

Federal Regulations and State All Payer Claims Databases: Implications for Data and Policy

NAHDO

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Background

- Medical spending growth in the US
- Fragmentation of health care financing
- Role of APCDs
- Supreme Court ruling on *Gobeille v. Liberty Mutual Insurance Company*

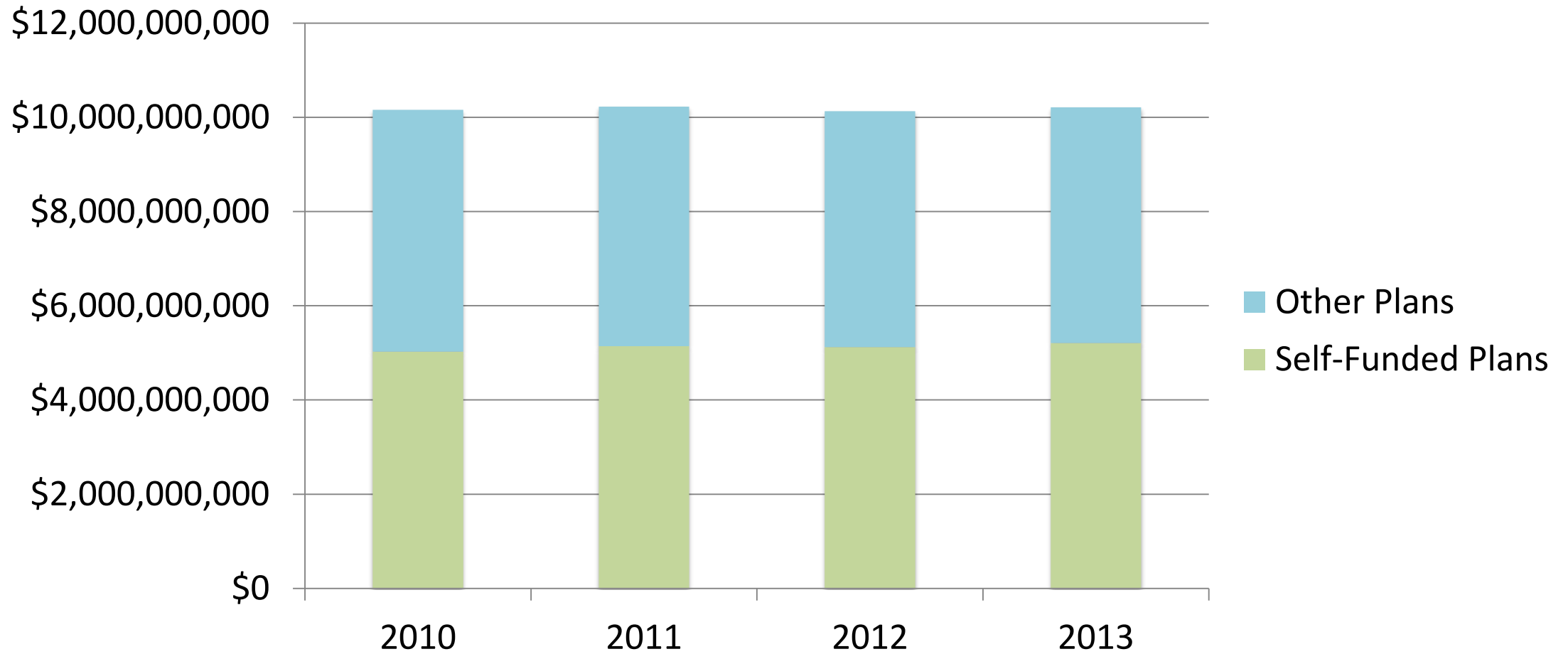
Objective

- To examine the impact of the SCOTUS ruling on spending growth estimates

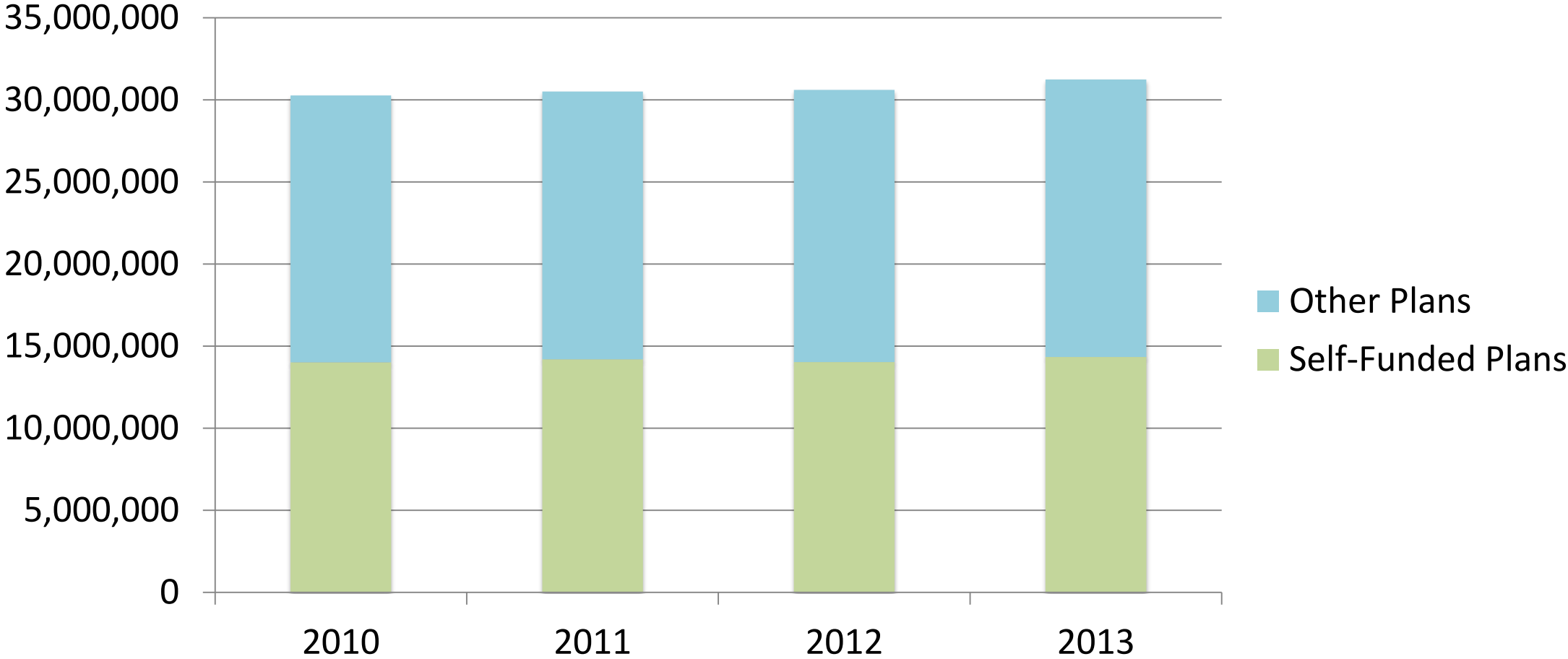
Methods

- Massachusetts APCD
 - 2010-2013
- Limited analysis to data from three large commercial insurers
 - MA residents
- Identified membership in self-insured plans vs. other commercial plans
 - Primary coverage
- Examined medical spending overall and by plan type
 - Total annual spending
 - Per member per month (PMPM)
 - Year to year changes

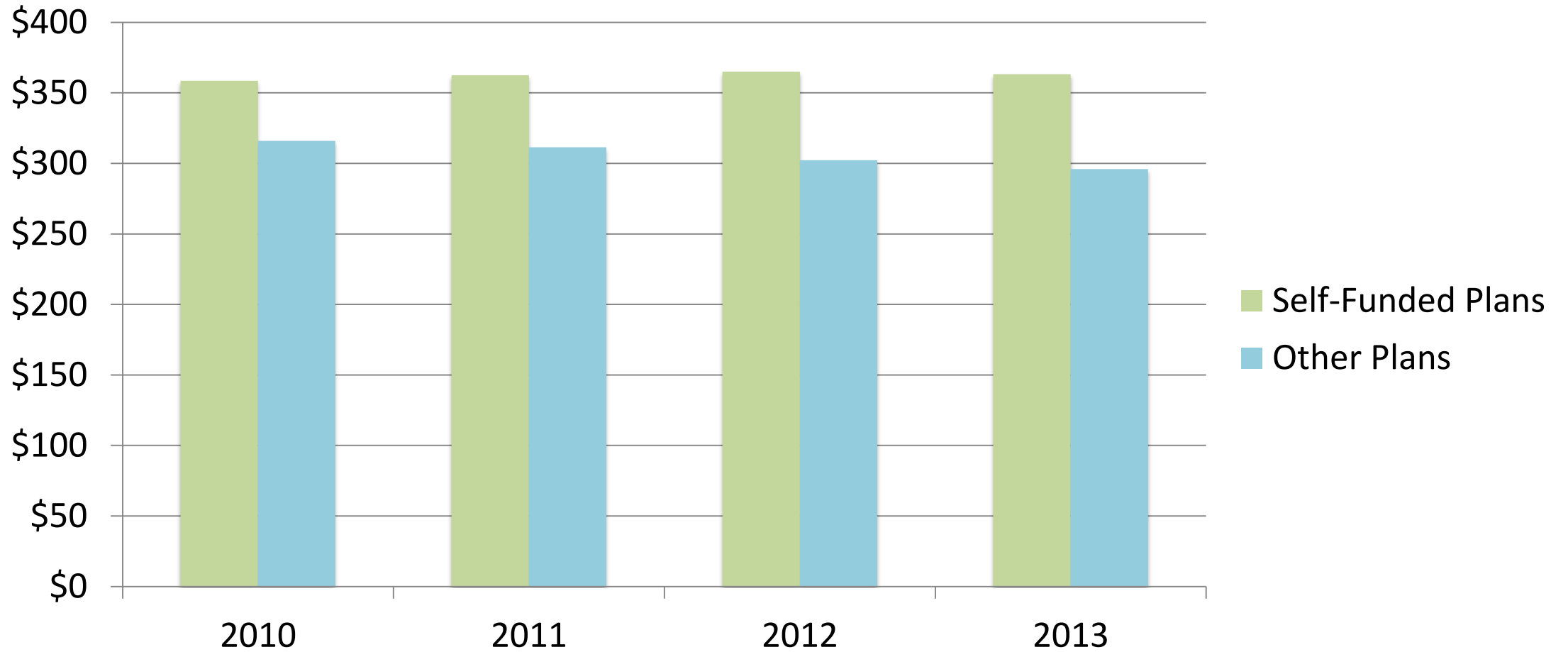
Total Annual Medical Costs by Plan Type



Annual Count of Total Member Months by Plan Type



PMPM Medical Costs by Plan Type



Percent Change in PMPM Medical Costs Overall and by Plan Type



Conclusions

- The loss of data from self-insured plans resulting from the SCOTUS ruling would result in losing 50-51% of annual spending and 46-47% of the person-months between 2010-13.
- Both the magnitude and the direction of the spending/member/month trends from year-to-year differed between self-insured and other plans.

Implications

- Data availability and utility of APCDs with respect to monitoring spending growth
- Potential Department of Labor policy fix
- Other threats to data integrity for APCDs

Research Team

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No conflicts of interest to disclose