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| Center for HEalth Information and Analysis |
| Data Submission Manual |
| CHIA Annual Premiums Data Request*Per 957 CMR 10.00* |
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| **May 10, 2016** |

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**1. Introduction**

M.G.L. c. 12C, § 10 requires the Center for Health Information and Analysis (“CHIA”) to report on changes over time in Massachusetts health insurance premiums, benefit levels, member cost-sharing, and product design.

CHIA collects this data under Regulation 957 CMR 10.00. This Data Specification Manual provides technical details to assist payers in reporting and filing data. Only payers with at least 50,000 Massachusetts Private Commercial Plan members for the latest quarter as reported in CHIA’s most recently published Enrollment Trends are required to submit. As of February 17, 2016, this includes the following list of payers, including all affiliated legal entities:

* Aetna
* Anthem (UniCare)
* Blue Cross Blue Shield of Massachusetts (BCBSMA)
* CIGNA
* Fallon Health (Fallon)
* Harvard Pilgrim Health Care (HPHC)
* Health New England (HNE)
* Neighborhood Health Plan (NHP)
* Tufts Health Plan (Tufts)
* United Healthcare (United)

**2. Summary of Changes and New Requirements from 2015 Request**

**I. Content**

A. Additions:

* Within Benefit Design Type, a category for “Limited Network” plans
* Within Market Sector, a category for Group Insurance Commission (GIC) plans

B. Deletions

* Within Allowed and Incurred Claims, the In-/Out-of-Network subcategories
* Within Average Employer Size, reporting by Product Type or Benefit Design Type

C. Terminology

* To ensure consistency across CHIA reporting, some terminology has changed: “Managed Care Type” (HMO, PPO) is now referred to as “Product Type”; “Product Type” (HDHPs, tiered networks) is now referred to as “Benefit Design Type.”

**II. Submission Format**

A. Additional Submission Format

* An alternative reporting template (“Workbook #2”) has been developed that allows most of the data to be reported in flat tables (see Data Submission Guidelines – Workbook #2 for more details).

Payers may still submit data using the traditional template (“Workbook #1”).

**Payers are required to submit only one of the two Workbooks.**

B. Per Member per Month (PMPM) Payer Verification

* Payers are provided certain auto-calculated per member per month (PMPM) figures to assist with quality review.

C. Contact Person

* Payers are required to report a contact person in the Payer Verification section.

**3. File Submission Instructions**

One Health Care Payers Premiums and Claims Data Reporting Workbooks (Workbook #1 or Workbook #2) must be used for data submission. The Workbooks can be accessed at: <http://www.chiamass.gov/information-for-data-submitters-premiums-data/>.

Data must be submitted for all legal entities that are included under the Payer as defined in Enrollment Trends.

All quality-checked Workbooks should be sent to Dianna Welch of Oliver Wyman Actuarial Consulting, Inc., at dianna.welch@oliverwyman.com by Tuesday, May 17th, 2016 at 5pm. Any technical questions relating to specifications or the Workbook should be directed to Dianna Welch at dianna.welch@oliverwyman.com or at (414) 277-4657.

**4. Overview, Population Specifications, and Definitions**

Payers are asked to report aggregate data, including member months, claims, and premiums data, by market sector (employer group size), product type (HMO, PPO), and benefit design type (high-deductible health plans, tiered networks, limited networks) for the previous three calendar years – 2013, 2014, and 2015 – for all Private Commercial Plans. Data should represent all members with primary, medical health insurance contracted or administered in Massachusetts. The following types of business are not considered to be Private Commercial Plans: Medicare Advantage, Commonwealth Care, Medicaid Managed Care, Medicare Supplement, Federal Employee Health Benefit Plan (FEHBP), Medical Security Program, and other non-primary, non-medical business.

**Specifications**

The Workbooks consist of seven sections:

1. Payer Verification
2. Membership
3. Membership by Payer-Specific Size Bands (Small Group Fully-Insured Only)
4. Average Employer Size
5. Premiums and Claims
6. Rating Factors
7. Reconciliation

**A. Payer Verification**

Based on data reported in Worksheets B and E, Worksheet A calculates aggregate and per member per month (PMPM) figures for certain key breakouts. Payers must verify the accuracy of these amounts and indicate a contact person should questions arise.

**B. Membership**

Report **Member Months** information by Year, Geographic Area (3-digit zip), Age Group, Gender, Product Type, Benefit Design Type, Market Sector, and Market Level.

**C. Membership by Payer-Specific Size Bands (Small Group Fully-Insured Only)**

Report **Member Months** information for **small group**, **fully-insured accounts** broken down by Product Type and Benefit Design Type, by size (**using size bands that correspond to the payer’s rating bands** and excluding individual policies in the merged market from membership). For employer groups with multiple product or managed care types, the size band should be based on the total employer size, and not the size of the population enrolled in each type. For example, for an employer group of size 20 that has 5 employees enrolled in a PPO for the entire year and 15 enrolled in an HMO for the entire year: 60 member months (5\*12) would be reported in the size band including size 20 under Managed Care Type “PPO”, while 180 member months (15\*12) would be reported in the size band including size 20 under “HMO.”

**D. Average Employer Size**

Report **the Average Employer Size** by Market Level and Market Sector.

**E. Premiums and Claims**

Report the following information for by Market Level, Year, Funding Type, Product Type, Benefit Design Type, and Market Sector:

* + Earned Premiums [Fully-Insured Only]
		- Earned Premiums
		- Earned Premiums Net of MLR Rebates[[1]](#footnote-1)
	+ Percent of Benefits Not Carved Out
	+ Claims:
		- Allowed
		- Incurred
	+ 2014 and 2015 Payer “3R” Totals[[2]](#footnote-2) [*2015 Totals Not Needed w/ May 17th Submission*]

**F. Rating Factors**

Report rating factors for **fully-insured plans only** in effect for effective dates in December 2015 as follows: rating factors that are applied to base rates to develop premiums by market segment (when no employer-specific experience is available for Mid-Size and Large Groups), including but not limited to age/gender, area, group size, retention, and contract type. **Industry factors and benefit plan factors may be excluded**. Payers should define group size ranges as they would apply their rating factors, which should include the same bands as reported on Section C.

**G. Reconciliation**

1) Please explain any known discrepancies between the data provided in (B) and (E) with those provided in the following documents for 2013, 2014, and 2015 (where available by May 2016):

* + Massachusetts Division of Insurance’s “Annual Comprehensive Financial Statement”
	+ US Center for Consumer Information and Insurance Oversight’s (CCIIO) “Medical Loss Ratio Reporting Form”
	+ National Association of Insurance Commissioners’ (NAIC) “Supplemental Health Care Exhibit”

Certain Affordable Care Act provisions (such as Premium Stabilization programs) may make comparisons between May submissions and financial statements difficult for individual and small group sectors. CHIA will follow up with payers for final 2015 amounts in July.

2) Also, please explain any known discrepancies between the data provided in (B) and (E) and previously submitted:

* + CHIA Annual Premiums Data Requests

A detailed reconciliation is not required with previous submissions; rather, a listing of reasons for potential discrepancies should be provided.

**For payer convenience, public payer data, where available, will be provided in the “Reconciliation Reference” workbook sent to each payer upon request.**

**Definitions:**

**“3 R” Amounts:** *3R amounts - Risk Adjustment Transfer, Federal Transitional Reinsurance, and Risk Corridor amounts – for 2015 only are not expected to be submitted with the Workbook. CHIA will follow-up with payers to collect this data after the reconciliation process in July. Report 2014 amounts in the Workbook.*

* **Risk Adjustment Transfer Amount:** The amount that is received or owed as a result of the risk adjustment program that was put into place in Massachusetts’ individual and small group markets effective in 2014. Only the 2014 amount is required on the initial submission date.
* **Federal Transitional Reinsurance Amount:** The amount that is received as a result of the federal transitional reinsurance program that was put into place in the individual market effective 2014. Only the 2014 amount is required on the initial submission date.
* **Risk Corridor Amount:** The amount that is received or owed as a result of the risk corridor program that was put into place in the individual and small group markets effective in 2014. Only the 2014 amount is required on the initial submission date. If reporting amounts *received*, please report the actual amount received after the reduction to 12.6% of the originally calculated amounts.

**Average Employer Size**: Equal to the number of coveredemployees divided by the number of employers. If multiple group IDs are maintained for a given employer, please use the number of employers in this calculation and not the number of group IDs. For a given employer, the number of covered employees should be the average for the calendar year.

**Claims**:

* **Allowed Claims**: The total cost of claims after the provider or network discount, **if any**. Allowed Claims are equal to Incurred Claims plus member cost sharing; this should include medical claims, drug claims, capitation payments, and all other payments to providers, including those paid outside of the claims system. This value should include estimates of completed claims for periods that are not yet considered complete. **For the 2016 submission, run-out beyond March 2016, as available, should be noted and estimated for outstanding claims incurred during calendar years 2013, 2014, and 2015.** This value should **not** include medical management expenses for medical management performed in-house or by third parties other than the providers, or any other payments to other entities besides the providers.
* **Incurred Claims**: The total cost of claims, after the provider/network discount **(if any)** and after member cost sharing. This value should include medical claims, drug claims, and capitation payments, and all other payments to providers including those paid outside of the claims system. This value should include estimates of completed claims for periods that are not yet considered complete **For the 2016 submission, run-out beyond March 2016, as available, should be noted and estimated for outstanding claims incurred during calendar years 2013, 2014, and 2015.** This value should **not** include medical management expenses for medical management performed in-house or by third parties other than the providers, or any other payments to other entities besides the providers.

**Earned Premiums**:

* **Earned Premiums:** Represents the total gross premiumsearned prior to any Medical Loss Ratio (MLR) rebate payments, including any portion of the premium that is paid to a third party (e.g. Connector fees, reinsurance). Do not include any amounts related to risk adjustment in earned premium. For 2014 and 2015, this will be a reconciling item when compared to financial statement amounts such as the Supplemental Health Care Exhibit. Earned premiums include the portion of premiums paid on behalf of the members by advance premium tax credits.
* **Earned Premiums Net of Rebates**: Represents the total gross premiumsearned after removing Medical Loss Ratio (MLR) rebates incurred during the year (though not necessarily paid during the year), including any portion of the premium that is paid to a third party (e.g. Connector fees, reinsurance). Do not include any amounts related to risk adjustment in earned premium. For 2014 and 2015, this will be a reconciling item when compared to financial statement amounts such as the Supplemental Health Care Exhibit. Earned premiums include the portion of premiums paid on behalf of the members by advance premium tax credits. **For calendar year 2015, please include the best estimates for non-Merged Market MLR rebates; fully-insured Individual and Small Group market sector rebates may be left blank for May submission** aspayers may not know their risk adjustment transfer amounts. CHIA will request this data at a later date.

**Geographic Area:** The 3-digit zip code of the member.

**Market Level:**

* **FI =** (Fully-Insured): All Massachusetts members with primary, medical insurance contracted in Massachusetts where the employer contracts with an insurer to have that organization assume financial responsibility for employees’ and their employees’ dependents’ medical claims and for all administrative costs.
* **TOTAL** = (Complete Market): All Massachusetts members with primary, medical insurance contracted or administered in Massachusetts. Fully-insured members are often a subset of this population.

**Product Type**: A **mutually exclusive** breakdown of membership by Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and “Other”. All plans should be included in one of these three categories, such that summing values across all Product Types produces totals equal to those for a given Market Sector. **For plans that may be considered under multiple Product Types, the plan should be reported under the Product Type wherein most care is provided, where care is measured by Allowed Claims total dollar value**. For example, a Point of Service plan that uses a closed HMO network, but allows for indemnity coverage outside of the network, though provides roughly 95% of care (allowed claims total dollar value) through the HMO network, would be considered an HMO plan type. Please note that **Product Type should be determined at the member level**, as based on the benefit plan selected by the member, and not the employer level. The allowed claims total dollar value of ALL members within a given benefit plan determine the Product Type of that plan.

* **HMO:** Plans that have a closed network of providers, outside of which coverage is not provided, except in emergencies. The plan may require members to coordinate care through a primary care physician, but may also provide open access to in-network providers.
* **PPO:** Plans that identify a network of “preferred providers”, but that allow members to obtain coverage outside of the network, though typically at higher levels of cost-sharing. PPO plans generally do not require enrollees to select a primary care physician.
* **Other:** Plan types other than HMO and PPO, such as indemnity plans, which do not have networks of preferred providers.

The following example shows how multiple plans under one employer would be grouped into the different Product Type buckets. Please note that the “member months” field in the tables below includes both employees and dependents. Plans 1-3 are fairly straight-forward as there is only one Product Type for each of those plans, HMO, PPO, and Other respectively.

Plan 4, however, a POS plan that combines HMO and Indemnity components, has multiple Product Types at the member level and, as a result, it would be grouped into the Product Type with the most allowed dollars, as shown in the “Plan 4 Detail” table. The Plan 4 Detail table contains the allowed claims experience for ALL members covered under that plan, such that all members in the plan are reported under the same Product Type even if a subset of the members experience an allowed claims percent that would result in a different Product Type if measured at the member level. In this example, plan 4 would be considered HMO, since the HMO Product Type had the most allowed dollars, and would be grouped under HMO for all reporting (membership, premium, claims, etc.).

For this one employer with four plans, the summation by Product Type is shown in the “Final Product Type Information” table below.



Throughout the definition of Product Type, references to “plan” refer to a health benefit plan which is a unique set of network and cost sharing structure. For example, a payer’s plans might include their “Broad Network Silver HMO $1,000” and “Broad Network Bronze PPO $5,000.” The term “plan” is not intended to refer to an employer arrangement.

**Market Sector: Excluding Group Insurance Commission (GIC)** membership, average employer size segregated into the following mutually exclusive categories: Individual products, **Small Group (1-50 eligible enrollees if fully-insured, 1-50 enrolled employees if not fully-insured)**, Mid-Size Group (51-100 enrolled employees)[[3]](#footnote-3), Large Group (101-499 enrolled employees), and Jumbo Group (500+ enrolled employees). Report **GIC membership separately**. For **Small Group fully-insured**, please include **only those small employers that meet the definition of “Eligible Small Business or Group” per Massachusetts Division of Insurance Regulation 211 CMR 66.04**.

**Percent of Benefits Not Carved Out:** The approximate percentage of a comprehensive package of benefits (similar to Essential Health Benefits) that the corresponding Allowed Claims cover. This value should be less than 100% when certain coverage, such as prescription drugs or behavioral health services, are carved out and not paid for by the plan. This value should be similar to the comparison of “Partial Claims” to “Full Claims” in the CHIA Total Medical Expense (TME) request.

The percent of benefits not carved out must be estimated when the reporting entity does not have access to the actual data for benefits that are carved out to another vendor. A simplified example is provided below.

* 1,000 members have comprehensive coverage provided by the reporting entity
* 500 members have only medical coverage provided by the reporting entity; pharmacy coverage is carved out to a pharmacy benefits manager
* Based on those members that have comprehensive coverage with the reporting entity, it is known that in 2014 80% of total allowed claims were for medical services and 20% of total allowed claims were for pharmacy services. These percentages should be calculated in aggregate across all market sectors, funding type, Product Types, and Benefit Design Types for a given calendar year. If the reporting entity lacks sufficient data for members with comprehensive coverage, it may combine its data with that of any affiliated entities.

The 2014 Percent of Benefits Not Carved Out for this segment is 93%. (1,000 \* 100% + 500 \* 80%) / (1,000 + 500) = 93%

**Benefit Design Type:** Groupings based upon whether plans are high-deductible health plans (HDHPs) and/or health plans that utilize tiered or limited networks. These groupings **are not mutually exclusive**, nor will they include all plans. Please note that the **Benefit Design Type should be determined at the member level**, as based on the benefit plan selected by the member, and not the employer level.

* **HDHPs (as defined by individual deductible level only):** Plans with an individual deductible greater than or equal to the qualifying definition for a high deductible health plan, which is $1,250 for 2013 and 2014 and $1,300 for 2015 (for the most preferred network or tier, if applicable). The plan does notneed to be a qualified high deductible health plan in order to be considered an HDHP for this purpose. Only a plan’s individual deductible level must be satisfied to be included in this breakout for our purposes. For example, four members of a family plan would only be considered to be in an HDHP in 2014 for this data request’s purpose if the individual deductible for that product is equal to or exceeds $1,250 in 2014; the deductible for the family plan itself is inconsequential.
* **Tiered Networks:** Plans that segment their provider networks into tiers, with tiers typically based on differences in the quality and/or the cost of care provided. Tiers are not considered separate networks, but rather sub-segments of a payer’s HMO or PPO network. A Tiered Network is different than a plan only splitting benefits by in-network vs. out-of-network; a Tiered Network will have varying degrees of payments for in-network providers. For example, a tiered HMO plan may segment a payer’s HMO network into two tiers, with a member paying a $500 inpatient copay per non-emergency admission at a Tier 1 hospital and a $1,000 inpatient copay per non-emergency admission at a Tier 2 hospital.

A plan that has different cost sharing for different typesof providers is not, by default, considered a Tiered Network (i.e. a plan that has a different copay for primary care physicians than specialists would not be considered a tiered network on that criterion alone). However, if the plan has different cost sharing withina provider type depending upon the provider selected, then the plan would be considered a Tiered Network plan.

A plan need not have all provider types subject to tiering in order to be considered a Tiered Network plan for this purpose (i.e. a plan that tiers only hospitals is a Tiered Network, similarly, a plan that tiers only physicians is also here considered a Tiered Network).

Please see the FAQ (Product Type and Benefit Design Type Clarification section) for further information on what types of plans should be considered Tiered Network.

* **Limited Networks:** A limited network plan is a health insurance plan that offers members access to a reduced or selective provider network, which is smaller than the payer’s most comprehensive provider network within a defined geographic area and from which the payer may choose to exclude from participation other providers who participate in the payer’s general or regional provider network. This definition, like that contained within Massachusetts Division of Insurance regulation 211 CMR 152.00, does not require a plan to offer a specific level of cost (premium) savings in order to qualify as a limited network plan.

If there are any special circumstances where this definition appears to include plans that are not truly limited network plans, please contact Dianna Welch to discuss at dianna.welch@oliverwyman.com or at (414) 277-4657.

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| **Data Submission Guidelines** |
| **Workbook #1**Submitters that opt to complete Workbook #1 (available at <http://www.chiamass.gov/information-for-data-submitters-premiums-data/>) should report based on the instructions and formatting contained within the Workbook. |
| **Workbook #2**Submitters that opt to complete Workbook #2 should consult this table for guidance on completing the Workbook (available at <http://www.chiamass.gov/information-for-data-submitters-premiums-data/>) |
| **Worksheet** | **Column** | **Data Element Name** | **Type** | **Format** | **Guideline** |
| See Worksheet A for guidelines for completing the payer verification. |
| B. Member Months | 1 | Company Name | Text | Free Text  | Enter the company or parent company name of the submitter.  |
| B. Member Months | 2 | Company Detail | Text | Free Text  | If applicable, enter the affiliate or subsidiary of the parent company. |
| B. Member Months | 3 | Year | Text | YYYY | Enter the calendar year in YYYY format |
| B. Member Months | 4 | Geographic Area | Text | See “Guideline” | Enter the first three digits of the member’s zip code, if the member is a Massachusetts resident. If the member is not a Massachusetts resident, enter “Other.” Must report one of the following:* **010**
* **011**
* **012**
* **013**
* **014**
* **015**
* **016**
* **017**
* **018**
* **019**
* **020**
* **021**
* **022**
* **023**
* **024**
* **025**
* **026**
* **027**
* **Other**
 |
| B. Member Months | 5 | Age Group | Text  | See “Guideline” | Report the age of the member within the following bands:* **0-4**
* **5-9**
* **10-14**
* **15-19**
* **20-24**
* **25-29**
* **30-34**
* **35-39**
* **40-44**
* **45-49**
* **50-54**
* **55-59**
* **60-64**
* **65+**
 |
| B. Member Months | 6 | Gender | Text | See “Guideline” | Report the gender of the member:* **M** = male
* **F** = female
 |
| B. Member Months | 7 | Market Level | Text | See “Guideline” | Indicate the Market Level of the data. Must report one of the following:**Market Level:** * **FI =** (Fully-Insured): All Massachusetts members with primary, medical insurance contracted in Massachusetts where the employer contracts with an insurer to have that organization assume financial responsibility for employees’ and their employees’ dependents’ medical claims and for all administrative costs.
* **TOTAL** = (Complete Market): All Massachusetts members with primary, medical insurance contracted or administered in Massachusetts. Fully-insured members are often a subset of this population.
 |
| B. Member Months | 8 | Product Type | Text | See “Guideline” | Indicate the Product Type of the plan. Must report one of the following:* **HMO:** Plans that have a closed network of providers, outside of which coverage is not provided, except in emergencies. The plan may require members to coordinate care through a primary care physician, but may also provide open access to in-network providers.
* **PPO:** Plans that identify a network of “preferred providers”, but that allow members to obtain coverage outside of the network, though typically at higher levels of cost-sharing. PPO plans generally do not require enrollees to select a primary care physician.
* **Other:** Plan types other than HMO and PPO, such as indemnity plans, which do not have networks of preferred providers.
 |
| B. Member Months | 9 | HDHP Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a High Deductible Health Plan (HDHP)
* **0** when the plan does not meet the definition of a HDHP

**HDHPs (as defined by individual deductible level only):** Plans with an individual deductible greater than or equal to the qualifying definition for a high deductible health plan, which is $1,250 for 2013 and 2014 and $1,300 for 2015 for the most preferred network or tier, if applicable). The plan does notneed to be a qualified high deductible health plan in order to be considered an HDHP for this purpose. Only a plan’s individual deductible level must be satisfied to be included in this breakout for our purposes. For example, four members of a family plan would only be considered to be in an HDHP in 2014 for this data request’s purpose if the individual deductible for that product is equal to or exceeds $1,250 in 2014; the deductible for the family plan itself is inconsequential. |
| B. Member Months | 10 | Tiered Network Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a Tiered Network
* **0** when the plan does not meet the definition of a Tiered Network

**Tiered Networks:** Plans that segment their provider networks into tiers, with tiers typically based on differences in the quality and/or the cost of care provided. Tiers are not considered separate networks, but rather sub-segments of a payer’s HMO or PPO network. A Tiered Network is different than a plan only splitting benefits by in-network vs. out-of-network; a Tiered Network will have varying degrees of payments for in-network providers. For example, a tiered HMO plan may segment a payer’s HMO network into two tiers, with a member paying a $500 inpatient copay per non-emergency admission at a Tier 1 hospital and a $1,000 inpatient copay per non-emergency admission at a Tier 2 hospital. |
| B. Member Months | 11 | Limited Network Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a Limited Network
* **0** when the plan does not meet the definition of a Limited Network

**Limited Networks:** A limited network plan is a health insurance plan that offers members access to a reduced or selective provider network, which is smaller than the payer’s most comprehensive provider network within a defined geographic area and from which the payer may choose to exclude from participation other providers who participate in the payer’s general or regional provider network. This definition, like that contained within Massachusetts Division of Insurance regulation 211 CMR 152.00, does not require a plan to offer a specific level of cost (premium) savings in order to qualify as a limited network plan.If there are any special circumstances where this definition appears to include plans that are not truly limited network plans, please contact Dianna Welch to discuss at dianna.welch@oliverwyman.com or at (414) 277-4657. |
| B. Member Months | 12 | Market Sector | Text | See “Guideline” | Report the employer size in one of the following categories:* **IND =** Individual products
* **SG** = Small Group (1-50 eligible enrollees if fully-insured, 1-50 enrolled employees if not fully-insured)
* **MS =** Mid-Size Group (51-100 enrolled employees)[[4]](#footnote-4)
* **LG =** Large Group (101-499 enrolled employees)
* **JG =** Jumbo Group (500+ enrolled employees)
* **GIC** = Group Insurance Commission

In the Small Group fully-insured market segment, please include only those small employers that meet the definition of “Eligible Small Business or Group” per Massachusetts Division of Insurance Regulation 211 CMR 66.04. |
| B. Member Months | 13 | Member Months | Integer | XXXXXXX | The number of months during which Members are covered, over a specified period of time. |
| See Worksheet C for guidelines for reporting Member Months for Fully-Insured Small Group employers by size bands that correspond to the payer’s rating bands.  |
| See Worksheet D for guidelines for reporting Average Employer Size. |
| E. Premiums & Claims | 1 | Company Name | Text | Free Text  | Enter the company or parent company name of the submitter.  |
| E. Premiums & Claims | 2 | Company Detail | Text | Free Text  | If applicable, enter the affiliate or subsidiary of the parent company. |
| E. Premiums & Claims | 3 | Year | Text | YYYY | Enter the calendar year in YYYY format |
| E. Premiums & Claims | 4 |  Market Level | Text | See “Guideline” | Indicate the Market Level of the data. Must report one of the following:**Market Level:** * **FI =** (Fully-Insured): All Massachusetts members with primary, medical insurance contracted in Massachusetts where the employer contracts with an insurer to have that organization assume financial responsibility for employees’ and their employees’ dependents’ medical claims and for all administrative costs.
* **TOTAL** = (Complete Market): All Massachusetts members with primary, medical insurance contracted or administered in Massachusetts. Fully-insured members are often a subset of this population.
 |
| E. Premiums & Claims | 5 | Product Type | Text | See “Guideline” | Indicate the Product Type of the plan. Must report one of the following:* **HMO:** Plans that have a closed network of providers, outside of which coverage is not provided, except in emergencies. The plan may require members to coordinate care through a primary care physician, but may also provide open access to in-network providers.
* **PPO:** Plans that identify a network of “preferred providers”, but that allow members to obtain coverage outside of the network, though typically at higher levels of cost-sharing. PPO plans generally do not require enrollees to select a primary care physician.
* **Other:** Plan types other than HMO and PPO, such as indemnity plans, which do not have networks of preferred providers.
 |
| E. Premiums & Claims | 6 | HDHP Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a High Deductible Health Plan (HDHP)
* **0** when the plan does not meet the definition of a HDHP

**HDHPs (as defined by individual deductible level only):** Plans with an individual deductible greater than or equal to the qualifying definition for a high deductible health plan, which is $1,250 for 2013 and 2014 and $1,300 for 2015 for the most preferred network or tier, if applicable). The plan does notneed to be a qualified high deductible health plan in order to be considered an HDHP for this purpose. Only a plan’s individual deductible level must be satisfied to be included in this breakout for our purposes. For example, four members of a family plan would only be considered to be in an HDHP in 2014 for this data request’s purpose if the individual deductible for that product is equal to or exceeds $1,250 in 2014; the deductible for the family plan itself is inconsequential. |
| E. Premiums & Claims | 7 | Tiered Network Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a Tiered Network
* **0** when the plan does not meet the definition of a Tiered Network

**Tiered Networks:** Plans that segment their provider networks into tiers, with tiers typically based on differences in the quality and/or the cost of care provided. Tiers are not considered separate networks, but rather sub-segments of a payer’s HMO or PPO network. A Tiered Network is different than a plan only splitting benefits by in-network vs. out-of-network; a Tiered Network will have varying degrees of payments for in-network providers. For example, a tiered HMO plan may segment a payer’s HMO network into two tiers, with a member paying a $500 inpatient copay per non-emergency admission at a Tier 1 hospital and a $1,000 inpatient copay per non-emergency admission at a Tier 2 hospital. |
| E. Premiums & Claims | 8 | Limited Network Flag | Integer | Flag  | Report:* **1** when the plan meets the definition of a Limited Network
* **0** when the plan does not meet the definition of a Limited Network

**Limited Networks:** A limited network plan is a health insurance plan that offers members access to a reduced or selective provider network, which is smaller than the payer’s most comprehensive provider network within a defined geographic area and from which the payer may choose to exclude from participation other providers who participate in the payer’s general or regional provider network. This definition, like that contained within Massachusetts Division of Insurance regulation 211 CMR 152.00, does not require a plan to offer a specific level of cost (premium) savings in order to qualify as a limited network plan.If there are any special circumstances where this definition appears to include plans that are not truly limited network plans, please contact Dianna Welch to discuss at dianna.welch@oliverwyman.com or at (414) 277-4657. |
| E. Premiums & Claims | 9 | Market Sector | Text | See “Guideline” | Report the employer size in one of the following categories:* **IND =** Individual products
* **SG** = Small Group (1-50 eligible enrollees if fully-insured, 1-50 enrolled employees if not fully-insured)
* **MS =** Mid-Size Group (51-100 enrolled employees)[[5]](#footnote-5)
* **LG =** Large Group (101-499 enrolled employees)
* **JG =** Jumbo Group (500+ enrolled employees)
* **GIC** = Group Insurance Commission

In the Small Group fully-insured market segment, please include only those small employers that meet the definition of “Eligible Small Business or Group” per Massachusetts Division of Insurance Regulation 211 CMR 66.04.  |
| E. Premiums & Claims | 10 | Allowed Claims | Money | XXXX.XX | The total cost of claims after the provider or network discount, **if any**. Allowed Claims are equal to Incurred Claims plus member cost sharing; this should include medical claims, drug claims, capitation payments, and all other payments to providers, including those paid outside of the claims system. This value should include estimates of completed claims for periods that are not yet considered complete. **For the 2016 submission, run-out beyond March 2016, as available, should be noted and estimated for outstanding claims incurred during calendar years 2013, 2014, and 2015.** This value should **not** include medical management expenses for medical management performed in-house or by third parties other than the providers, or any other payments to other entities besides the providers. |
| E. Premiums & Claims | 11 | Incurred Claims | Money | XXXX.XX | The total cost of claims, after the provider/network discount **(if any)** and after member cost sharing. This value should include medical claims, drug claims, and capitation payments, and all other payments to providers including those paid outside of the claims system. This value should include estimates of completed claims for periods that are not yet considered complete. **For the 2016 submission, run-out beyond March 2016, as available, should be noted and estimated for outstanding claims incurred during calendar years 2013, 2014, and 2015.** This value should **not** include medical management expenses for medical management performed in-house or by third parties other than the providers, or any other payments to other entities besides the providers. |
| E. Premiums & Claims | 12 | Percent Benefits Not Carved Out | Percent | XX.XX% | The approximate percentage of a comprehensive package of benefits (similar to Essential Health Benefits) that the corresponding Allowed Claims cover. This value should be less than 100% when certain coverage, such as prescription drugs or behavioral health services, are carved out and not paid for by the plan. This value should be similar to the comparison of “Partial Claims” to “Full Claims” in the CHIA Total Medical Expense (TME) request. The percent of benefits not carved out must be estimated when the reporting entity does not have access to the actual data for benefits that are carved out to another vendor. A simplified example is provided below.* 1,000 members have comprehensive coverage provided by the reporting entity
* 500 members have only medical coverage provided by the reporting entity; pharmacy coverage is carved out to a pharmacy benefits manager
* Based on those members that have comprehensive coverage with the reporting entity, it is known that in 2014 80% of total allowed claims were for medical services and 20% of total allowed claims were for pharmacy services. These percentages should be calculated in aggregate across all market sectors, funding type, Product Types, and Benefit Design Types for a given calendar year. If the reporting entity lacks sufficient data for members with comprehensive coverage, it may combine its data with that of any affiliated entities.

The 2014 Percent of Benefits Not Carved Out for this segment is 93%. (1,000 \* 100% + 500 \* 80%) / (1,000 + 500) = 93% |
| E. Premiums & Claims | 13 | Earned Premium | Money | XXXX.XX | Required only when Funding Type = ‘FI’**Earned Premiums:**  Represents the total gross premiums earned prior to any Medical Loss Ratio (MLR) rebate payments, including any portion of the premium that is paid to a third party (e.g. Connector fees, reinsurance). Do not include any amounts related to risk adjustment in earned premium. For 2014 and 2015, this will be a reconciling item when compared to financial statement amounts such as the Supplemental Health Care Exhibit. Earned premiums include the portion of premiums paid on behalf of the members by advance premium tax credits. |
| E. Premiums & Claims | 14 | Earned Premium Net of MLR Rebates | Money | XXXX.XX | Required only when Funding Type = ‘FI’**Earned Premiums Net of Rebates**: Represents the total gross premiumsearned after removing Medical Loss Ratio (MLR) rebates incurred during the year (though not necessarily paid during the year), including any portion of the premium that is paid to a third party (e.g. Connector fees, reinsurance). Do not include any amounts related to risk adjustment in earned premium. For 2014 and 2015, this will be a reconciling item when compared to financial statement amounts such as the Supplemental Health Care Exhibit. Earned premiums include the portion of premiums paid on behalf of the members by advance premium tax credits. **For calendar year 2015, please include the best estimates for non-Merged Market MLR rebates; fully-insured Individual and Small Group market sector rebates may be left blank for May submission** aspayers may not know their risk adjustment transfer amounts. CHIA will request this data at a later date. |
| E. Premiums & Claims | 16 | Risk Adjustment Transfer Amount | Money | XXXX.XX | **Risk Adjustment Transfer Amount:** The amount that is received or owed as a result of the risk adjustment program that was put into place in Massachusetts’ individual and small group markets effective in 2014. Only the 2014 amount is required on the initial submission date. |
| E. Premiums & Claims | 17 | Federal Transitional Reinsurance Amount | Money | XXXX.XX | **Federal Transitional Reinsurance Amount:** The amount that is received as a result of the federal transitional reinsurance program that was put into place in the individual market effective 2014. Only the 2014 amount is required on the initial submission date. |
| E. Premiums & Claims | 18 | Risk Corridor Amount | Money | XXXX.XX | **Risk Corridor Amount:** The amount that is received or owed as a result of the risk corridor program that was put into place in the individual and small group markets effective in 2014. Only the 2014 amount is required on the initial submission date. If reporting amounts received, please report the actual amount received after the reduction to 12.6% of the originally calculated amounts. |
| See Worksheet F for guidelines for reporting Rating Factors. |

1. For the May submission, payers should reflect their best estimates of 2015 MLR rebates within the Mid-Size, Large, and Jumbo Market Sectors. CHIA will request 2015 MLR rebates for the Individual and Small Group Market Sectors at a later date. [↑](#footnote-ref-1)
2. 3R totals - Risk Adjustment Transfer, Federal Transitional Reinsurance, and Risk Corridor amounts – for 2015 are not required with the May submission. See Definitions. CHIA will collect 2015 data in July. [↑](#footnote-ref-2)
3. Fully-insured employers that have fewer than 51 enrollees, but do not meet the definition of an “Eligible Small Business or Group”, should be included in the Mid-Size Group [↑](#footnote-ref-3)
4. Fully-insured employers that have fewer than 51 enrollees, but do not meet the definition of an “Eligible Small Business or Group”, should be included in the Mid-Size Group [↑](#footnote-ref-4)
5. Fully-insured employers that have fewer than 51 enrollees, but do not meet the definition of an “Eligible Small Business or Group”, should be included in the Mid-Size Group [↑](#footnote-ref-5)