

Special Commission on Provider Price Variation

January 10, 2017

Agenda

- ▶ Welcome
- ▶ Subcommittee Updates
 - ▶ Transparency
 - ▶ Market Forces
 - ▶ BCBSMA presentation on out-of-network costs and levers for tiered and limited network plans
- ▶ Presentation: Katherine Baicker, PhD on Patient Choice, Price Transparency & High-Value Care
- ▶ Discussion
- ▶ Next Steps

Subcommittee Updates

- ▶ Transparency Subcommittee
 - ▶ Met on December 15, 2016
- ▶ Market Forces Subcommittee
 - ▶ Met on January 5, 2017

Presentation

Patient Choice, Price Transparency, & High-Value Care

Katherine Baicker, PhD
Harvard T.H. Chan School of
Public Health

Enforce or Amend Current Laws

Examples of strategies:

- ▶ Agency-directed process to ensure compliance with provider/insurer price disclosure requirements
- ▶ Additional education for patients about consumer-protection laws
- ▶ Create user-friendly standards for insurer websites and distributed material
- ▶ Expand the role of providers in facilitating access to information, for example: out-of-pocket costs

Transparency Website

- ▶ CHIA Healthcare Website*
 - ▶ CHIA's website will enable patients to compare prices for common shoppable services.
 - ▶ It will obtain necessary information from the APCD.
 - ▶ Currently under development.
- ▶ How can the state create a website that ensures patient access to timely, accurate price and quality information?

*Ch. 12C, § 20

Assistance to Purchasers

- ▶ Standardized “report cards” created by health plans to help
 - ▶ employers choose plans, and
 - ▶ employees to compare plans.

Plans A, B & C are offered by different insurance companies

	Plan A	Plan B	Plan C
Name of plan			
Monthly premium			
Are the providers and hospitals you want in the plan network?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Deductible amount			
Maximum out-of-pocket (MOOP) amount			
Is dental coverage included?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there co-insurance for any services you may need?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
■ If you answered “Yes” above, how much is the co-insurance?			
How much are co-pays for visits to a Primary Care Physician (PCP)?			
How much are co-pays for visits to specialists?			
Are the prescription medications you take covered by this plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
■ If yes, how much is the co-pay for the prescriptions you need?			

Next Steps

- ▶ Upcoming Commission Meeting
 - ▶ January 31, 2017
 - ▶ 11:00am – 2:00pm at One Ashburton Place, 21st Floor

- ▶ Public Listening Session
 - ▶ January 17, 2017
 - ▶ 11:00am – State House, Room B-1

- ▶ Upcoming Subcommittee Meetings
 - ▶ State Monitoring Subcommittee
 - ▶ January 19, 2017
 - ▶ 11:00am, State House, Room 350
 - ▶ Transparency Subcommittee
 - ▶ January 26, 2017
 - ▶ 11:00am, State House, Room 350

The Commission's Report is due in...

