What do Consumers Want?
Smart shopping for health insurance

Elisabeth Ryden Benjamin, MSPH, JD

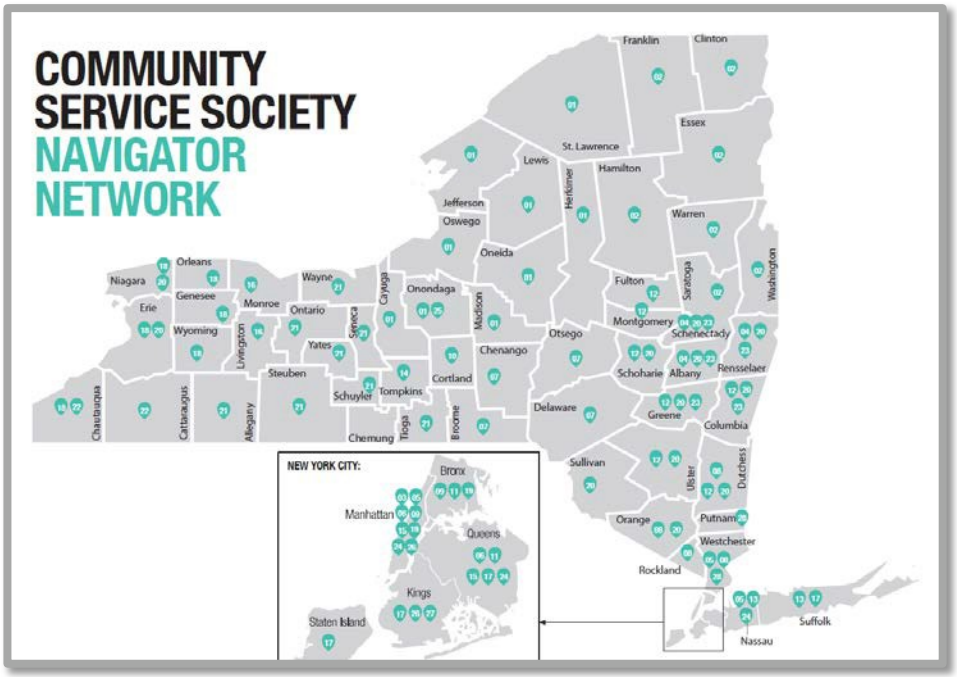
Vice President, Health Initiatives

Community Service Society of New York

NASHP August 16, 2018

Community Service Society of New York (CSS)

- CSS is a 175-year-old non-profit
- CSS helps New Yorkers enroll and use coverage through the CSS Navigator Network and ombudsprograms
- Largest Navigator network in New York State (NYS)
  - 28 CBOs
  - Over 150 Navigators provide services in 61 counties across New York State
- Enroll or renew 60,000 annually

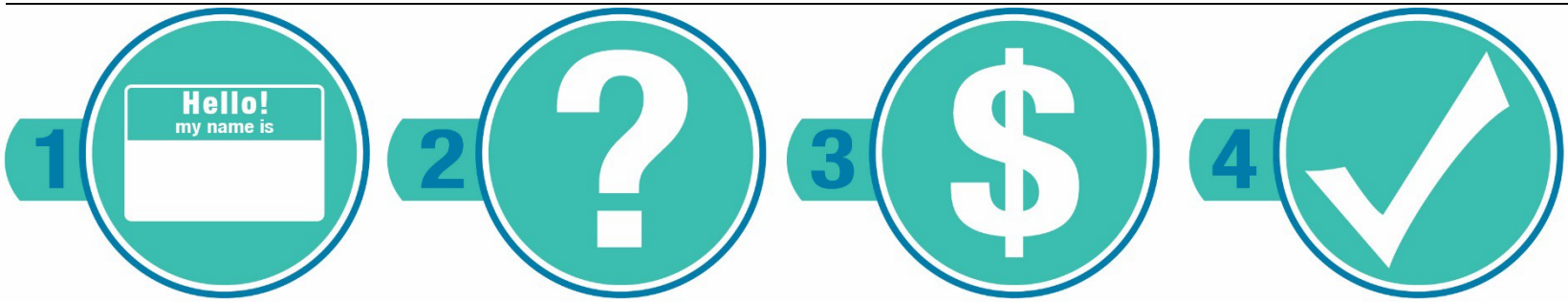


The New York State of Health Marketplace Website is Unique in the Nation

- The NY State of Health Marketplace has a unique-in-the-nation eligibility rules engine that can enroll consumers into many forms of public and private coverage, including:
  - Qualified Health Plans
  - Basic Health Plan (the “Essential Plan”)
  - Medicaid
  - Child Health Plus
  - Emergency Medicaid
  - Medicaid for Pregnant Women



Marketplace Application Process is Streamlined



- **Create an account**

- **Fill in household information** (members, residency, immigration status)
- **Fill in household income**

- **Marketplace eligibility determination**

  Advanced Premium Tax Credit (APTC)

  Cost Sharing Reduction (CSR)

  Public Health Insurance

- **Choose level of tax credits**

Choose a plan and enroll:

Enroll in a Qualified Health Plan

Enroll in Child Health Plus

Enroll in Medicaid

Enroll in Emergency Medicaid

Enroll in Essential Plan

Choosing the Right Plan: What Consumers Ask Navigators

- What will be my costs?
  - Premium v. out-of-pocket trade offs
  - Condition-specific
- Which plans cover my doctor? Hospitals? Other providers?
- Are all of my prescriptions covered?
- What do the plan quality ratings mean? How are they generated?
- What do the dental plans cover? Are they a good deal?
- What do all these terms mean?
  - Co-insurance, deductible, co-pays

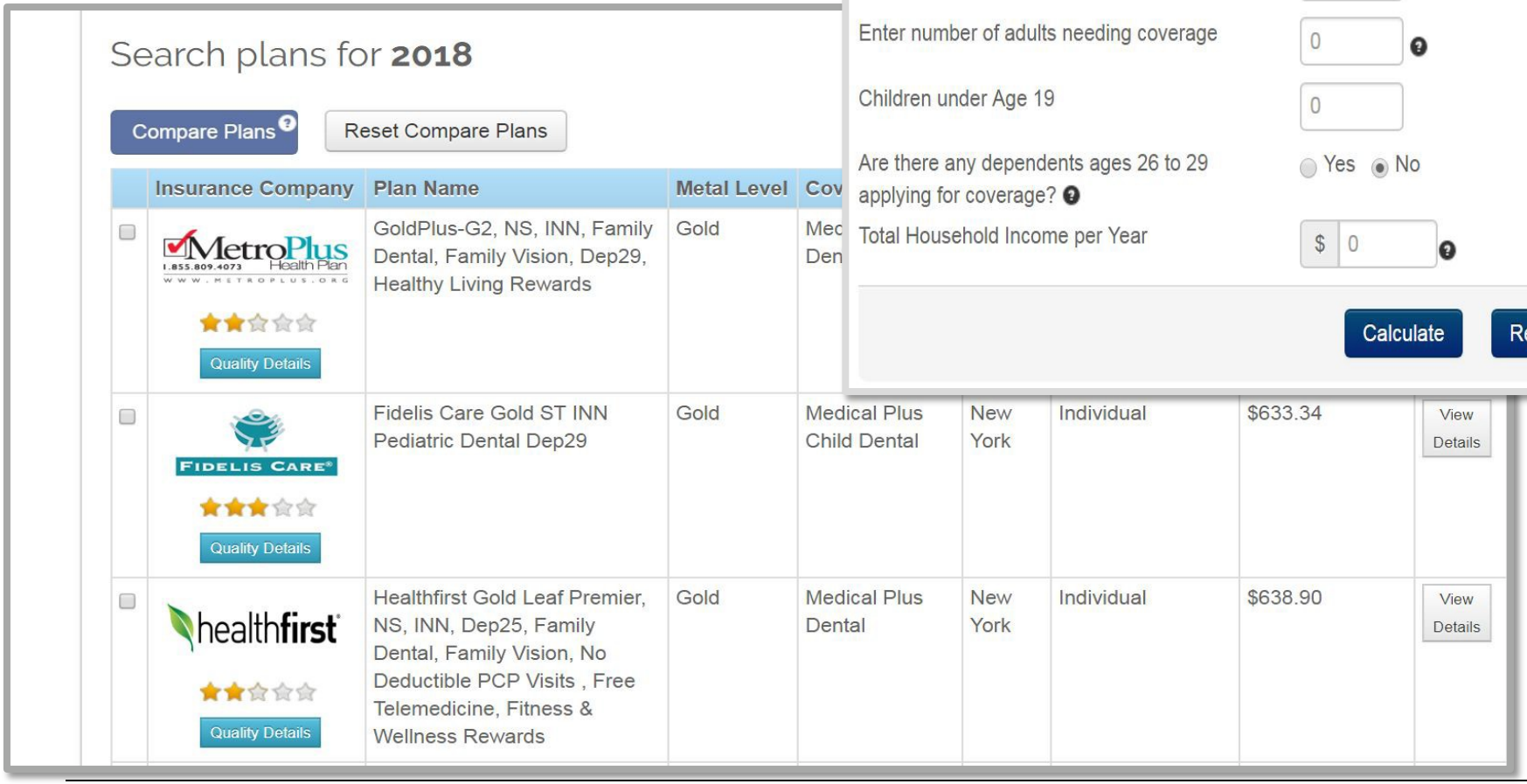


Effective Consumer Choice Support is Limited in All Marketplaces

Exchanges	Out of Pocket Cost Calculator	Provider Lookup	Quality Rating Indicator	Formulary Lookup	Network Size Indicator
Healthcare.gov	✓	✓		✓	
California	✓		✓		
Colorado	✓	✓	✓		
Connecticut	✓		✓		
District of Columbia	✓	✓		✓	
Idaho	✓				✓
Maryland		✓	✓		
Massachusetts	✓	✓			
Minnesota	✓				
New York		✓	✓		
Rhode Island		✓	✓		
Vermont	✓				
Washington		✓	✓		

Adapted from: Wang et al, "For Third Enrollment Period, Marketplaces expand Decision Support Tools to Assist Consumers," *Health Affairs*, April 2016.

Plan Shopping: Consumers Find it Overwhelming

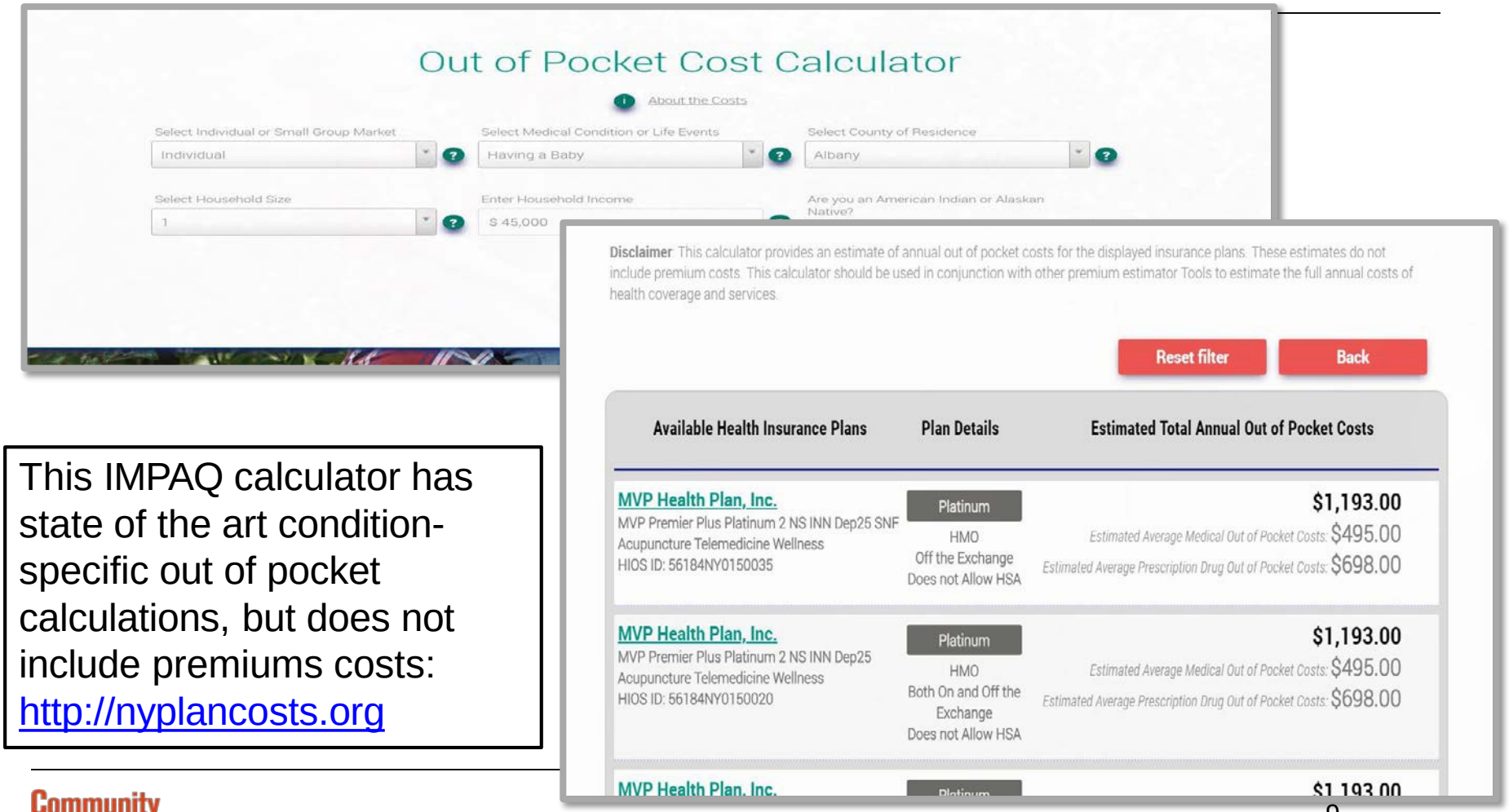


Need for Out of Pocket Cost Tools

- Most consumer-facing materials focus on the monthly premiums, deductibles, co-pays and maximum out of pocket costs
- Out of pocket costs are a major factor in choosing the right plan
  - Available cost-sharing information is not tailored to an individual's needs.
  - Many consumers do not understand their actual out of pocket costs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay per visit after deductible	Not covered	None.
	Specialist visit	$50 copay per visit after deductible	Not covered	None.
	Preventive care/screening/ immunization	No charge	Not covered	No cost-sharing applies for services provided according to the guidelines outlined in section 2713 of the Affordable Care Act (ACA).
If you have a test	Diagnostic test (x-ray, blood work)	$50 copay per visit after deductible	Not covered	Prior authorization required for diagnostic radiology except x-ray.
	Imaging (CT/PET scans, MRIs)	$50 copay per visit after deductible	Not covered	Prior authorization is required for certain blood work and diagnostic imaging except x-ray.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.fideliscare.org	Generic drugs	$10 copay/prescription (retail), $25 copay/prescription (mail order)	Not covered	Not subject to deductible. Covers up to 30 day supply at retail and up to 90 day supply through mail order. Prior authorization/step therapy may be required. Covered through CVS/Caremark. For questions, please call: 1-888-FIDELIS (1-888-343-3547) Retail: 30 day supply Mail Order: 90 day supply Diabetic medication and supplies are subject to the primary care provider copayment.
	Preferred brand drugs	$35 copay/prescription (retail), $87.50 copay/prescription (mail order)	Not covered	
	Non-preferred brand drugs	$70 copay/prescription (retail), $175 copay/prescription (mail order)	Not covered	
	Specialty drugs	$70 copay/prescription (retail)	Not covered	

Cost Calculators:
The Goldilocks Problem



This IMPAQ calculator has state of the art condition-specific out of pocket calculations, but does not include premiums costs: http://nyplancosts.org

Cost Calculators: The Goldilocks Problem

Premium & Out-of-Pocket Cost Estimator for NYSOH Standard Plans

1. Enter your estimated premium after tax credits from the NYSOH Premium Cost Estimator Tool. (https://nystateofhealth.ny.gov/individual)

Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
$177	$271	$271	$364	$480

2. Enter the amount you expect to spend on medical costs for the year. $3,000

Premium Costs	Bronze	Silver	Silver-Cost Sharing Reduction*
YOUR Monthly Premium Costs (after any tax credit)	$177	$271	$271
Your calculated Annual Premium Costs:	$2,124	$3,252	

Deductible	Bronze	Silver	Silver-Cost Sharing Reduction*
Annual Deductible, by metal level.	$4,000	$1,700	$1,350

Maximum Out-of-Pocket Costs	Bronze	Silver	Silver-Cost Sharing Reduction*
Annual Maximum Out-of-Pocket Limit, by metal level.	$7,600	$7,500	$6,075

Your estimated medical expenses for the year	Bronze	Silver	Silver-Cost Sharing Reduction*
Your estimated medical costs for the year:			
$3,000	3000	1700	1350

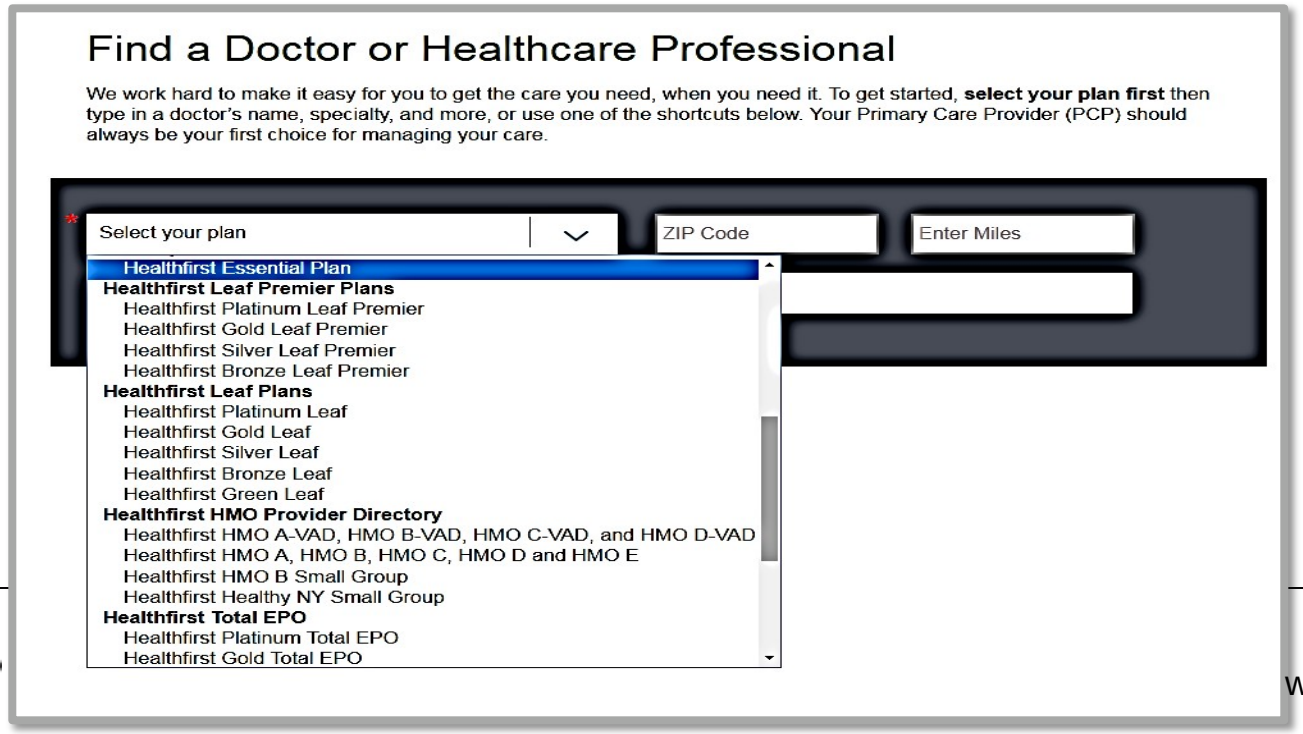
Your estimated TOTAL COSTS for the year	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
The tool will estimate your total costs for the year based on the information input above.					
Your estimated total cost:	$5,124	$4,952	$1,350	$4,968	$5,760
The most you will pay in a year:	$9,724	$10,752	$6,075	$8,368	$7,760

This draft NY calculator helps consumers calculate the trade-offs between high premiums v. high deductibles and co-pays.

The answer is not always intuitive.

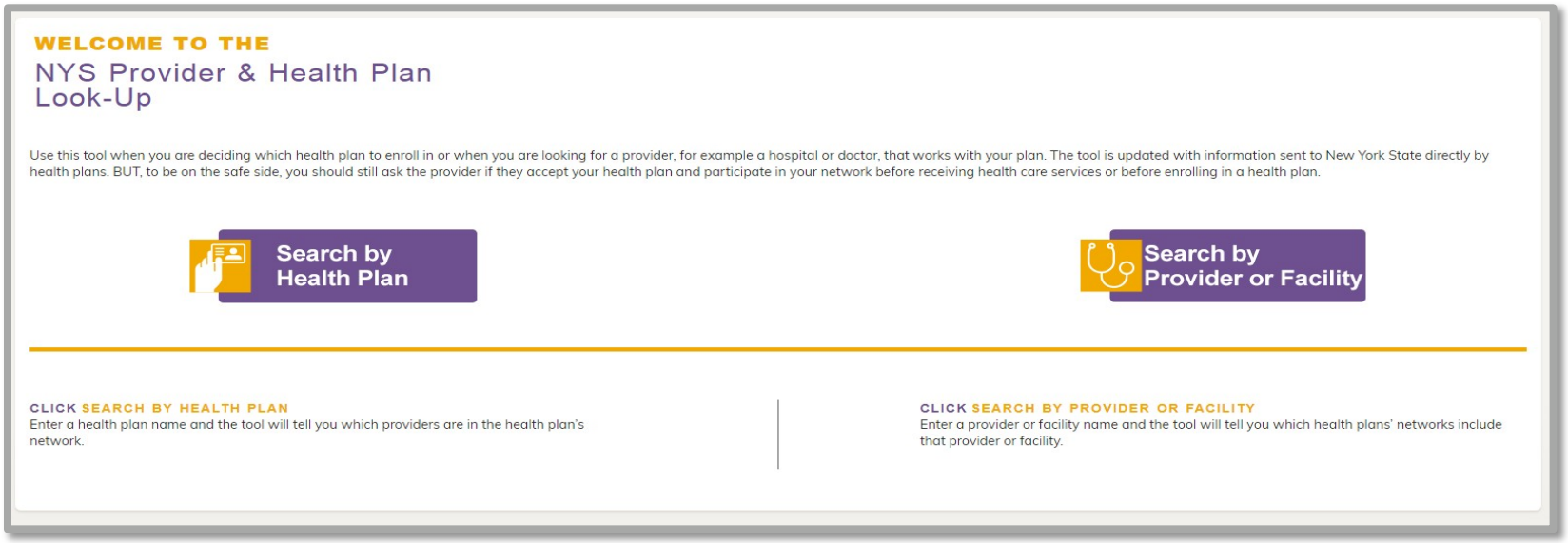
Finding a Provider:
Carrier-Specific Provider Directories

- Provider directories across health plan websites are not uniform
- Consumers need to find the provider directory for each product offered by a carrier
  - This can be especially challenging if a carrier has multiple products:

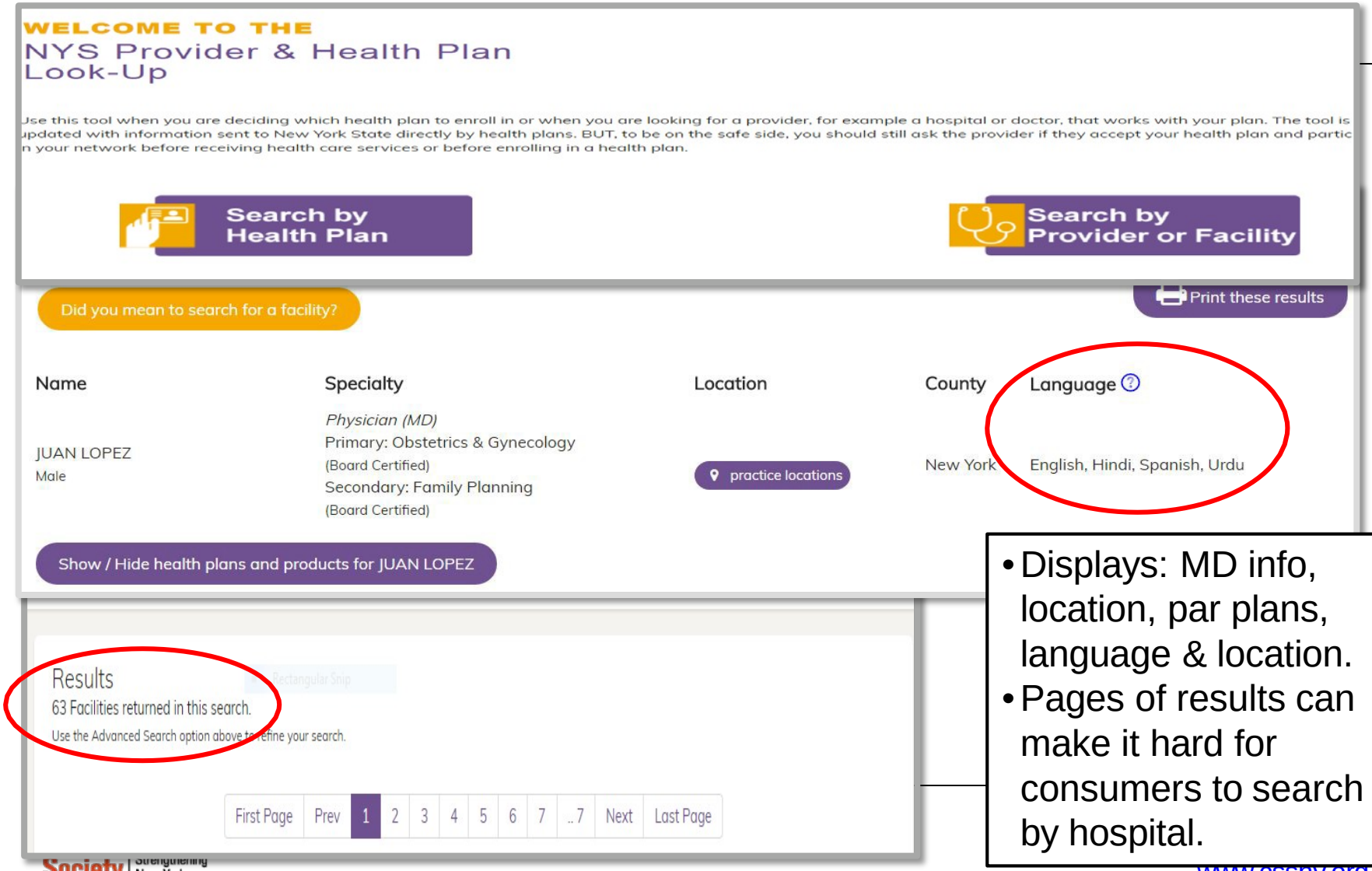


Finding a Provider:
NYS Provider Health Plan Look-Up

- In 2017, the NY State of Health Marketplace introduced its all product NYS Provider & Health Plan Look-Up tool
- This important tool allows consumers to search for providers and facilities by name or health plan



Finding a Provider:
Correctly Calibrating the Information



- Displays: MD info, location, par plans, language & location.
- Pages of results can make it hard for consumers to search by hospital.

Prescription Coverage: Challenges with Plan Formularies

- Consumers must search each health plan's PDF formulary to find out if their prescriptions are covered
- The PDFs have no search function and are jargon/acronym laden

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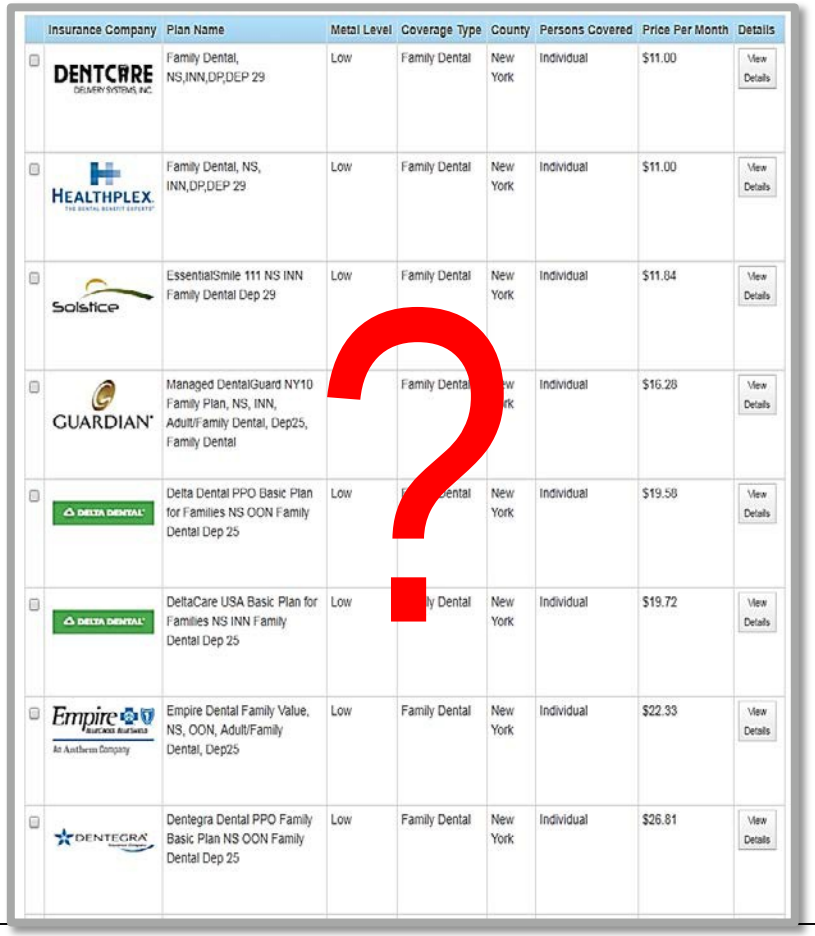
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Drug Name	Drug Tier	Requirements / Limits
bayer aspirin	ACA	ACA; OTC
BUNAVAIL	3	
buprenorphine-naloxone	1	QL
butorphanol tartrate nasal	1	PA; QL
CAMBIA	3	PA
celecoxib oral capsule 100 mg, 200 mg, 400 mg	1	QL
celecoxib oral capsule 50 mg	1	
children's aspirin	ACA	ACA; OTC

Product Name	Generic Name	Benefit Tier	Prior Authorization	Supply Limit	Step Therapy	Specialty Medication
CEFTIN SUS 250/5ML	CEFUROXIME AXETIL FOR SUSP 250 MG/5ML	Tier 3				
CEFTIN TAB 500MG	CEFUROXIME AXETIL TAB 500 MG	Tier 3				
CEFUROXIME TAB 250MG	CEFUROXIME	Tier 1				
CEFUROXIME TAB 500MG	CEFUROXIME	Tier 1				
CELA BASE CRE	*CREAM BASE**	Tier 3	X			
CELEBREX CAP 100MG	CELECOXIB CAP 100 MG	Tier 3		X	X	
CELEBREX CAP 200MG	CELECOXIB CAP 200 MG	Tier 3		X	X	
CELEBREX CAP 400MG	CELECOXIB CAP 400 MG	Tier 3		X	X	
CELEBREX CAP 50MG	CELECOXIB CAP 50 MG	Tier 3		X	X	
CELECOXIB CAP 100MG	CELECOXIB	Tier 2		X		
CELECOXIB CAP 200MG	CELECOXIB	Tier 2		X		
CELECOXIB CAP 400MG	CELECOXIB	Tier 2		X		
CELECOXIB CAP 50MG	CELECOXIB	Tier 2		X		

Complexity of Shopping for a Dental Plan

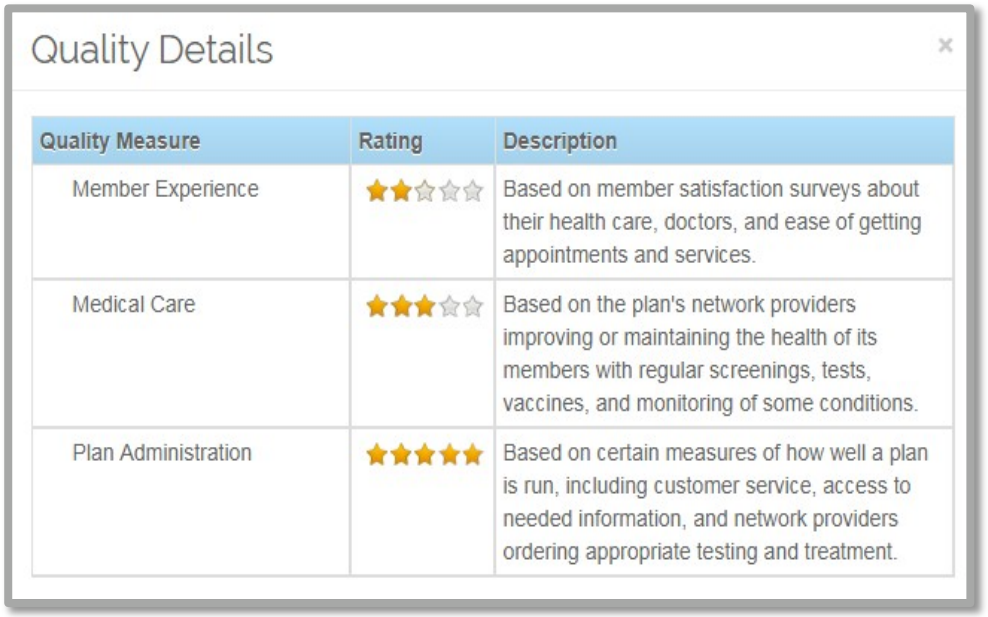
- Numerous dental plans
- No uniform summary of:
  - Benefits & exclusions
  - Waiting periods
  - Cost sharing
- No way to compare dental plans:
  - Covered benefits
  - Provider networks
  - Quality ratings
  - Cost sharing



Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	Details
DENTCARE	Family Dental, NS,INN,DP,DEP 29	Low	Family Dental	New York	Individual	$11.00	View Details
HEALTHPLEX	Family Dental, NS, INN,DP,DEP 29	Low	Family Dental	New York	Individual	$11.00	View Details
Solstice	EssentialSmile 111 NS INN Family Dental Dep 29	Low	Family Dental	New York	Individual	$11.84	View Details
GUARDIAN	Managed DentalGuard NY10 Family Plan, NS, INN, Adult/Family Dental, Dep25, Family Dental	Low	Family Dental	New York	Individual	$16.28	View Details
DELTA DENTAL	Delta Dental PPO Basic Plan for Families NS OON Family Dental Dep 25	Low	Family Dental	New York	Individual	$19.58	View Details
DELTA DENTAL	DeltaCare USA Basic Plan for Families NS INN Family Dental Dep 25	Low	Family Dental	New York	Individual	$19.72	View Details
Empire	Empire Dental Family Value, NS, OON, Adult/Family Dental, Dep25	Low	Family Dental	New York	Individual	$22.33	View Details
DENTEGRA	Dentegra Dental PPO Family Basic Plan NS OON Family Dental Dep 25	Low	Family Dental	New York	Individual	$26.81	View Details

Health Plan Quality Ratings: Supporting Smart Shoppers

- The NY State of Health Marketplace lists a star rating by each plan
  - In 2018, NY started to describe the ratings
- Consumers want more quality detail
  - Condition specific ratings
  - Relative rankings of carriers
  - Network specific ratings
    - Hospitals & Providers
  - Member comments & feedback



For further information

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