



The Puerto Rico Chamber of Commerce  
and El Nuevo Día present:



PUERTO RICO  
**Health & Insurance**  
CONFERENCE 2019

**Healthcare Data Impact**  
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Chief Actuary Officer, Innovacare Health



# Agenda

- Tracking Data Through System
- Using Data to Highlight Differences
- Measuring Quality

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# IMPORTANCE OF TRACKING DATA THROUGH THE HEALTHCARE SYSTEM



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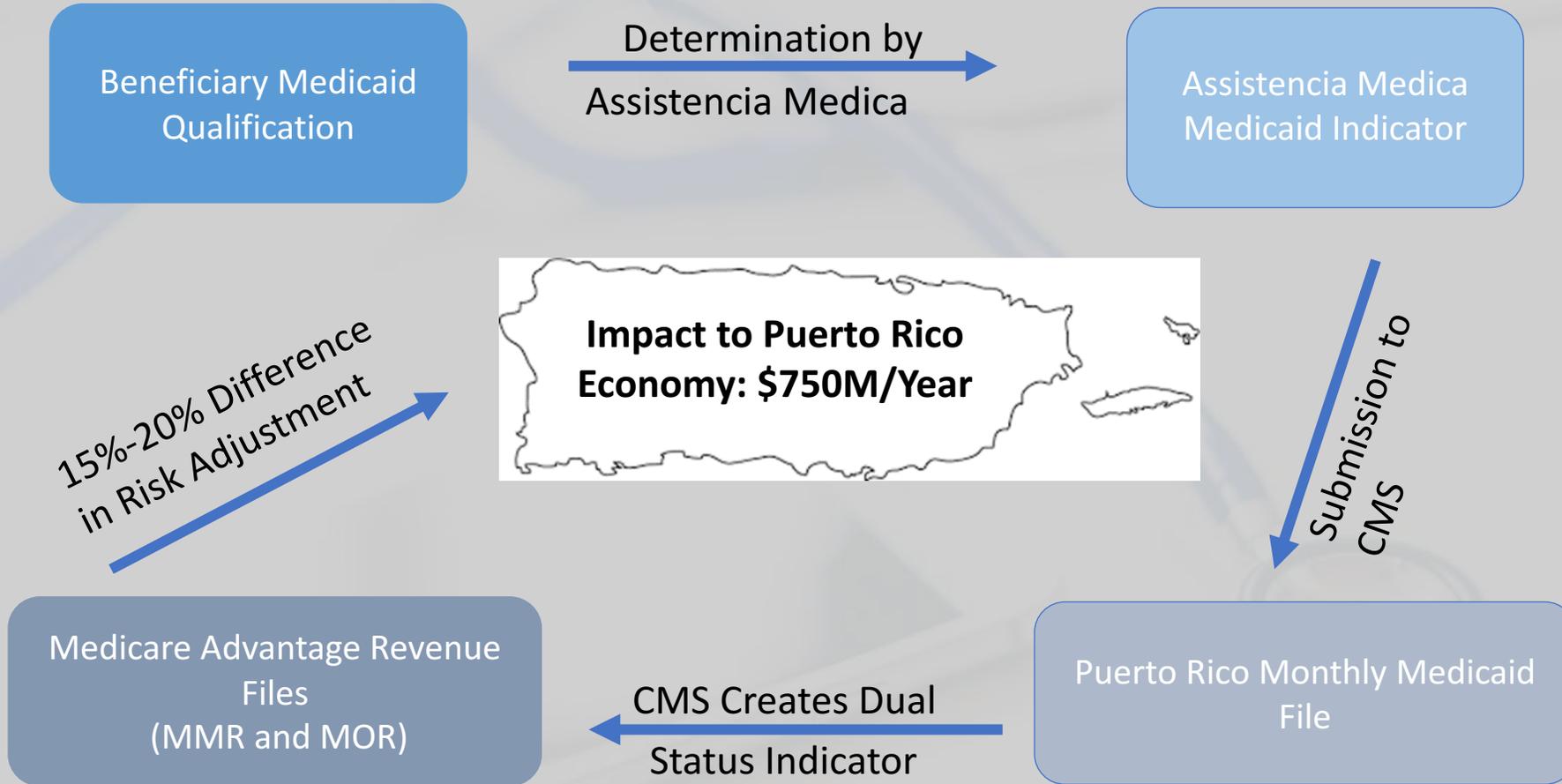
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# Data Sources in the Healthcare System

- Healthcare Providers
  - Facilities
    - Uncompensated Care
  - Physicians
    - Encounters and coding
  - Ancillary
    - Results and usage
- Health Plan
  - Required claims, encounter and quality reporting
- Government
  - Federal
  - Local
    - Medicaid indicators



# Tracking the Data and Its Impact



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# USING DATA TO SHOW IMPACT OF PUERTO RICO HEALTHCARE SYSTEM DIFFERENCES



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## Socioeconomic and Disease Profile

### High Concentration of Duals

Dual-SNP Enrollment by State - As of Nov 2018

**2018 Total D-SNP Enrollment by State**

State	Total Medicare Enrollment	MA Enrollment	D-SNP Enrollment	D-SNP/Total MA %
FL	4,415,447	1,978,539	323,049	16.3%
NY	3,566,549	1,459,616	290,606	19.9%
<b>PR</b>	<b>740,433</b>	<b>578,084</b>	<b>280,284</b>	<b>48.5%</b>
TX	4,034,164	1,550,652	187,630	12.1%
PA	2,685,909	1,121,163	138,870	12.4%
CA	6,146,480	2,644,224	128,898	4.9%
TN	1,326,033	510,920	104,368	20.4%
AZ	1,271,695	496,176	95,718	19.3%
AL	1,026,654	406,747	62,464	15.4%
MA	1,308,309	315,849	52,787	16.7%
<b>Total</b>	<b>59,635,214</b>	<b>21,503,742</b>	<b>2,377,124</b>	<b>11.1%</b>

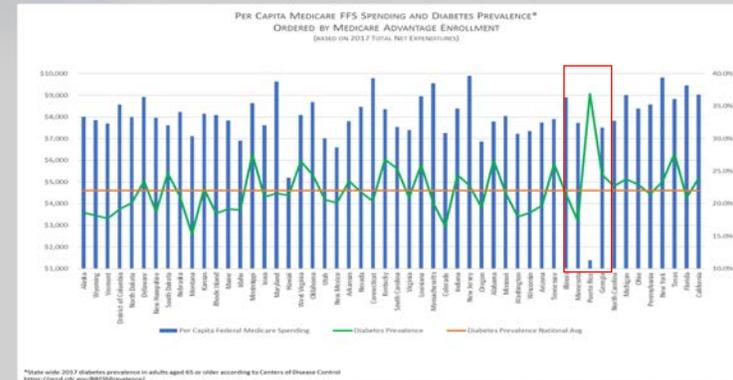
Data Source: CMS Health Plan Management System

Total Medicare and MA Enrollment as of November 2018

**49% of PR MA Enrollment is D-SNP Population**

### High Prevalence of Chronic Conditions

Medicare Spending vs Diabetes Prevalence



- National disease prevalence for age>65 is higher than average funding
- Similar patterns in Cardiovascular, Hypertension and High Cholesterol disease.

## MA Demographics Compared to FFS

	2016 MA	2016 FFS
	Member Months	Member Months
<b>Total Members</b>	6,546,510	681,100
<b>Coverage</b>		
Dual Medicare Advantage & Medicaid	49%	10%
Medicare Advantage Only	51%	90%
<b>Age</b>		
Less than 65 years old	25%	17%
From 65 to 74 years old	43%	40%
From 75 to 84 years old	24%	30%
85 or older	8%	13%
Mean Age	69.65	72.19
<b>Gender</b>		
Male	46%	45%
Female	54%	55%

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## “Zero-Claims” Population Far Lower in MA than FFS

	MA Plans		FFS	
	Number of Members with no Claims in 2016	Number of Members with no Claims in 2016 - 2017	% of Beneficiaries with no claims in 2016	% of Beneficiaries with no claims in 2015-2016
Continuously Enrolled Members/Beneficiaries Only	4.0%	0.9%	23.0%	8.2%

\*FFS Data for 2017 was unavailable

## “Zero-Claims” Population Still Growing

	Number of beneficiaries/ members in 2016	Number of beneficiaries/ members with no claims in 2016	% with no claims in 2016
Puerto Rico Beneficiaries enrolled in FFS Part A&B* (Data Source: CMS PR Denominator file) (with and without risk scores)	83,920	19,320	23.0%
US 50 States Beneficiaries enrolled in FFS Part A&B* (Data Source: CMS 5% SAF projected to Nation)	36,027,860	2,110,040	5.9%



**Now  
nearly 4x  
the  
national  
rate of  
“Zero  
Claims”**

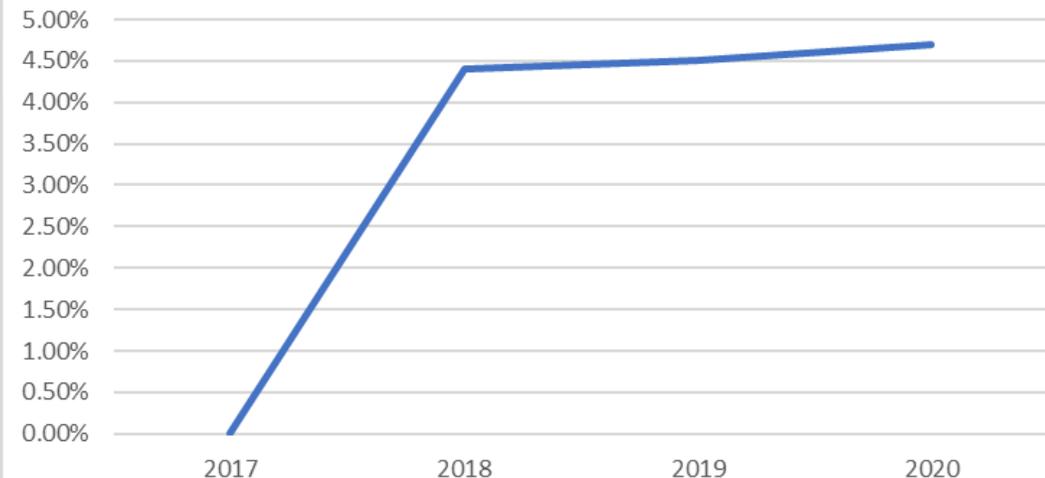
	Number of beneficiaries/ members in 2015	Number of beneficiaries/ members with no claims in 2015	% with no claims in 2015
Puerto Rico Beneficiaries enrolled in FFS Part A&B* (Data Source: CMS PR Denominator file) (with and without risk scores)	85,520	18,700	21.9%
US 50 States Beneficiaries enrolled in FFS Part A&B* (Data Source: CMS 5% SAF projected to Nation)	35,645,200	2,182,780	6.1%

*\*Not limited to beneficiaries who were continuously enrolled in Medicare FFS Part A&B.*

## Importance of Data Review

- **Resulting Adjustment to Rates Provides Puerto Rico Economy Approximately \$250 Million/Year**

CMS "Zero-Claims Adjustment" for Puerto Rico Medicare Advantage Rates



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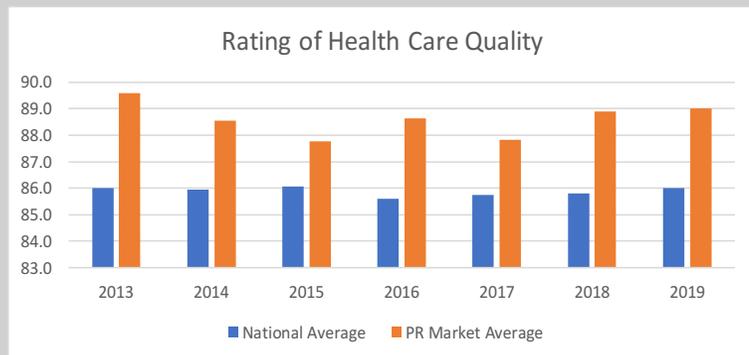
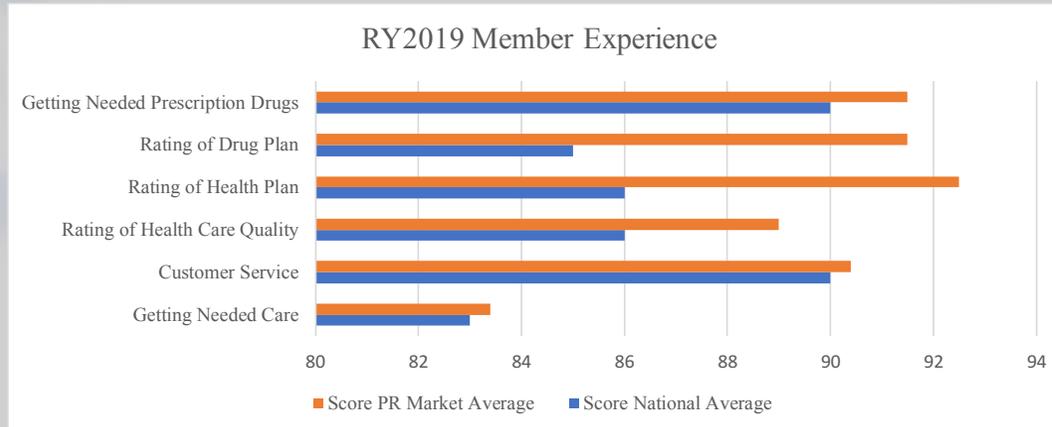
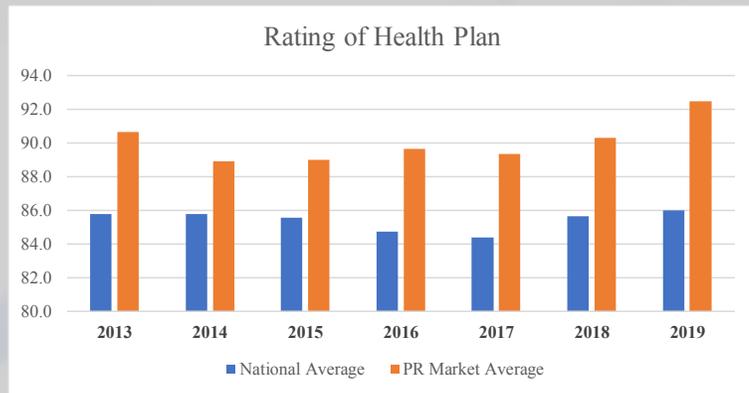
# MEASURING QUALITY OF PUERTO RICO HEALTHCARE



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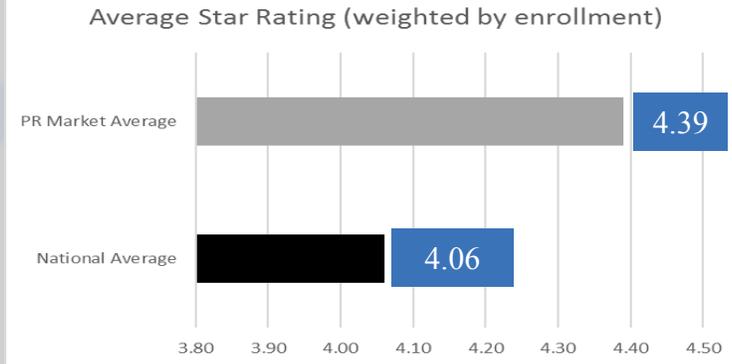
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## Measuring Beneficiary Satisfaction



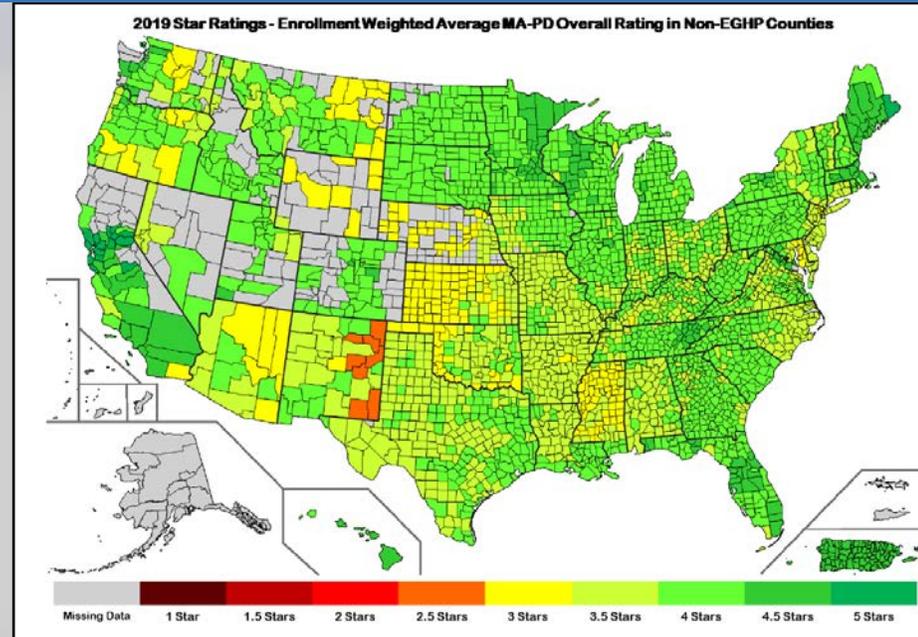
# Quality Metrics for Puerto Rico MA Plans

Highly Rated MA-PDs continue to be available in the vast majority of regions across the country. Puerto Rico stands out for its concentration of MA-PD enrollees in highly rated contracts.



Weighted by enrollment; percent of MA-PD enrollees currently in contracts with 4 or more stars

PR	USA
>97%	≈75%





# Thank You

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