

Center for Collaborative Solutions/ The CECHCR Project

February 12, 2019

Presenters:

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Today's Agenda

- ◆ Timeline Review
- ◆ Network Coverage
 - HMO vs PPO : How You Are Covered
 - Current Coverage: A Brief Look
 - Network Coverage Comparison
 - Provider Search Walkthrough
- ◆ Quality of Healthcare Networks
- ◆ Recap
- ◆ Questions

Time Line Review

- ◆ Committee meeting: Network coverage – 2/12
- ◆ Committee meeting: Plan Comparison Values – 3/12
- ◆ Secure/Renegotiate RFP bids – 4/1
- ◆ Committee meeting: Overall matrix – 4/9
- ◆ CalPERS preliminary rates – 5/15
- ◆ Go/No-Go decision – **May**



Network Coverage



- ◆ What is Network Coverage?
- ◆ Why does this matter?
- ◆ How does it impact you?

HMO vs PPO: How You Are Covered

◆ (HMO) Health Maintenance Organization

- A type of health insurance plan that usually limits coverage to care from doctors **who work for or contract with the HMO**. It generally won't cover out-of-network care except in an emergency and when the plan specifically authorizes an out-of-network provider.

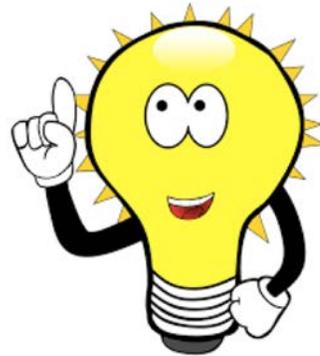
◆ (PPO) Preferred Provider Organization

- A type of health plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.**

***There are some services for which your PPO may require in network utilization for them to cover (i.e. diagnostic services, physical medicine services and durable medical equipment and/or supplies.*



Knowledge Checkpoint



Current Coverage: A Brief Look

Active	860
Kaiser Permanente	405
BSC Access+	164
PERS Choice (<i>Anthem Blue Cross</i>)	121
Health Net Salud y Más	35
PERSCare (<i>Anthem Blue Cross</i>)	33
PERS Select (<i>Anthem Blue Cross</i>)	32
UnitedHealthcare	27
Anthem HMO Select	20
Health Net SmartCare	17
Anthem HMO Traditional	4
Sharp	1
UnitedHealthcare/Grp Med Adv/PPO	
Health Only	1

Retirees – Up to 65	Contracts
Anthem HMO Select	1
BSC Access+	23
Kaiser Permanente	34
PERS Choice (<i>Anthem Blue Cross</i>)	9
PERS Select (<i>Anthem Blue Cross</i>)	1
PERSCare (<i>Anthem Blue Cross</i>)	29
Total	97

Retirees – 65+	Contracts
Anthem Traditional/Med Adv	1
Kaiser Senior Adv	94
PERS Choice/Med Supp PPO (<i>Anthem Blue Cross</i>)	7
PERSCare Med Supp PPO (<i>Anthem Blue Cross</i>)	240
UnitedHealthcare Grp Med Adv/PPO	2
Total	515

**See supplemental document provided for break out by bargaining unit attached as a separate document.*

Network Coverage Comparison

CaIPERS

- ◆ 9 carrier options
- ◆ HMO and PPO options
- ◆ PBM*: BS Access+ utilizes CVS/Caremark, all other plans except Kaiser utilize Optum Rx

SISC

- ◆ Anthem, Blue Shield and Kaiser carrier options
- ◆ HMO and PPO options. **
HealthNet, United Healthcare and Sharp are unavailable through SISC so provider availability search will be necessary
- ◆ PBM*: All plans except Kaiser utilize Navitus Rx PBM

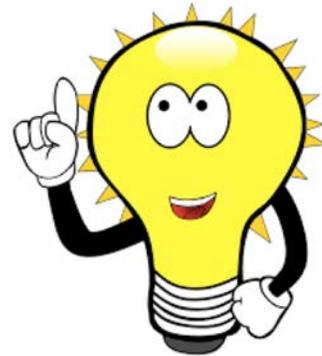
**PBM is a Pharmacy Benefit Managers, which is the entity that manages pharmacy benefits.*



Conducting a Provider Search

- ◆ A provider search will help you determine if your current provider falls within the network of your potential new plan
- ◆ A provider search can be conducted for a provider, specialist, hospital or facility

Knowledge Checkpoint



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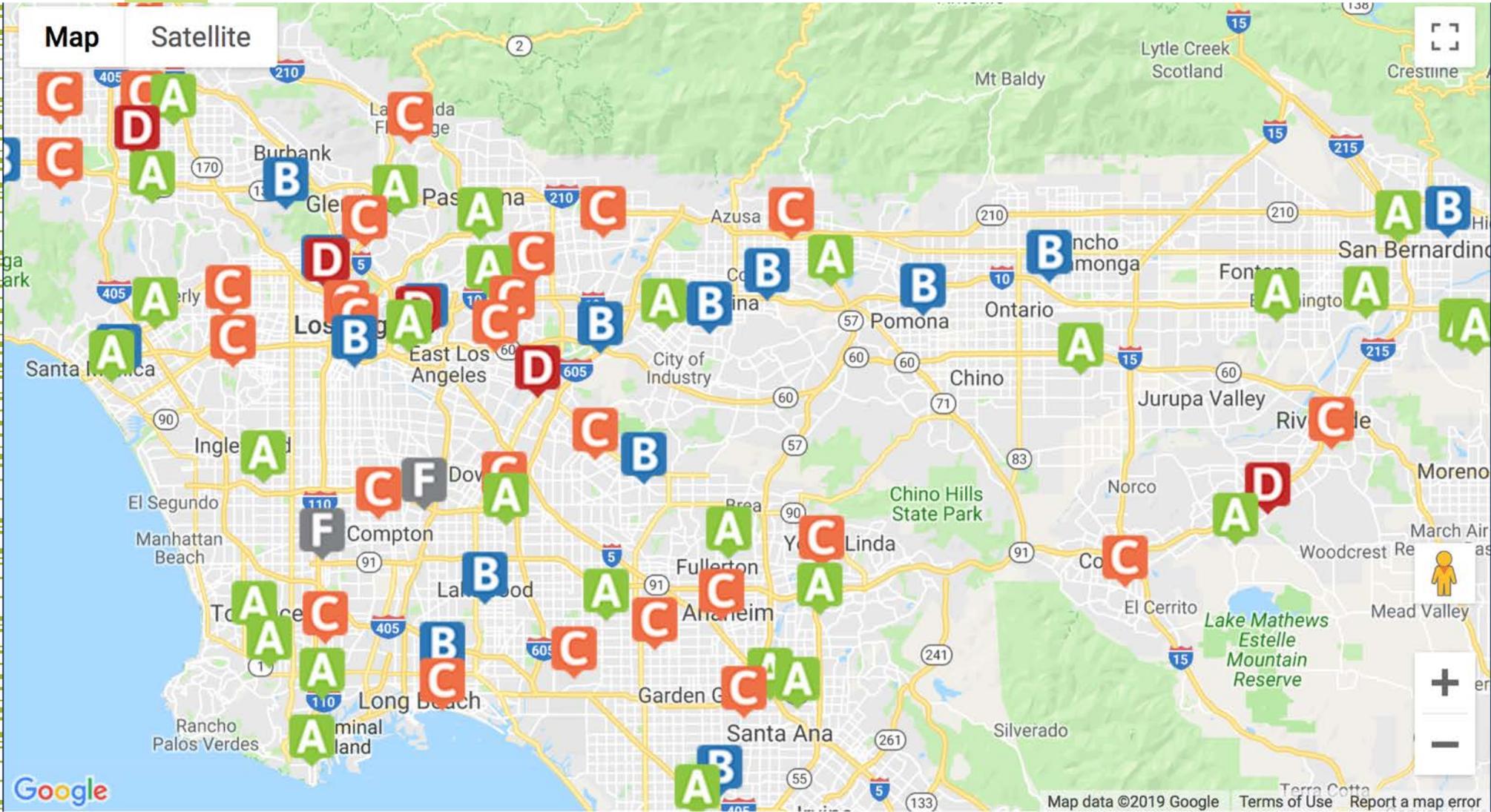
Quality of Care & Network Disruption

The High Cost of Low Quality Care



- 30% of all direct health care outlays today are the result of poor-quality care
 - Midwestern Business Group on Health, Reducing the costs of poor quality healthcare, April 2003, Juran Institute
- Hospitals/Doctors provide less than 50% of care required to meet evidenced based medical quality standards
 - The Rand Corporation, Elizabeth McGlynn.

Los Angeles Gets a C+



[Link to Leapfrog Group Hospital Safety Score](#)

Los Angeles Gets a C+

Quality of Care Indicator	Health Plans (HMOs & PPOs)							
	Anthem HMOs	Anthem PPOs	Blue Shield HMO	Health Net HMO	Kaiser Southern California	Sharp Healthcare HMO	United Healthcare	
	<small>(Traditional HMO, Select HMO)</small>	<small>(PersChoice, PersSelect, PersCare)</small>	<small>(Access +)</small>	<small>(SmartCare, Salud y Mas)</small>	<small>HMO</small>	<small>Only in San Diego</small>	<small>HMO</small>	
A - Objective Comparison of Plan's Actual Patients' Clinical Records to National Benchmarks								
1	Quality of Medical Care	★★★	★★★	★★★	★★★	★★★★★	★★★★★	★★★
2	Appropriate Use of Tests, Treatments and Procedures	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★
3	Asthma and Lung Disease Care	★★★	★★★	★★★	★★★	★★★★★	★★	★★
4	Diabetes Care	★★★★	★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★
5	Heart Care	★★★	★★★	★★★	★★★	★★★★★	★★★★★	★★★
6	Maternity Care	★★★★	★★★★	★★★	★★★★	★★★★★	★★★★★	★★★
7	Behavioral & Mental Health	★★★	★★★	★★★	★★	★★★★	★★★★★	★★
8	Preventive Screenings	★★★★	★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★
9	Treating Adults: Getting the Right Care	★★★	★★★	★★★	★★★★	★★★★★	★★★★★	★★★★
10	Treating Kids: Getting the Right Care	★★★	★★★	★★★	★★★	★★★★★	★★★★★	★★★
11	Total Objective Star Rating out of 50 Possible Stars	34	32	33	34	49	43	32
B - Patient Opinion Survey Results								
12	Patients Rate their Medical Group	★★	★★★	★★★	★★★	★★★★	★★★★★	★★★★
13	Getting Care Easily	★	★★	★	★	★	★★	★★
14	Satisfaction with Plan Services	★★	★★★	★★★	★★★	★★★★	★★★★★	★★★★
15	Satisfaction with Plan Doctors	★★	★★	★★★	★★★	★★★★	★★★★★	★★★
16	Total Patient Star Rating out of 20 Possible Stars	7	10	10	10	13	14	13
17	Total Star Rating out of 70 Possible Stars	41	42	43	44	62	57	45

[Link to Office of Patient Advocate Report Card](#)

Los Angeles Gets a C+

Quality of Care Indicator	Medical Groups									
	AltaMed Health Services	Axminster Med Grp	HealthCare Partners Med Grp	Kaiser - Antelope Valley	Kaiser - Baldwin Park	Kaiser - Downey	Kaiser - Los Angeles	Kaiser - San Bernardino Co.	Physicians Assoc Grtr San Gabriel Valley	PIH Health Physicians - Group
A - Objective Comparison of Group's Actual Patients' Clinical Records to National Benchmarks										
1 Quality of Medical Care	★★★	★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★	★★★★
2 Appropriate Use of Tests, Treatments and Procedures	★★	★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★
3 Asthma Care	★★	★★★	★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★	★★★
4 Diabetes Care	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
5 Heart Care	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★★
6 Preventive Screenings	★★★	★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★
7 Treating Kids: Getting the Right Care	★★★	★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★	★★★★★
8 Total Objective Star Rating out of 35 Possible Stars	19	23	25	29	32	33	30	30	22	28
B - Patient Opinion Survey Results										
9 Patients Rate Overall Experience	★★★	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★	★★★★★
10 Rating of Doctor and Care	★★	★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★
11 Communicating with Patients	★★★	★★★	★★★★	★★★	★★★★	★★★★★	★★★	★★★★	★★★★★	★★★★★
12 Coordinating Patient Care	★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★
13 Health Promotion	★★★★	★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★
14 Helpful Office Staff	★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★
15 Timely Care and Service	★★★	★★★	★★★	★★	★★	★★★	★★	★★	★★★★	★★★★
16 Total Patient Star Rating out of 35 Possible Stars	21	24	29	27	28	32	26	26	27	32
17 Total Star Rating out of 70 Possible Stars	40	47	54	56	60	65	56	56	49	60

Quality Ratings Sites

- ◆ Hospital Ratings
 - Overall Letter Grades - US
 - <https://www.hospitalsafetygrade.org>
 - Specific Clinical Service Ratings - California
 - <http://calhospitalcompare.org>
- ◆ Medical Group Ratings - California
 - <http://www.opa.ca.gov/Pages/ReportCard.aspx>
- ◆ Health Plan Ratings - California
 - <http://www.opa.ca.gov/Pages/ReportCard.aspx>

Network Disruption or *Is my doctor on on the plan?*

Hospital Name	Anthem Plans (1)			Blue Shield (2)	HealthNet (3)		United (4)	Kaiser (5)
	ERS Choice & CARE	Select HMO	Traditional HMO	Access + HMO	SmartCare HMO	Salud y Mas HMO	United Healthcare HMO	Kaiser
Number of Contacted Hospitals	76	75	76	78	45	17	15	6
Quality Index of Network (Grade Point Average)	2.6	2.6	2.6	2.7	2.4	2.2	2.4	3.7
Number of Contracted Physicians	37,181	10,460	9,844	11,812	7,306	4,481	3,038	8,851
Current Mt Sac Enrollment	186	20	4	164	17	35	28	405

**See supplemental document provided detail quality rankings and network participation attached as a separate document.*

Network Disruption or *Is my doctor on on the plan?*

◆ Anthem Blue Cross

- <https://www.anthem.com/ca/health-insurance/providerreimagine-directory/searchcriteria?brand=ABC#>

◆ Blue Shield of California

- <https://www.blueshieldca.com/sites/calpersmember/plans-benefits/active-employee/netvalue-hmo/service-area.sp#la>

◆ HealthNet

- <https://www.healthnet.com/portal/providerSearch.action?calpers=true>

◆ UnitedHealthcare

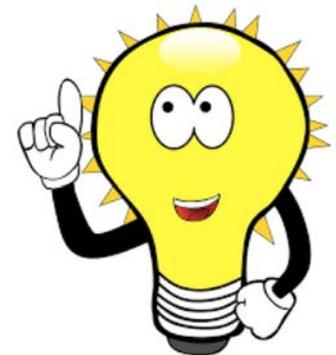
- <http://calpers.welcometouhc.com/find-a-doc.html>

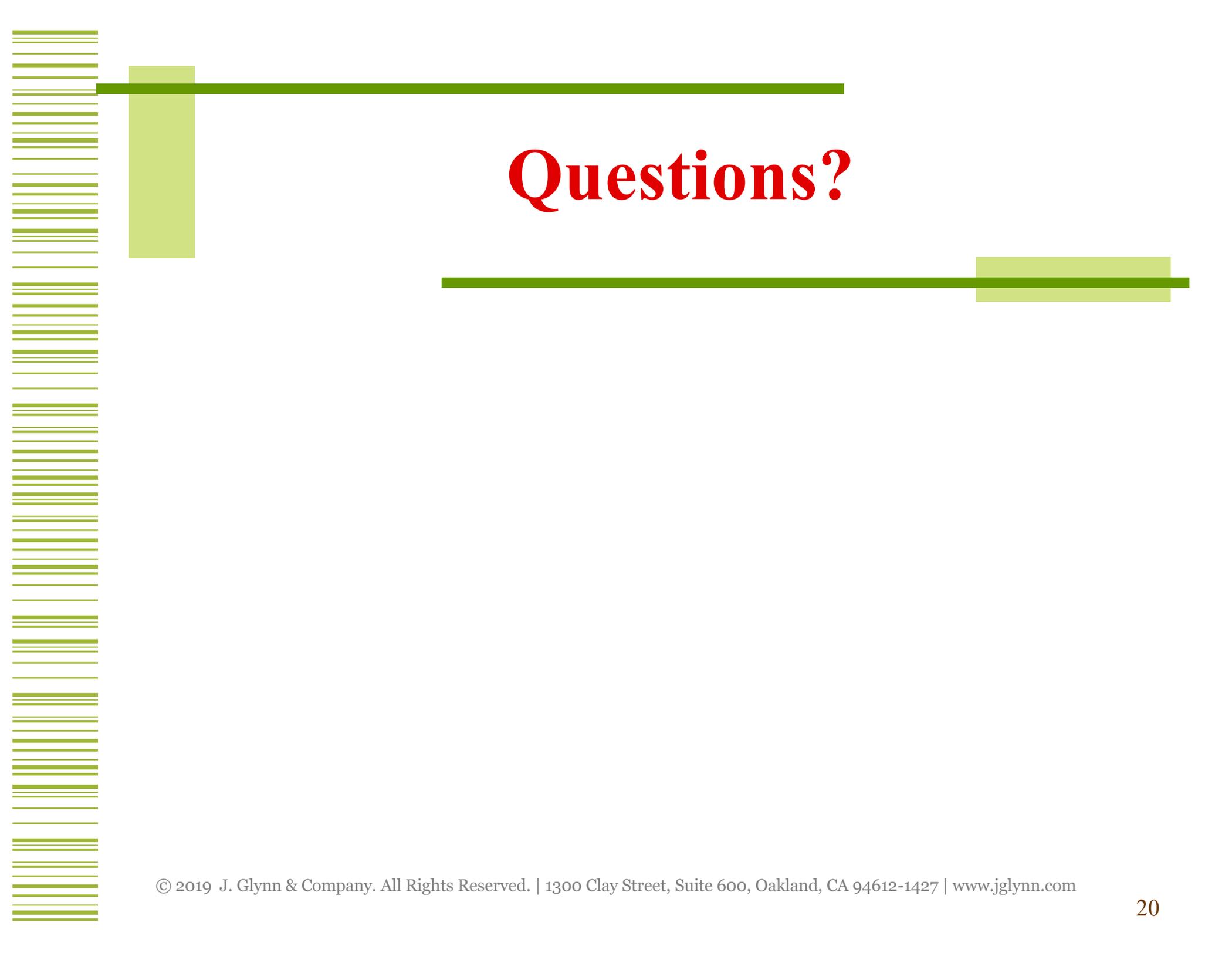
◆ Kaiser

- <https://healthy.kaiserpermanente.org/southern-california/doctors-locations#/search-result>

Final Recap

- ◆ HMO vs PPO Network utilization
- ◆ CalPERS vs SISC carrier/network differences
- ◆ Provider Search Resources
- ◆ Quality of Care & Network Disruption



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Questions?

Thank You &
Stay Healthy!

