CO MEDICAL PRICE COMPARE

CIVHC
CENTER FOR IMPROVING VALUE IN HEALTH CARE

www.comedprice.org, www.civhc.org

Including Self-Insured Employer Data in the CO APCD is Essential to Lowering Health Care Costs and Improving the Health of Coloradans

Benefits Employers and Employees	o Enables employers to negotiate better rates for health care services with their brokers by comparing self-insured health care prices with the fully insured market.
	o Helps employers understand the differences between negotiated rates for services and procedures in order to select high value benefit products for their organization.
	o Gives employees access to trusted, actionable information on the prices, quality and value of doctors, hospitals and treatments.
	o Increases employee's ability to "shop" for health care services from CIVHC's free website (www.comedprice.org)
	o Informs employers of opportunities to lower health care costs so employers can focus on their core business strategies.
Benefits Colorado	o Allows for better control of health insurance premiums which can result in more resources for job growth and boosting economic growth.
	o Captures a missing piece of insured lives in Colorado. DORA estimates that 30% of all Coloradans (1.6 million) have health benefits through an ERISA or self-insured plan.
	o Aligns with other statewide APCD strategies in the nation. Currently11 of the 14 state APCDs collect self-insured data for the benefit of their residents.
	o Drives healthy competition amongst health care facilities and providers by providing unique price and quality information.
	o Allows for greater provider based reporting especially in communities with a high concentration of self-insured employers.
CO Employers Can Take Charge	o Boulder Valley School District and Cigna have already successfully provided their data to the Colorado APCD to improve health care benefits for their employees.
New Rule Change	o **On June 29th, 2015**, Executive Director Susan Birch at the Colorado Department of Health Care Policy & Financing promulgated a Colorado All Payer Claims Database rule change. The rule is **effective August 30th, 2015**
	o The definition of a "private health care payer" has been revised to include self-insured employer-sponsored health plans as follows "… For the purposes of this regulation, a "private health care payer" also means a self-insured employer-sponsored health plan covering an aggregate of 100 or more enrolled lives in Colorado. It does not include a self-insured employer-sponsored health plan, if such health plan is administered by a third-party administrator or administrative services only organization that services less than an aggregate of 1,000 enrolled lives in Colorado."
	o Email questions to Amy Andrews McMaster at amcmaster@civhc.org

We look forward to working with you!