



The Puerto Rico Chamber of Commerce, Medicaid and Medicare Advantage Products Association and El Nuevo Día invite you to the...

PUERTO RICO Health & Insurance CONFERENCE 2016

**Untangling a Unique Health Care Economy
Within the US System**



The 2016 Commercial Marketplace under Obamacare

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Basic Elements of the Patient Protection and Affordable Care Act (PPACA) 2014

- The Individual Mandate
 - Require health insurance coverage for all Americans enforced through a penalty
 - \$95 for individuals and \$285 for families or 1% of income, whichever is greatest (2014)
 - \$695 for individual and \$2,085 for families or 2.5% of income, whichever is greatest (2016)

U.S. Supreme Court interprets this element as a tax mandate
- Subsidies for those with incomes up to 400% of Federal Poverty Level (FPL)
 - 400% FPL: \$76,220 for family of 3 in 2014
- Creation of state (or federal) Insurance Exchanges – 4 levels: bronze, silver, gold, platinum

Basic Elements of the PPACA – 2014 Continued...

- Expand Medicaid eligibility
 - 133% (2014)
 - U.S. Supreme Court: Not a federal mandate
- Employers must ‘play or pay’ (2014) - (Postponed one year)
 - Stipulation relating to actual amount of coverage to be considered to be playing
 - Paying will cost employers \$2,000 for all employees beyond the 30th employee
- Exemption < 100 employees (2015)
- Exemption < 50 employees (2016)
- Provide incentives (tax credits) for small employers (<26 employees) who provide health insurance
 - 50% tax credit (2014 on)

Basic Elements of the PPACA – 2014 Continued...

- Prohibition of pre-existing conditions exclusions (2014)
- Gender neutrality in insurance premiums (2014)
- Prohibition of basing insurance premiums on health status (2014)
- Excise tax on “Cadillac” health insurance plan (\$32B, 2018-2019)
- Medicare Advantage
 - Had reached 112% of traditional Medicare
 - 100% plus up to 5% bonuses for quality performance improvement of traditional Medicare (2014)
- Establish independent Medicare Commission (2014)
 - To monitor waste and potential budget savings

The State and Federal Exchanges

- Plans
 - **Bronze**
 - **Silver**
 - **Gold**
 - **Platinum**
- More people covered
- Preventative services covered with no deductible/
copayment

2016 Health Insurance Plans

For a single male, aged 50, making \$30,000/year...

Miami-Dade County

- 57 plans
 - 19 Bronze Plans
 - 22 Silver Plans
 - 9 Gold Plans
 - 7 Platinum Plans

Miami-Dade County: Bronze Plans

Ambetter from Sunshine Health · Ambetter Essential Care 1 (2016)

Bronze EPO | Plan ID: 21663FL0130006

<p>Estimated monthly premium</p> <p>\$170</p> <p>Premium before tax credit: \$323</p>	<p>Deductible ⓘ</p> <p>\$6,800</p> <p>Estimated Individual Total</p>	<p>Out-of-pocket maximum ⓘ</p> <p>\$6,800</p> <p>Estimated Individual Total</p>
<p>Estimated total yearly costs</p> <p>Total premiums for the year \$2,035</p> <p>Deductible, copayments, and other costs \$1,305</p> <hr/> <p>Total \$3,339</p> <p>EDIT</p> <p>Understand this ⓘ</p>	<p>Your doctors, medical facilities, and prescription drugs</p> <p>EDIT</p> <p>BETA ⓘ</p>	<p>Copayments / Coinsurance ⓘ</p> <p>Emergency room care: No Charge After Deductible</p> <p>Generic drugs: \$20</p> <p>Primary doctor: No Charge After Deductible</p> <p>Specialist doctor: No Charge After Deductible</p>

Molina Marketplace · Molina Marketplace Bronze Plan

Bronze HMO | Plan ID: 54172FL0010003

<p>Estimated monthly premium</p> <p>\$170</p> <p>Premium before tax credit: \$323</p>	<p>Deductible ⓘ</p> <p>\$5,000</p> <p>Estimated Individual Total</p>	<p>Out-of-pocket maximum ⓘ</p> <p>\$6,850</p> <p>Estimated Individual Total</p>
<p>Estimated total yearly costs</p> <p>Total premiums for the year \$2,040</p> <p>Deductible, copayments, and other costs \$1,256</p> <hr/> <p>Total \$3,295</p> <p>EDIT</p> <p>Understand this ⓘ</p>	<p>Your doctors, medical facilities, and prescription drugs</p> <p>EDIT</p> <p>BETA ⓘ</p>	<p>Copayments / Coinsurance ⓘ</p> <p>Emergency room care: \$300 Copay after deductible</p> <p>Generic drugs: \$15</p> <p>Primary doctor: \$25 Copay after deductible</p> <p>Specialist doctor: \$75 Copay after deductible</p>

Miami-Dade County: Silver Plans

Ambetter from Sunshine Health · Ambetter Balanced Care 2 (2016)

Silver EPO | Plan ID: 21663FL0130003

Estimated monthly premium \$208 <small>Premium before tax credit: \$361</small>	Deductible ⓘ \$6,500 <small>Estimated Individual Total</small>	Out-of-pocket maximum ⓘ \$6,500 <small>Estimated Individual Total</small>
Estimated total yearly costs <small>Total premiums for the year</small> \$2,498 <small>Deductible, copayments, and other costs</small> \$914 <hr/> <small>Total</small> \$3,412 EDIT Understand this ⓘ	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ <small>Emergency room care: No Charge After Deductible</small> <small>Generic drugs: \$15</small> <small>Primary doctor: \$30</small> <small>Specialist doctor: \$60</small>

Molina Marketplace · Molina Marketplace Silver Plan

Silver HMO | Plan ID: 54172FL0010002

Estimated monthly premium \$229 <small>Premium before tax credit: \$382</small>	Deductible ⓘ \$2,000 <small>Estimated Individual Total</small>	Out-of-pocket maximum ⓘ \$6,850 <small>Estimated Individual Total</small>
Estimated total yearly costs <small>Total premiums for the year</small> \$2,754 <small>Deductible, copayments, and other costs</small> \$639 <hr/> <small>Total</small> \$3,392 EDIT Understand this ⓘ	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ <small>Emergency room care: \$300</small> <small>Generic drugs: \$10</small> <small>Primary doctor: \$20</small> <small>Specialist doctor: \$55</small>

Miami-Dade County: Gold Plans

Ambetter from Sunshine Health · Ambetter Secure Care 1 (2016) with 3 Free PCP Visits

Gold EPO | Plan ID: 21663FL0130001

Estimated monthly premium	Deductible ⓘ	Out-of-pocket maximum ⓘ	Estimated monthly premium	Deductible ⓘ	Out-of-pocket maximum ⓘ
\$314 Premium before tax credit: \$467	\$1,000 Estimated Individual Total	\$6,350 Estimated Individual Total	\$297 Premium before tax credit: \$450	\$500 Estimated Individual Total	\$6,850 Estimated Individual Total
Estimated total yearly costs Total premiums for the year \$3,773 Deductible, copayments, and other costs \$1,049 <hr/> Total \$4,822 EDIT Understand this ⓘ	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ Emergency room care: \$250 Copay after deductible Generic drugs: \$10 Primary doctor: 20% Coinsurance after deductible Specialist doctor: 20% Coinsurance after deductible	Estimated total yearly costs Total premiums for the year \$3,561 Deductible, copayments, and other costs \$549 <hr/> Total \$4,110 EDIT Understand this ⓘ	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ Emergency room care: \$250 Generic drugs: \$15 Primary doctor: \$15 Specialist doctor: \$35

Miami-Dade County: Platinum Plans

Humana · Humana Platinum 500/South Florida HUMx (HMOx)

Platinum HMO | Plan ID: 35783FL1160040

Estimated monthly premium	Deductible ⓘ	Out-of-pocket maximum ⓘ	Estimated monthly premium	Deductible ⓘ	Out-of-pocket maximum ⓘ
\$563 Premium before tax credit: \$716	\$500 Estimated Individual Total	\$1,500 Estimated Individual Total	\$619 Premium before tax credit: \$772	\$800 Estimated Individual Total	\$2,500 Estimated Individual Total
Estimated total yearly costs Total premiums for the year \$6,750 Deductible, copayments, and other costs \$733 <hr/> Total \$7,483 EDIT	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ Emergency room care: \$225 Copay before deductible/20% Coinsurance after deductible Generic drugs: \$8 Primary doctor: \$20 Specialist doctor: \$40	Estimated total yearly costs Total premiums for the year \$7,430 Deductible, copayments, and other costs \$560 <hr/> Total \$7,990 EDIT	Your doctors, medical facilities, and prescription drugs EDIT BETA ⓘ	Copayments / Coinsurance ⓘ Emergency room care: 10% Coinsurance after deductible Generic drugs: \$10 Primary doctor: \$15 Specialist doctor: \$20

Tallahassee, Leon County

- 15 plans
 - 4 Bronze Plans
 - 5 Silver Plans
 - 3 Gold Plans
 - 3 Platinum Plans

More People Enrolled and More Communities Engaged

About 12.7 Million Americans Enrolled Through the Marketplaces in the Third Open Enrollment Period (OE3)



And over 14 million more Americans covered by Medicaid and the Children's Health Insurance Program from 10.01.13 to 11.30.15.
(For all 50 states and the District of Columbia)

4 Million New Enrollees



HealthCare.gov enrollment (OE3)

Americans Actively Renewing Increased



HealthCare.gov enrollment (OE2 and OE3)

Source: ASPE (2014 - 2016), HHS (2015 - 2016), CMS (2014 - 2015)



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Uninsured Rates for the Nonelderly by Race/Ethnicity (2011)

	White	Black	Hispanic	Other	Total
United States	13%	21%	32%	18%	18%
Florida	18%	28%	36%	21%	24%

(2014)

	White	Black	Hispanic	Other	Total
United States	9%	13%	21%	11%	12%
Florida	15%	16%	24%	11%	17%


Uninsured Rates for the Nonelderly (2014)





Uninsured Rates with FPL under 100% (2014)





*note scale change below

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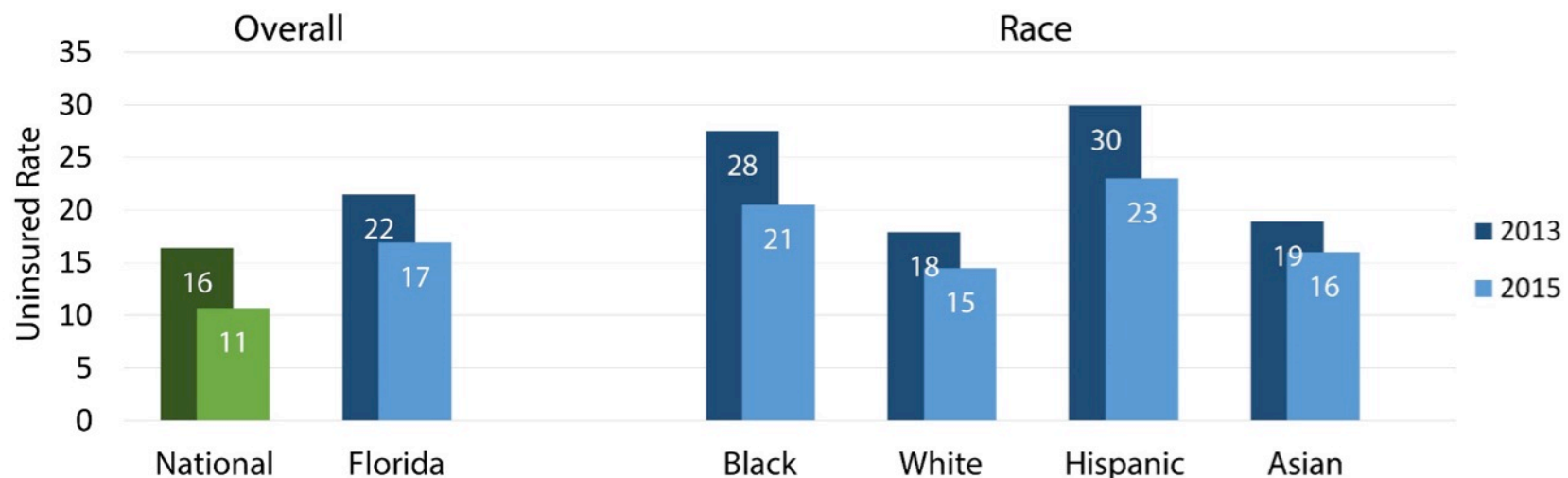
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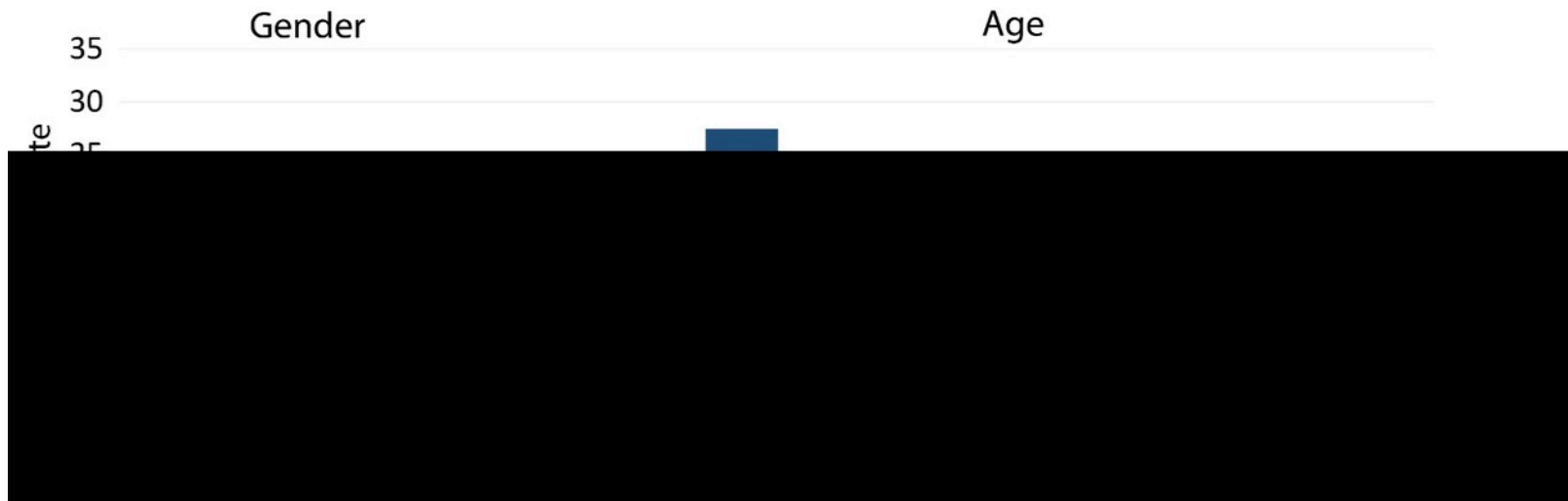


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Florida Uninsured Rates for 2013 and 2015 of Key Demographic Groups



Florida Uninsured Rates Continued...



Remaining Uninsured Estimates from June 2015 Kaiser Family Foundation Study

Estimated Number of Remaining Uninsured in Florida:	2,788,000
<i>% Medicaid Eligible of Remaining Uninsured</i>	11%
<i>% Tax Credit Eligible of Remaining Uninsured</i>	30%
<i>% Ineligible for Financial Assistance of Remaining Uninsured</i>	39%
<i>% Consumers in Coverage Gap of Remaining Uninsured</i>	20%

What's Happened to America's Uninsured

September 2013

42.7 million



Uninsured



19.9 million



Still Uninsured

February 2015

9.6 million



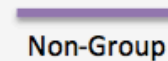
Employer-Sponsored Insurance

6.5 million



Medicaid

1.2 million



Non-Group

4.1 million



ACA Marketplace

1.5 million



Other

Source: RAND Health Reform Opinion Survey, May 2015

Graphic by Dan Diamond
[@ddiamond](#)

The State and Federal Exchanges: Issues

- Codes not set up for ACA preventative services.
- For Example: Great variation in what is considered preventative screening using colonoscopy vs therapeutic colonoscopy with polyp removal.
- Great variation in policy on cost-sharing for more frequent colonoscopies.
- State Insurance regulators, also not consistent.

Small Area Pricing Variation

- Breast MRI (Both Breasts)
 - 59 healthcare providers of Breast MRI in Orlando, Florida
 - Price variation:
 - Lowest: \$875
 - Highest: \$3,900
 - 4.5x difference

Small Area Pricing Variation Continued...

- Adnexa Removal (Laparoscopic)
 - 26 healthcare providers of Adnexa Removal in Orlando, Florida
 - Price variation:
 - Lowest: \$1,750
 - Highest: \$19,800
 - Over 11x difference

Small Area Pricing Variation Continued...

➤ Pregnant Ultrasound

- 44 healthcare providers of pregnant ultrasounds in Orlando, Florida
- Price variation:
 - Lowest: \$150
 - Highest: \$1,250
 - Over 8x difference

Small Area Pricing Variation Continued...

➤ Ultrasound

- 47 healthcare providers of ultrasounds in Orlando, Florida
- Price variation:
 - Lowest: \$30
 - Highest: \$525
 - 17.5x difference

Think Chinese takeout restaurants

Using Medical Technology Assessment to Determine Decisions on Capital Replacement

- Broad health care provider network
 - Decrease of 41%
- Narrow health care provider networks
 - Increase of 150%
- Exceptionally narrow health care provider network
 - 70% of 20 largest hospitals not participating
 - Increase of 173%



Thank You

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