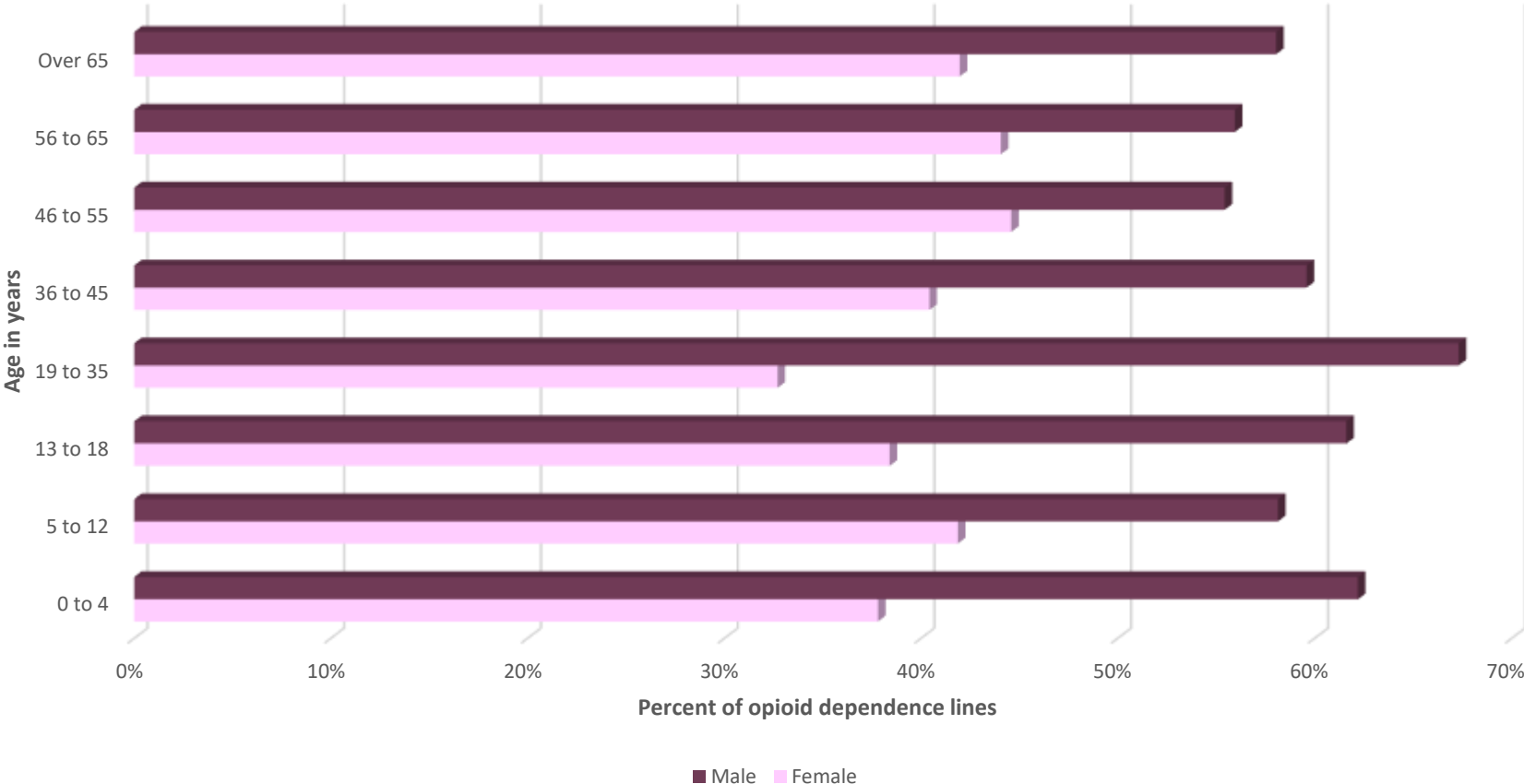
# Trending Over Time



# Heroin/Opioid Overdoses by Age, 2007 to 2014

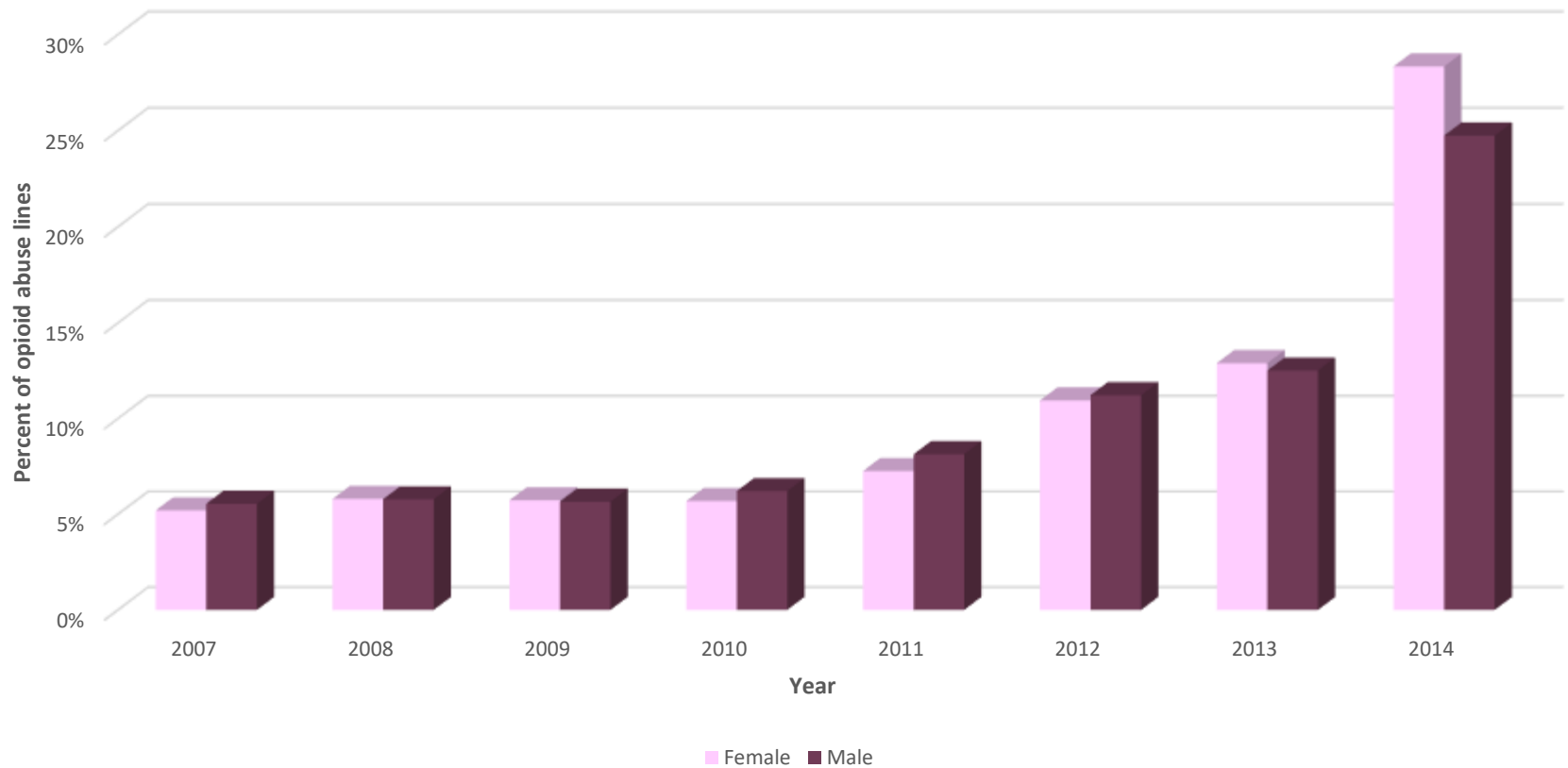


# Opioid Dependence More Common in Men



Opioid dependence by gender and age during the time period 2007-2014

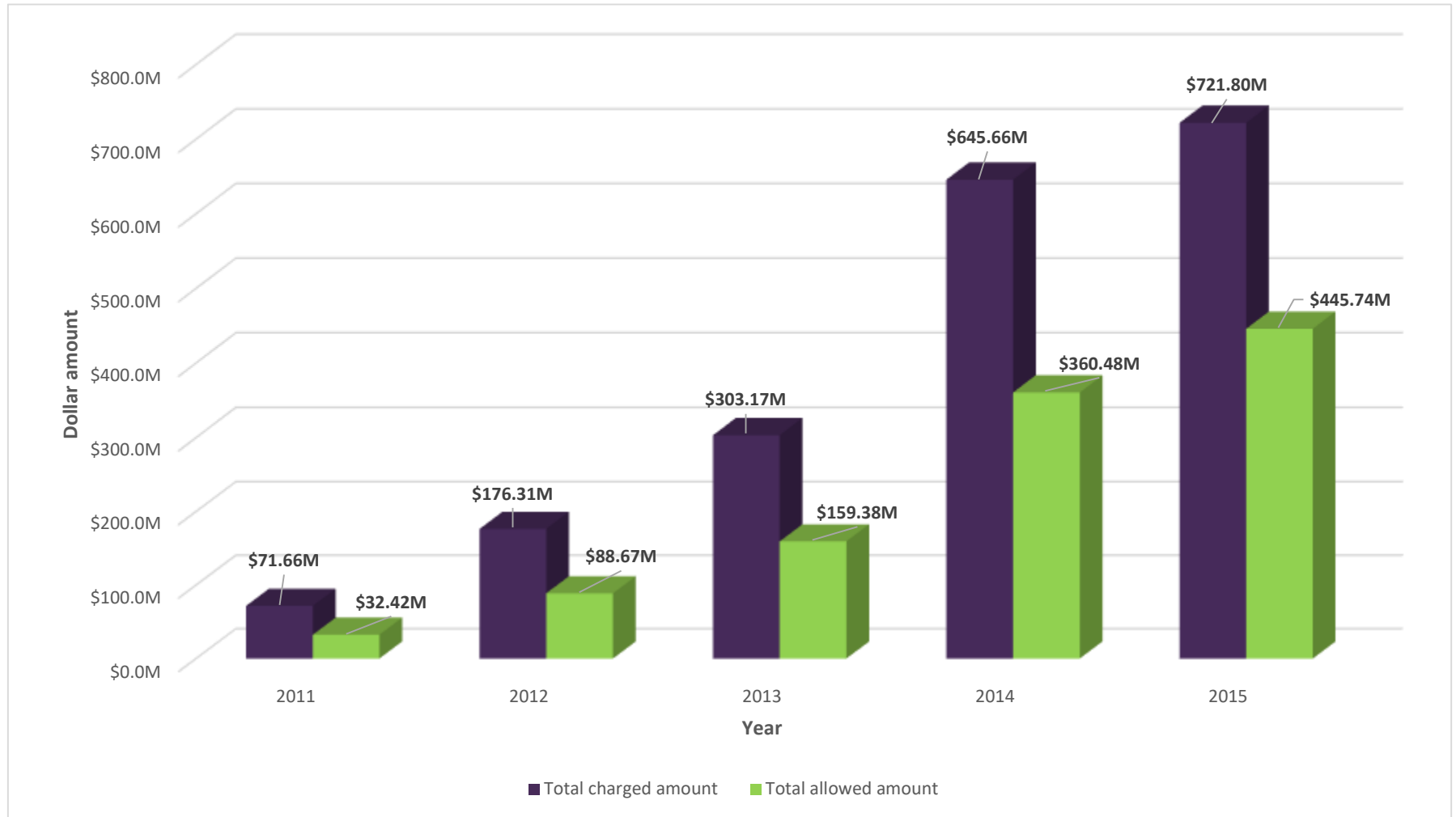
# Opioid Abuse On the Rise in Women



Year-over-year opioid abuse by gender during the time period 2007-2014



# Over 1,000% Increase in Costs for Opioid-Related Diagnoses from 2011 to 2015

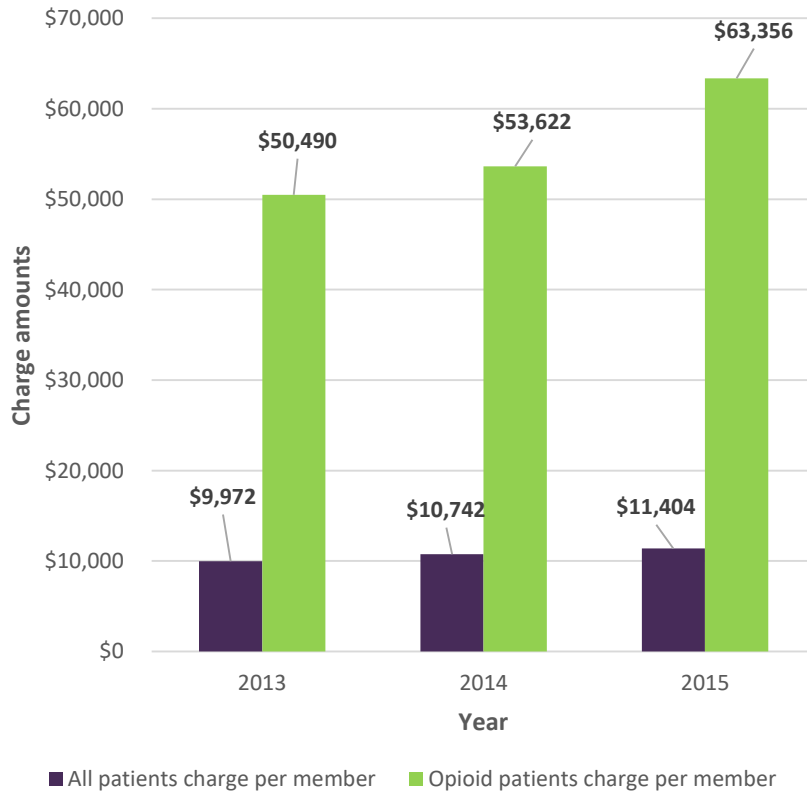


Year-over-year national aggregated professional provider charges and insurers' imputed allowed amounts for private insurance claims for opioid abuse and dependence diagnoses during the time period 2011-2015 from the FAIR Health repository



# Costs for patients with Opioid-Related Diagnoses 550% Higher than Costs for All Other Patients

## Charge Amounts



Year-over-year national average professional provider charges per patient for private insurance claims for all patients and for patients with opioid abuse or dependence diagnoses during the time period 2013-2015.

## Allowed Amounts



Year-over-year national average allowed amounts per patient for private insurance claims for all patients and for patients with opioid abuse or dependence diagnoses during the time period 2013-2015.

Source: FAIR Health repository

# Opioid Abuse

# Opioid Dependence



# Shared Costs for Everyone

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# Interdependencies of Healthcare System

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# Thank You

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