Premium Rates Data Validation (Total monthly, Subscriber Monthly, Out of Pocket Maximum, Member Deductible)

September 12, 2023

Description: Assess accuracy and any issues of premiums that are submitted to the APCD compared to approved premiums by the DOI to validate what payers are submitting.

Business Significance and Triple Aim Impact: Premiums can be a significant portion of a patient's healthcare expenditures and may help understand the total cost of care and total patient expenditure. Understanding premiums in conjunction with utilization could allow for enhanced analysis around healthcare expenditures. Validating submitted premiums with those that are approved on a plan level by the DOI will ensure accuracy of these submitted data elements.

Analytic Steps:
- Assessing submitted premium amounts compared to internal DOI data about premiums to determine if they are accurate
- ACA premium rates can only vary by geography, age, and smoking status. Reviewing the submitted premiums at this level will be necessary to determine if the premiums on an individual level are correct (knowing that smoking status is not an available data element in the APCD).
- Matching premiums with HIOS plan IDS that payers have submitted to ensure accuracy at that level
- Determining if payers are submitting premiums inclusive of tax credits and how that could be applied to further analysis and identification of different populations in DOI-regulated plans.

PHI Requested
- **Zip code** so the Division can map to counties and DOI regions to validate premiums as they differ by region

Data elements to be used in this analysis:

Total Monthly Premium Amount
Subscriber Monthly Premium Amount
Out of Pocket Maximum
Member Deductible
Plan Effective Dates
Market Category Code
Line of Business Code
Primary Insurance Indicator
Exchange Offering
High Deductible Health Savings Account Plan
Metallic Value
Metallic Value Description
Actuarial Value
5 Digit Zip Code
Member DOB- Year
HIOS plan ID