June 2017 Infoline

HI  HAPPY SUMMER!  It is beautiful here in Idaho - that is after some crazy hail/rain/wind days earlier this month.  Let's try for some summer days now!

**IT IS BOOT CAMP TIME!  \*\*\*\*\*\*\*\*\*\*5th National Physician Advisor and Utilization Management Boot Camp \*\*\*\*\*\*\*\*\*\*\*\*\*\*\***

**PLUS A NEW BONUS POST CONFERENCE SESSION\*\*\*\*\*\*\*\*\*  EXCITING!**

**Join us either in person or vai live webstreaming for our dynamic 5th national boot camp!**

**Where:   Hyatt Regency, Bonita Springs, FL  (Fort Meyer airport)  Can we say 'beachfront!"**

**When:    July 19-21, 2017**

**Agenda:**

**Pre-Con            Weds, July 19th         Documentation 101: Telling an enhanced patient story - thru the eyes of CDI, an auditor, a payer and the appeals team.**

**Main:                Thurs, July 20-Fri, July 21st        Attacking Payer Denials Boot Camp - Creating a Collaborative Dream Team**

**Dream team members will provide detailed training material PLUS real cases of challenges and successes.**

**1) Regulatory updates and "Attacking Mgd Care Denials - the new battleground"**

**2) Contracting**

**3) Payer relations**

**4) Provider challenges**

**5) Appeal and Denial Prevention Team**

**6) When all else fails, the Legal team.**

**PLUS Tons of Networking fun:**

        Case study discussion luncheon with faculty facilitation

        Audience response fun

        Dutch dinner with faculty -Thurs evening

        Table Talk with faculty- Fri am/breakfast

        Opening reception- Weds night

PLUS POST CONFERENCE BONUS SESSION

        For all attendees, we will have a 1 hr post session discussion with Ernie de los Santos, Dr Ron Hirsch and myself:  "**Healthcare Reform Discussion**".  12:00-1:00 p.m.

**We would love to have you join us!  Go to the RAC Summit or our webpage to get more detailed information and to get registered.**

**LOVE having the opportunity to share this exciting learning experience with all of you!   SEE YOU IN FL -either in person or via live streaming. \*\*Hope for a good hair day!  HA**

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**Lots happening with HealthCare Buzz:**

* Medicaid covered 45% of children in rural areas & 38% in metropolitan areas in 2015.
* The national rate of uninsured rural children fell by 11% in Medicaid expansion states from 2009-2015.  (Center for Children  6-17)

* 10 million 50-64 year old would be uninsured in 2026 under the GOP's American HealthCare Act/AHCA.
* 6.1 million adults age 50-64 with incomes below 200% federal poverty level would be uninsured.
* 47% of adults age 60-64 have a pre-existing condition.
* 27% of non-elderly adults overall have a pre-existing condition.
* Since the Affordable Care Act was passed in 2010, Medicare Advantage (MA)/Part C/Managed Medicare enrollment has grown 72%...WOW!
* As of 2017, 1 in 3 people with Medicare are enrolled in a MA plan... \*which is a private insurance carrier plan\*
* United Healthcare and Humana account for 41% of enrollment in MAs in 2017.
* Premiums for Medicare Advantage/MA plans are $36 per month on average in 2017  (Kaiser Family Foundation 6-17)

* Exchange premiums on healthcare.gove were 105% higher in 2017 than 2013.
* The average 2013 monthly premium in the 39 states using healthcare.gov was $232.
* The average monthly premium in the 39 Healthcare.gove states was $476 in 2017.
* New Jersey = lowest increase.  Alabama = highest premium.    (ASPE   5-17)

**Healthcare is personal**

**As a small employer, we are suffering significant premium increases  plus   I am now rated as 'age only.'**

**As I read about the AHCA and the major 'hits' to premiums for 50-64 PLUS small employers who do not have protection from 'risk sharing' with larger employer bases, I think it is important to make this real...  My story.**

    Small employer in Idaho  (Remember, ACA did not require insurance be offered for employers under 50 employees.)

    Last 3 years of insurance premiums and coverage:

        2016          $659            for 2 of us            $6500 max out of pocket        70/30

        2017          $849           for 2 of us            Similar

        2018          $1208         for 2 of us             $7300  max out of pocket        70/30      higher co-pay for all doc visits, drugs, etc.

    It will take approx $15,000 YEARLY just to pay premiums.  The only protection for AGE BASED premiums was 3x young rates under ACA.

    25% increase in premiums --even with reduced coverage...  (ACA was to offer an opportunity for small employers - SHOP.  Not realistic option.)

    Under the proposed AHCA - AGE BASED premiums will be 5x the younger rates.  THIS IS UNSUSTAINABLE.

It is time to start talking about INSURANCE REFORM.  I am excited to see how Nevada's pilot plan works (even though the Govn vetoed; hope for pushing thru anyway)

as we all need to find a way to get to a more simplistic, larger pool for risk sharing,  livable premiums -not to mention out of pocket.

\*\*\*Happy to talk to anyone about the anguish of a small employer\*\*\*  How do we offer coverage as many employers will discontinue offering insurance... no other option.

\*\*\*\*According to the US Census Bureau data 2012, employers with fewer than 100 workers employed 34.4 % and those with less than 20 workers employed represented 17% .

Healthcare is personal

**Whistle Blower Suit - United Healthcare**

**May 15, 2017  "A whistle -blower tells of health insurers bilking Medicare."**

It is important to understand how the Part C/Medicare Advantage plans - which are private insurance carriers - are paid for managing the Medicare patient= a per member, per month fee. It is based on a risk scoring - the sicker the pt, the higher the monthly payment to the payer is.  Justice Dept joined the suit..  sealed filing opened.   Definitely worth reading about the NY Times story.

Highlights:

1) United Healthcare's Sr Administrator asserted that big insurance companies have been systemically bilking Medicare Advantage for years, reaping billions of tax payer dollars from the program by gaming the system.

2) Systematic scouring of pt records looking for ways 'to goose up' the dx.  \*\*Think request for records -for what reason?  More dx = more payment to ins company\*

3) Four other Medicare Advantage plans are being investigated by the Justice Dept.  Humana, Health Net, Cigna and Aetna.

<https://mobile/nytimes.com/2017/05/15/business/dealbook/a-whistle-blower-tells-of-health-insurers-bilking-medicare.html/>

PS  THE BOOT CAMP will have payers, providers while presenting the CHALLENGES from the Medicare Part C/Advantage plans.

**\*\*\*\*\*\*\*\*\*\*\*The groups have asked me to let you know when I am coming your way.  HAPPY TO!  \*\*\*\*\*\*\***

July 13-14th        OK HFMA             Lost inpt revenue  PLUS    Attacking Mgd Care Denials

JULY 19-21st      5th National Boot Camp -  ATTACKING MGD CARE ANGUISH

Aug 7-8th           Region 8                Kansas City        Attackign Mgd Care Denials

Have an excellent summer!   It is a joy and privilege to be a part of your professional life...  Our patients need our help to transform the hassle factor in healthcare.

We can do it!