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## **Colorado All Payer Claims Database (APCD)**

### **Payer/Provider Guide to CO APCD Data Release**

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The Colorado All Payer Claims Database (APCD) was created to provide an important tool “for the purpose of facilitating the reporting of health care and health quality data that results in transparent and public reporting of safety, quality, cost, and efficiency information at all levels of health care” for all Coloradans.<sup>1</sup> Reports and data from the APCD help measure our progress on bending the cost curve, target more efficient care delivery, and give consumers, providers, payers, policy makers and businesses a critical lens for identifying the highest value for healthcare services. The APCD is intended to become an invaluable resource for measuring and guiding Colorado’s progress.

Ultimately, a key measure of the APCD’s success will be the degree to which stakeholders utilize its data in order to help achieve Triple Aim objectives of better health, better care and lower cost for Colorado. The Colorado legislation and rules that guide the APCD were designed to provide access to highly aggregated information through a public website and, as appropriate, to grant access to more detailed data to stakeholders, under certain controlled circumstances, through a carefully structured data release process.

Since the APCD became operational in November 2012, there has been increasing interest by stakeholders to utilize the data to better understand costs, utilization and other metrics that can be derived from claims data. As intended, the first requests for such data are now moving through the APCD’s Data Release Review Committee (DRRC) that was established in accordance with Colorado Department of Health Care Policy and Financing (HCPF) rules to oversee the process of making data available to stakeholders.

One of the main goals for the APCD, as identified by the Colorado Blue Ribbon Commission for Healthcare Reform in 2008, is to introduce a higher degree of transparency to the healthcare marketplace. CIVHC supports this goal, especially where it is balanced by adherence to appropriately strict federal and state laws and regulations that protect individual privacy, such as the Health Insurance Portability and Accountability Act (HIPAA), the Health Information Technology for Economic and Clinical Health (HITECH) Act and the rules promulgated thereunder. While these laws are complex, they provide a clear mandate to organizations like CIVHC, and we are vigilant to ensure that they are carefully followed.

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<sup>1</sup> All Payer Claims Database (APCD) Statute, Colo. Rev. Stat. 25.5-1-204(1)(a).

We must also act within the legal boundaries that circumscribe the aggregation of pricing and related financial data from payers and its dissemination to payers and providers, including the antitrust laws as they have been jointly interpreted by the Department of Justice (DOJ) and the Federal Trade Commission (FTC). These interpretations establish a number of “safety zones” the availability of which are heavily fact dependent.

Subject to these limitations, CIVHC believes it may serve the intent of the APCD legislation, i.e., to make properly configured cost, utilization and quality data transparent. CIVHC is not privy to contracts between providers and payers. Rather, acting as an independent third party, we gather the same cost/payment information that covered beneficiaries customarily receive on their Explanation of Benefits (EOB). The type of data sharing for which CIVHC has begun to receive requests is relatively new for the healthcare industry, especially in Colorado, and may create concerns among stakeholders. For that reason, CIVHC will be taking a conservative approach to its early data releases by focusing on aggregated data.

Upon advice of counsel, our response to individual requests for data will generally conform to the following guidelines:

1. The data we provide will either be derived from data that are at least 3 months old or, if raw data, it will be at least 3 months old. Currently the most recent data in the Colorado APCD at any given time is at least 6 months old; and
2. With respect to the calculation or other derivation of statistics in relation to claims:
  - a. The data used in such calculations will be comprised of data from 5 or more organizations. At present, the Colorado APCD currently houses data from 14 commercial insurance carriers and the Colorado Medicaid Program;
  - b. No individual organization will represent more than 25 percent of the data supporting the calculation or other derivation of a particular statistic or data field; and
  - c. The data used will be sufficiently aggregated as to prevent identification of any one entity through reverse engineering or other manipulation of the data.

Based upon the above criteria we expect that any financial data provided in response to a written request for Colorado APCD data will generally be:

- At least six months old;
- Reported for a limited number of specific conditions and procedures;
- Limited to the average charges and amount paid across all commercial payers,
- Aggregated to reflect all commercial payers as if they operated as a single entity; and
- Reported as high, low and median or average values only.

Claims information will generally be:

- Summarized so that no individual claims line detail will be provided; and,
- Scrubbed to remove and include no dollar amounts that could be reverse engineered and associated with specific payers.

Member level summary data will generally include:

- A limited number of specific procedure and diagnosis codes;
- For dates associated with an individual, e.g., birth date, dates of service, etc.
  - In the case of de-identified data, date information will be limited to year only in keeping with the HIPAA standard; and
  - In the case of a limited data set, more detailed date information is available in keeping with the HIPAA standard.

CIVHC, in its role as APCD Administrator, encourages all public and private entities with an interest in obtaining and analyzing Colorado APCD data for purposes of improving health, increasing quality or lowering costs in Colorado to contact Ms. Tracey Campbell, Director of the APCD at [tcampbell@civhc.org](mailto:tcampbell@civhc.org). Should the request fit into the general guidelines for release and use of the data contained in the APCD, a formal written request that meets the statutory, regulatory and policy guidelines will be required. For additional details, including the application required for all APCD data requests, please see [www.civhc.org](http://www.civhc.org) and click on COAPCD.