

Risk Adjustment and Reinsurance Data Quality Analysis Reports

March 4, 2015



**Health Insurance Marketplace Program
Training Series**

Agenda

- Session Guidelines
- Session Purpose
- Risk Adjustment DQAR Overview
- Risk Adjustment DQAR Content
- Questions
- Closing Remarks

Session Guidelines

- This is a ninety-minute webinar session.
- Frequently Asked Questions (FAQs) will be posted in the coming weeks.
- For questions regarding content, please submit inquiries to REGTAP at <https://www.regtap.info/>
- For questions regarding logistics and registration, please contact the Registrar at: (800) 257-9520

Intended Audience

- Issuers of Marketplace and Non-Marketplace plans, in states where HHS operates the Risk Adjustment and Reinsurance Programs
- Third Party Administrators (TPAs) and Support Vendors
- Amazon and On-Premise EDGE server issuers (Marketplace and Non-Marketplace)

Purpose

- Provide information on the content of the Risk Adjustment Data Quality Analysis Reports (DQARs)

Risk Adjustment DQAR Overview

Data Quality Analysis Reports (DQAR)

- After monthly reinsurance and risk adjustment payment estimates are generated, CMS will send issuers a Data Quality Analysis Report (DQAR)
- These reports are separate from the EDGE Server Outbound Reports and provide issuers with technical summary metrics related to their Risk Adjustment claims selection data and risk score and Reinsurance calculation estimates

DQAR Purpose

- The DQAR helps identify potential technical data problems, such as:
 - Derived values in the outbound reports are incorrectly calculated or are inconsistent with the established CMS risk adjustment methodologies;
 - Accepted claims and enrollment data were incorrectly excluded from the calculations; or
 - Calculated values are understated because of claims and enrollment records that were incorrectly rejected during the file processing edit checks.

DQAR Purpose

- The risk adjustment DQAR will provide issuers with a preview of how their data compares with other issuers with data submitted on the EDGE server.
- ***Comparative analyses will change as more data comes in***
- Issuers may use DQAR reports to determine discrepancies
- CMS may require follow-up with issuers and confirmation of findings based on data summaries in the DQAR

Risk Adjustment DQAR Content

DQAR Content

- The Risk Adjustment DQAR will consist of one tab:
 - RA DQAR: Issuer Risk Adjustment Summary Report

DQAR Content: Issuer Risk Adjustment Summary Report

- The initial DQAR for risk adjustment will focus on high level risk adjustment metrics
- RA DQAR tab Indicates:
 - Counts and percentages of claims included in risk adjustment and how they link to enrollees, including claims to enrollee ratios, and counts of diagnoses
 - Quartiles and H, L indicators relative to all issuers in program group for all data elements

Sample DQAR: Issuer Risk Adjustment Summary Report

Issuer Information and Plan Counts

Category	Value
Issuer ID	
TPA	
State	
Number of RA Plans Reported	
SG/Bronze	
SG/Silver	
SG/Gold	
SG/Platinum	
I/Bronze	
I/Silver	
I/Gold	
I/Platinum	
I/Catastrophic	

Sample DQAR: Issuer Risk Adjustment Summary

Issuer Information on Enrollment, Claims, and Diagnosis Counts

Issuer Risk Adjustment Summary	Issuer Data		National Average	Your National Quartile	National All Issuer Submission Indicator H, L
Enrollment, Claim, and Diagnosis Counts	N Value	% of total			
Total Enrollees					
Total Medical Accepted Claims					
Total Medical Claims Included for RA					
Total Medical Claims Excluded from RA					
% of Medical claims included in RA					
# diagnoses on RA claims					
# RA diagnoses on RA claims					
Number of claims per enrollee (Estimate)					
% of All Diagnoses that are RA Diagnoses					

DQAR Content: Issuer Risk Adjustment Summary Report (continued)

- Issuer Risk Score Summary Section:
 - Counts of enrollees in each model, and counts of enrollees with Hierarchical Condition Categories (HCCs)
 - It will also provide diagnosis codes and HCCs per enrollee
 - National average and National Quartile for all data elements

Sample DQAR: RA Issuer Profile

Issuer Risk Score Element Summary

Issuer Risk Adjustment Summary	Issuer Data		National Average	Your National Quartile	National All Issuer Submission Indicator H, L
Enrollee Measures					
Male					
Adult (based on RA Age)					
Child (based on RA Age)					
Infant (based on RA Age)					
Female					
Adult (based on RA Age)					
Child (based on RA Age)					
Infant (based on RA Age)					
Enrollees with at least one RA claim					
Number of RA included claims per enrollee with at least one RA claim (Estimate)					
Enrollees with...					
0 HCCs					
1+ HCCs					
1 HCCs					
2 HCCs					
3-4 HCCs					
>= 5 HCCs					
Mean unique Dx codes per enrollee					
Mean Unique RA Dx codes per enrollee with RA included claims					
# Unique diagnosis codes per enrollee with a Payment HCC					
# HCCs per enrollee					
# HCCs per enrollee with a payment HCC					

DQAR: RA Comparative Data Reliability

- Please note that the RA Comparative Data is only inclusive of issuers with successful risk adjustment runs for the reporting period
- Comparative data may change as more data comes in

Future DQARs

- Future reports may include additional comparisons for the underlying enrollment, claims, and risk adjustment used in issuers' risk adjustment calculations.
- CMS may run outlier analyses at the issuer level and these analyses will be based on where issuers' data fall within their peer group distribution
- Future reports may also include national and peer group benchmarks (average for all issuers in the group)

Next Steps

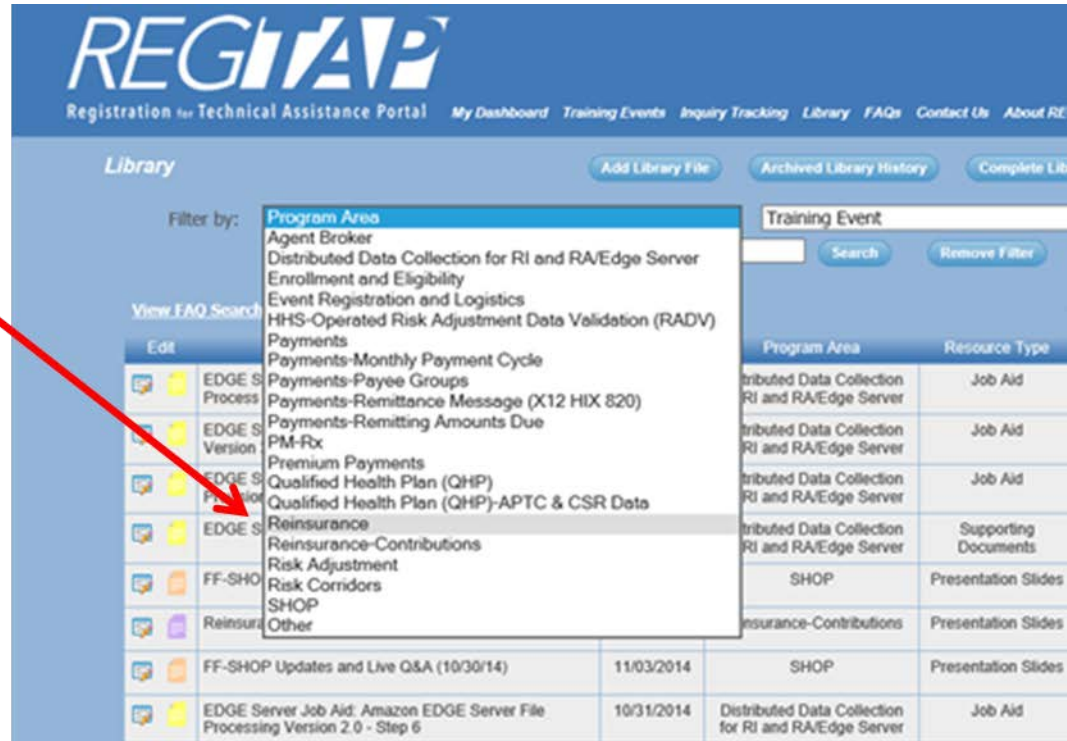
Next Steps: Training Sessions

- CMS will continue to support Stakeholders through the RA/RI payment calculation estimate process by hosting webinar and user group sessions
- CMS will update issuers once the discrepancy reporting submission process is finalized

Locating Documents in REGTAP

Stakeholders can access additional documents at <https://www.REGTAP.info> in the REGTAP Library.

Under Program Area, select 'Reinsurance' or 'Risk Adjustment'



The screenshot shows the REGTAP Library interface. The 'Filter by: Program Area' dropdown menu is open, displaying a list of program areas. A red arrow points to the 'Reinsurance' option. The list includes: Agent Broker, Distributed Data Collection for RI and RA/Edge Server, Enrollment and Eligibility, Event Registration and Logistics, HHS-Operated Risk Adjustment Data Validation (RADV), Payments, Payments-Monthly Payment Cycle, Payments-Payee Groups, Payments-Remittance Message (X12 HIX 820), Payments-Remitting Amounts Due, PM-Rx, Premium Payments, Qualified Health Plan (QHP), Qualified Health Plan (QHP)-APTC & CSR Data, Reinsurance, Reinsurance-Contributions, Risk Adjustment, Risk Corridors, SHOP, and Other.

Program Area	Resource Type
Distributed Data Collection for RI and RA/Edge Server	Job Aid
Distributed Data Collection for RI and RA/Edge Server	Job Aid
Distributed Data Collection for RI and RA/Edge Server	Job Aid
Distributed Data Collection for RI and RA/Edge Server	Supporting Documents
SHOP	Presentation Slides
Reinsurance-Contributions	Presentation Slides
SHOP	Presentation Slides
Distributed Data Collection for RI and RA/Edge Server	Job Aid

Questions?

To submit questions by phone:

- *dial '14' on your phone's keypad*
 - *dial '13' to withdraw your question*

Resources

Resources

Resource	Resource Link
U.S. Department of Health & Human Services	http://www.hhs.gov/
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
The Center for Consumer Information & Insurance Oversight (CCIIO) web page	http://www.cms.gov/ccio
Consumer website on Health Reform	http://www.healthcare.gov/
Registration for Technical Assistance Portal (REGTAP) - presentations, FAQs	https://www.REGTAP.info
Do-It-Yourself (DIY) Software	http://www.cms.gov/ccio/Resources/Regulations-and-Guidance/index.html#Premium Stabilization Programs http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/DIY-instructions-5-20-14.pdf

Resources (continued)

Resource	Resource Link
Patient Protection and Affordable Care Act (ACA)	http://www.gpo.gov/fdsys/pkg/PLAW-111publ148/content-detail.html
Standards Related to Reinsurance, Risk Corridors, and Risk Adjustment under the ACA	http://www.gpo.gov/fdsys/pkg/FR-2011-07-15/pdf/2011-17609.pdf
HHS Notice of Benefit and Payment Parameters for 2014 and Amendments to the HHS Notice of Benefit and Payment Parameters for 2014	http://www.gpo.gov/fdsys/pkg/FR-2013-03-11/pdf/2013-04902.pdf
HHS Notice of Benefit and Payment Parameters for 2015 and Amendments to the HHS Notice of Benefit and Payment Parameters for 2015	http://www.gpo.gov/fdsys/pkg/FR-2014-03-11/pdf/2014-05052.pdf

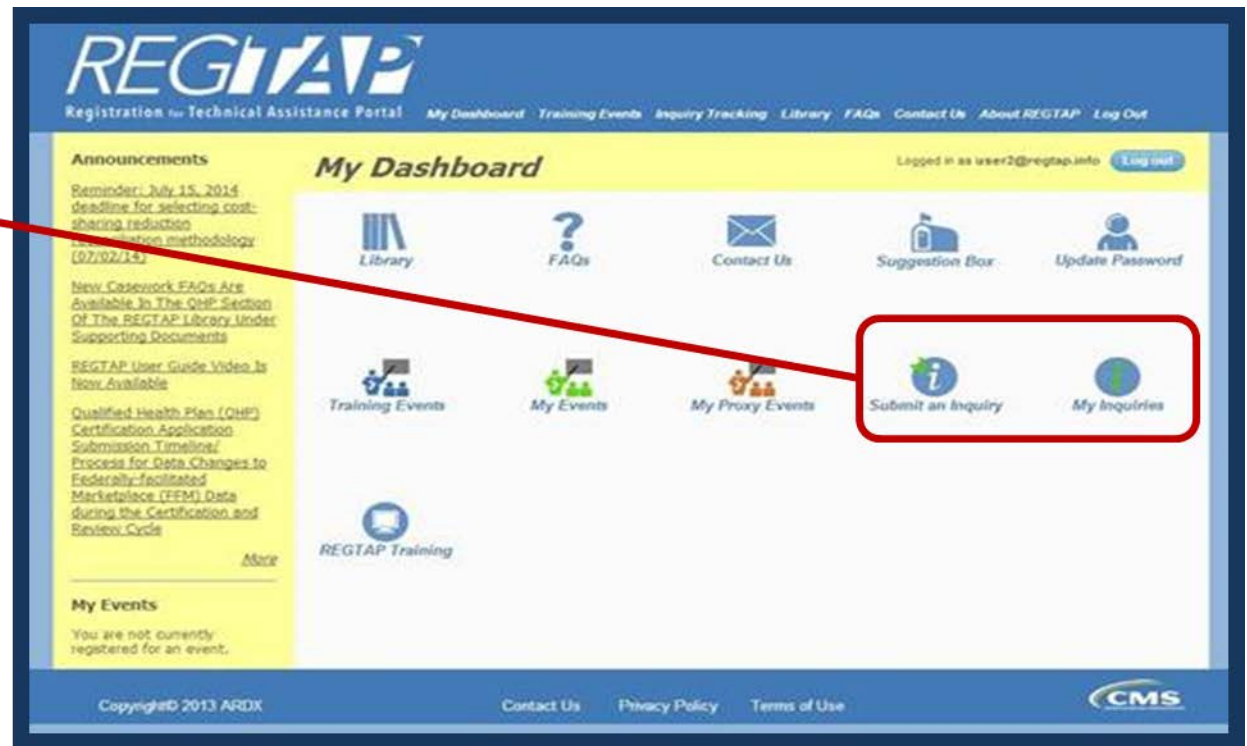
Resources (continued)

Resource	Resource Link
Standards Related to Reinsurance, Risk Corridors and Risk Adjustment under the ACA	http://www.gpo.gov/fdsys/pkg/FR-2012-03-23/pdf/2012-6594.pdf
Program Integrity: Exchange, Premium Stabilization Programs, and Market Standards; Amendments to the HHS Notice of Benefit and Payment Parameters for 2014	http://www.gpo.gov/fdsys/pkg/FR-2013-10-30/pdf/2013-25326.pdf
Health Insurance Market Rules, Rate Review Final Rule	http://www.gpo.gov/fdsys/pkg/FR-2013-02-27/pdf/2013-04335.pdf

Inquiry Tracking and Management System (ITMS)

Stakeholders can submit inquiries to <https://www.REGTAP.info> through ITMS.

Select 'Submit an Inquiry' from My Dashboard.



Note: Enter only one (1) question per submission.

FAQ Database on REGTAP

My Dashboard



The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, and Publish Date.

FAQ Database is available at
<https://www.regtap.info/>

FAQ Search

FAQ ID Enter numeric FAQ ID only

Keyword/Phrase

Program Area

Select All
Agent Broker
Distributed Data Collection for RI and RA/Edge Server
Enrollment and Eligibility
Event Registration and Logistics

Primary Category

Secondary Category

Publish Date

Start Date

End Date

Search

Clear Search