

Arkansas Health & Opportunity for Me

Health and Economic Outcomes

Accountability Oversight Advisory Panel



**ARKANSAS DEPARTMENT OF
HUMAN SERVICES**



Welcome

Advisory Panel members and others joining via Zoom.

Reminder: Arkansas PBS will be live streaming this meeting; watch livestream now or recording later [here](#).

Meeting Focus: Health Improvement Initiative

- Review 2023 health quality measures
- Review the health incentives QHPs offered in 2023 and their proposed incentives for 2025

ARHOME Quarterly Report



**ARKANSAS DEPARTMENT OF
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ARHOME Quarterly Report to Advisory Panel

- Act 530 of 2021 created ARHOME.
- The Act requires quarterly reporting to the Advisory Panel on the program's progress toward meeting economic independence outcomes and health improvement outcomes.
- Reports must include information on:
 - Eligibility and enrollment;
 - Health insurer participation and completion;
 - Premium and cost-sharing reduction costs;
 - Utilization;
 - Individual qualified health insurance plan health improvement outcomes;
 - Economic independence initiative outcomes;
 - Any sanctions or penalties assessed on participating individual qualified health insurance plans; and
 - Community bridge organization (i.e., Life360 HOME) program outcomes.

2025 Premiums

- Carriers set the premiums they charge for each plan they sell on the Marketplace.
- Premiums are subject to approval from the Arkansas Insurance Department.
- All ARHOME QHP premiums will increase in 2025
- DHS/CMS controls the cap on total program costs known as budget neutrality limit.
- Total costs include dental/vision for 19- and 20-year-olds & non-emergency transportation.
- 2025 budget neutrality limit was established with 5% increase.

Change in Premiums

	Average Annual % Change in Premiums		
	2023	2024	2025
Centene Ambetter	7%	1%	10.2%
Centene QCA Health Plan Inc.	5%	-2%	2.3%
Centene QualChoice Life & Health	3%	0%	3.7%
BCBS Arkansas Blue Cross & Blue Shield	4%	8%	2.2%
BCBS Health Advantage	5%	2%	4.3%
BCBS Octave (started in 2024)			5.6%

2025 Premiums in Context

Comparison with Marketplace

- For 2025, across 324 Marketplace insurers participating in the 50 states and DC, median proposed premium will increase by 7%.
- Provider reimbursement rates tend to play a larger role in premium increases than utilization rates.
- Economic inflation, hospital market consolidation, and workforce shortages are also impacting 2025 health insurance premiums.

Comparison with Medicaid

- Following the end of the Public Health Emergency, the decline in Medicaid enrollment mainly occurred in the non-elderly, non-disabled adult populations who likely use fewer medical services as seniors and people with disabilities.
- As the younger, healthy population leaves, nationally Medicaid spending per enrollee is estimated to grow 10.2% in 2024 and average 5.8% annually in 2025-26.

Source: <https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2025/#Overall%202025%20proposed%20rate%20change%20among%20ACA%20Marketplace%20plans.%20by%20insurer> and [National Health Expenditure Projections, 2023–32: Payer Trends Diverge As Pandemic-Related Policies Fade | Health Affairs](#)

2023 Health Quality Measure Results



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ARHOME Accountability

- **Measures**, e.g., % of women who received a mammogram
- **Incentives**, e.g., QHPs offer \$\$ for beneficiaries who receive a mammogram
- **Targets**, e.g., QHPs must ensure at least 54% of women receive a mammogram
- **Penalties**, \$1-\$5 per member month assessed against QHPs that fail to sufficiently meet targets

Overview of Panel Activities

December 2022:

- Set 2023 performance targets for health metrics based on 2019, 2020 and 2021 performance results

Today

- Review 2023 performance results for 10 health metrics
- Review results of QHPs' 2023 health incentives and review proposed 2025 incentives

December 2024

- Continue review of 2023 performance results for remaining health metrics
- Review potential sanctions for 2023 performance
- Set 2025 performance targets
- Continue review of QHPs' 2023 health incentive and proposed 2025 incentives
- Review QHPs' 2025 strategic plans

Health Improvement Initiative Requirements

- In 2023, QHPs were required to offer **two** health improvement incentives for each focus:
 - **Preventive care**
 - Pregnant women, particularly those with high-risk pregnancies
 - Individuals with mental illness
 - Individuals with substance use disorder
 - Individuals with two or more chronic conditions
- QHPs must include activities to support the Health Improvement Initiative in their annual strategic plans.

2023 Target Setting Methodology

2023 includes multiple targets, to included three components:

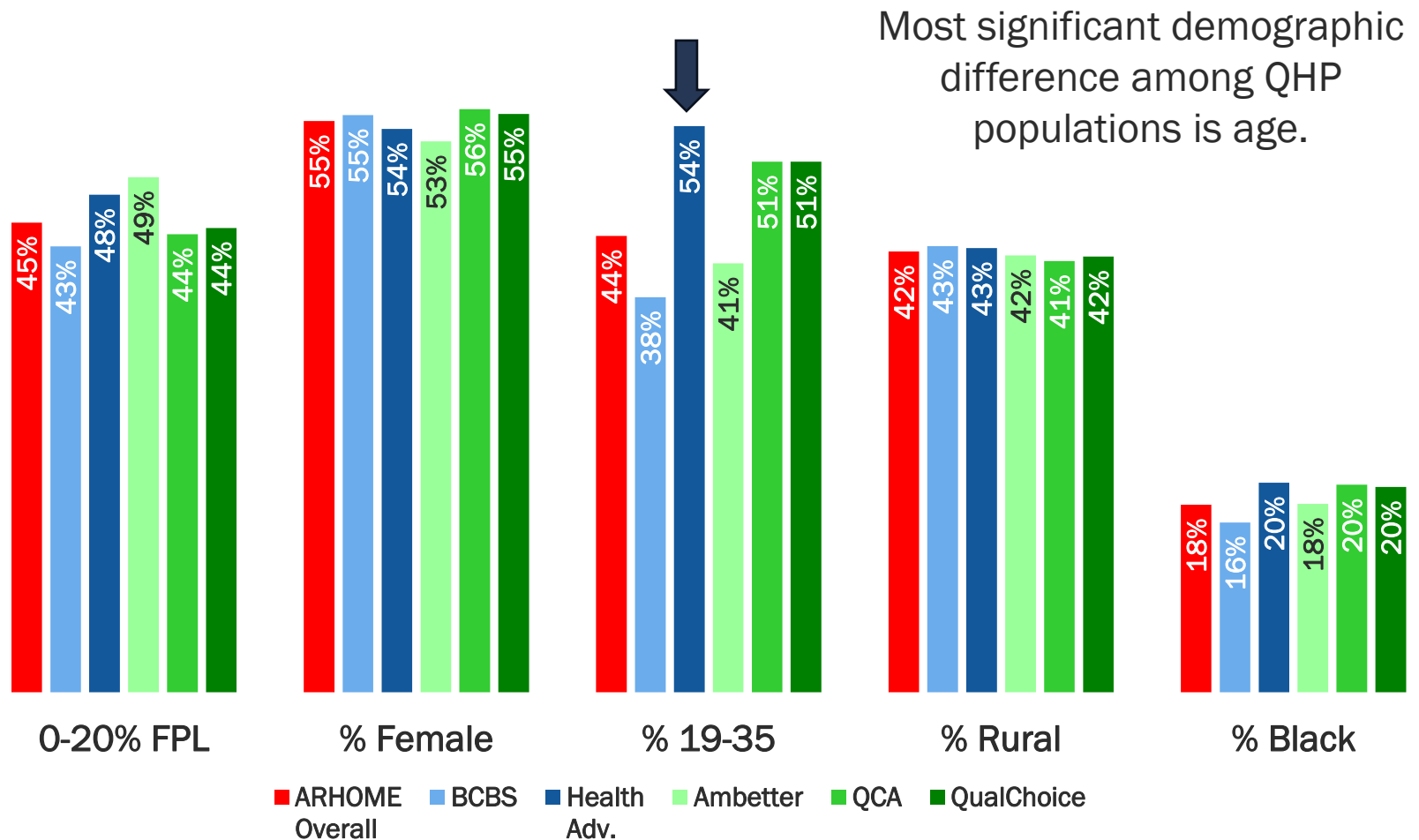
- **Best performance** target (**green**) of 2019, 2020 and 2021
- **Median** target (**yellow**) of 2019, 2020 and 2021

Measure	CY	BCBS: Blue Cross Blue Shield	BCBS: Health Advantage	Centene: Ambetter	Centene: QCA	Centene: QualChoice
Sample Measure	2019	27.0%	N/A	24.0%	24.3%	24.3%
	2020	25.2%	N/A	22.3%	22.4%	21.5%
	2021	24.6%	19.0%	21.3%	22.4%	22.0%

- **Improvement** target: Each QHP has its own target for improving its best performance by **4%**
- Each target is worth established number of points. The total number of points a QHP receives determines financial penalty.

December 2023

QHP Population Differences

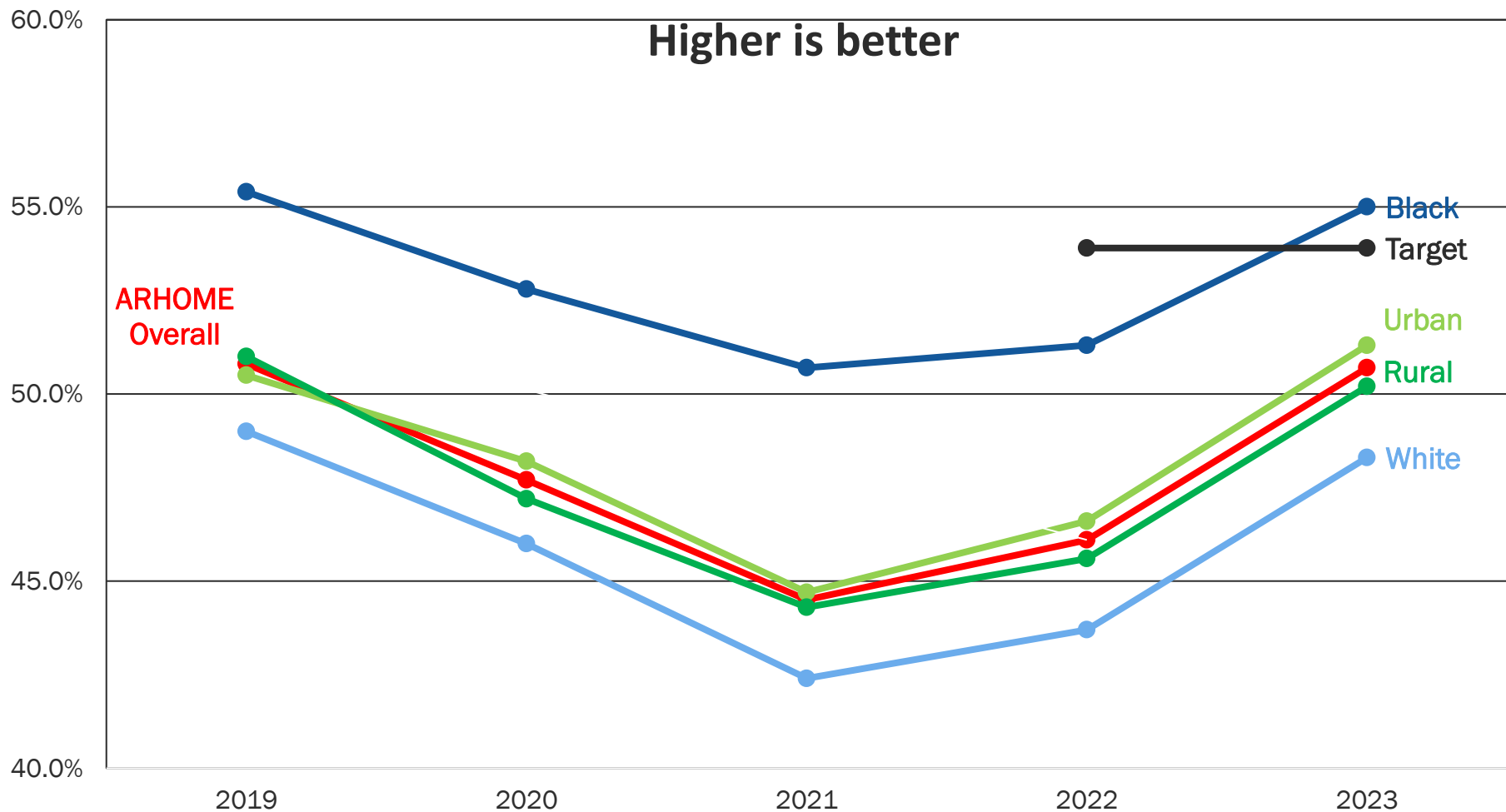


Preventive Care

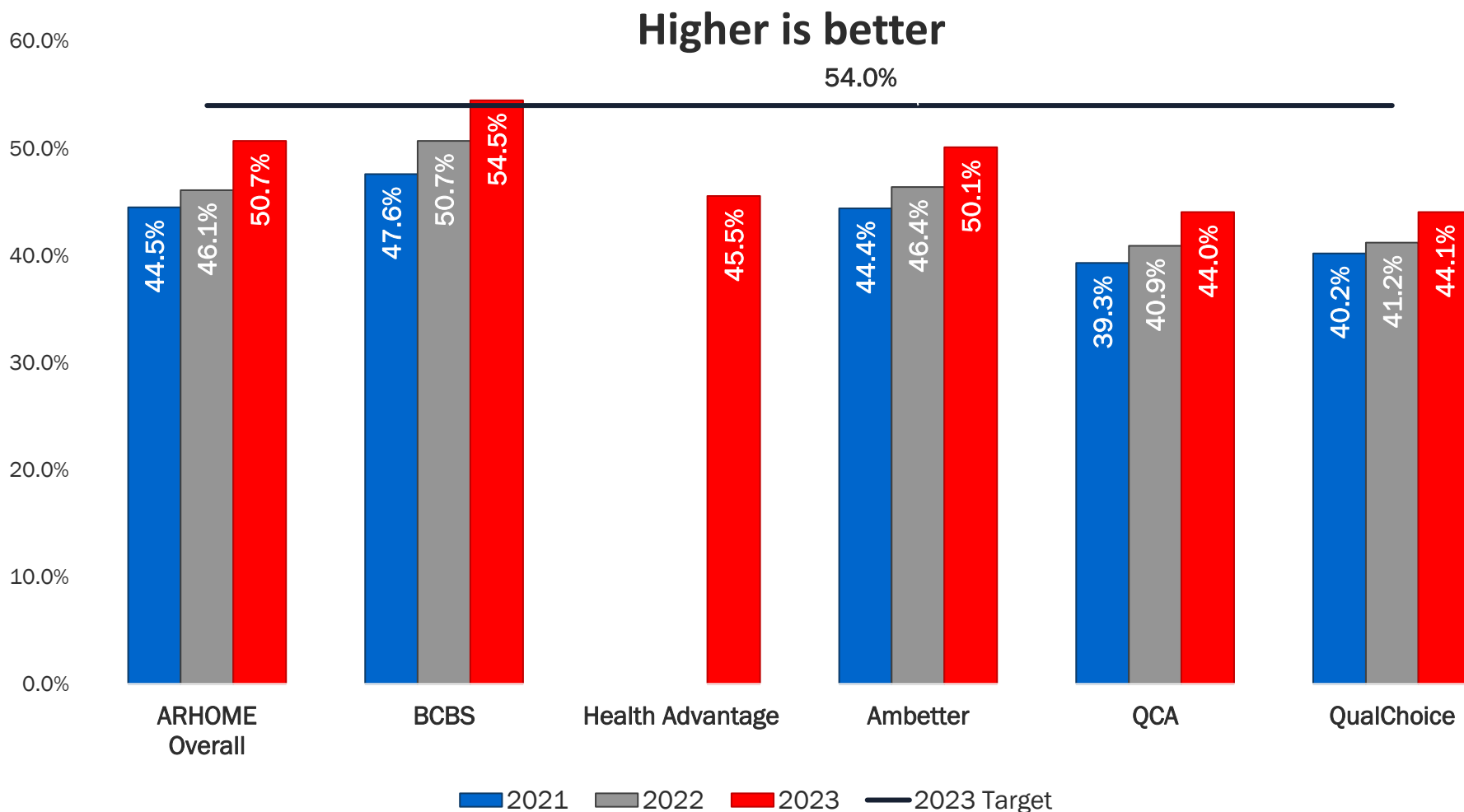


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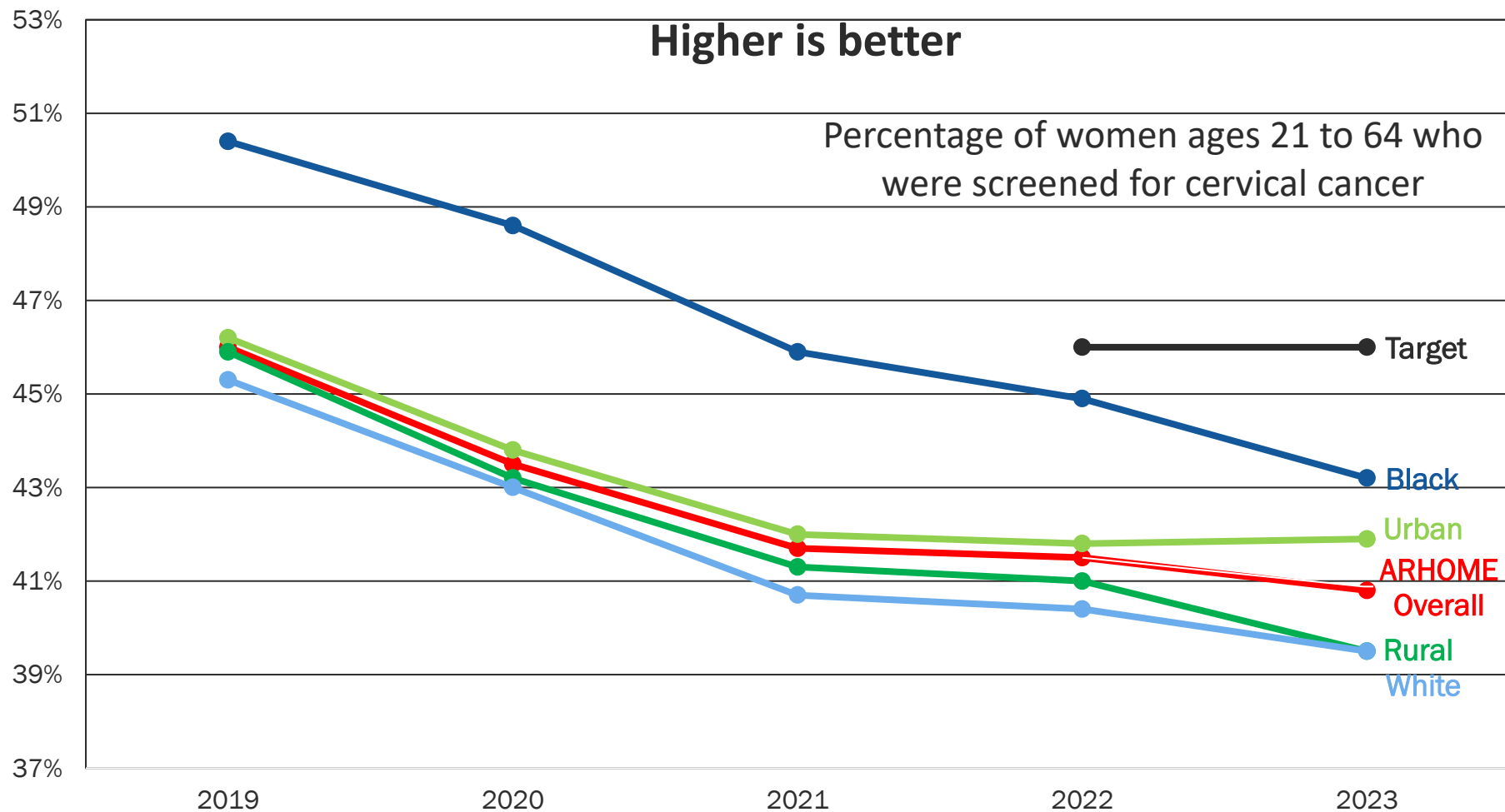
Breast Cancer Screening, 50-64 years old



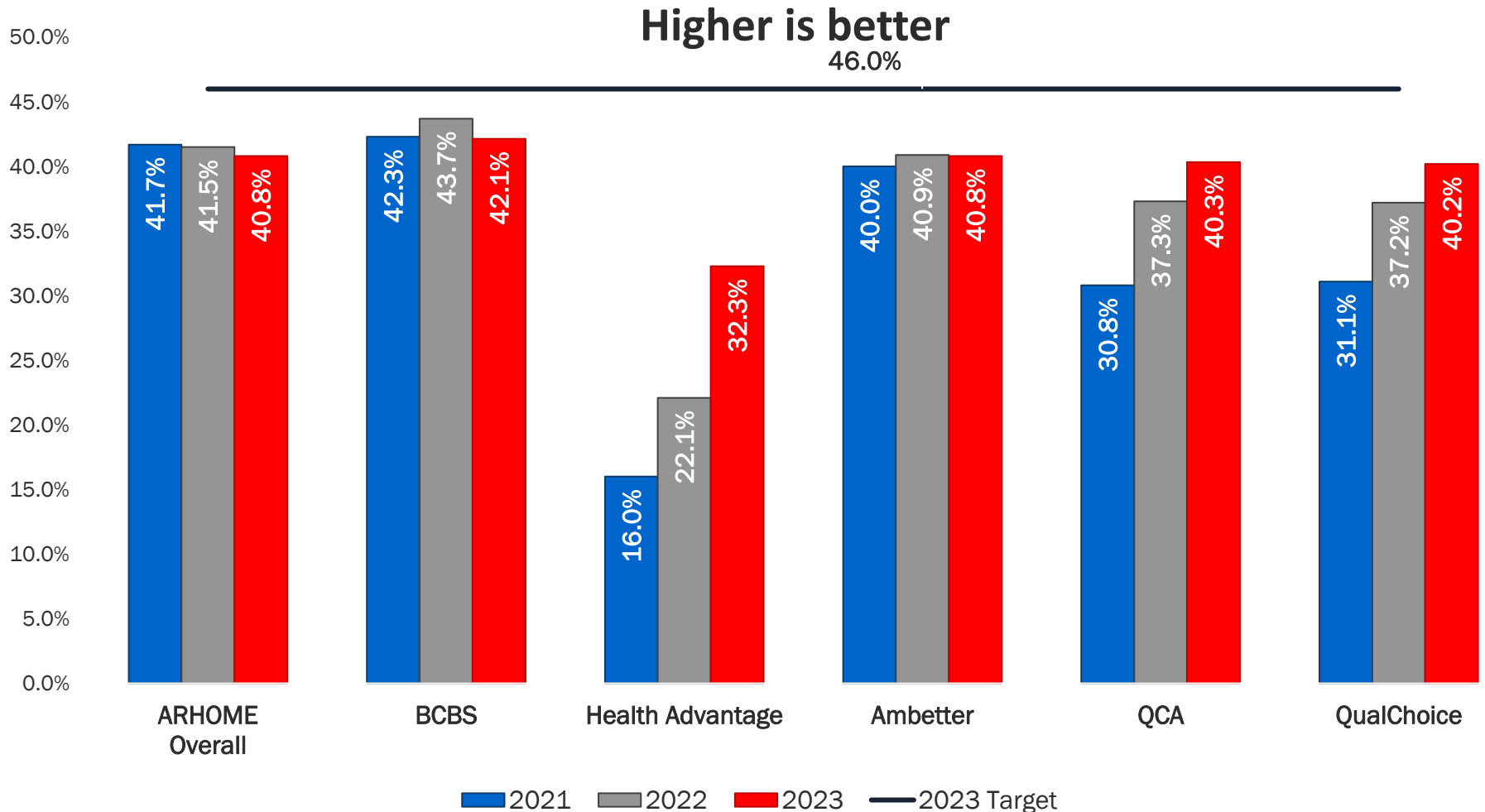
Breast Cancer Screening, 50-64 years old



Cervical Cancer Screening, 21-64 years old



Cervical Cancer Screenings



2023 QHP Health Improvement Incentives: Preventive Care

QHP	Incentive Activity	Beneficiaries Awarded (% of eligible)	Total Awarded
Blue Cross and Blue Shield	Award beneficiaries: <ul style="list-style-type: none"> \$15 for wellness visit \$50 for cervical cancer screening. \$50 for mammogram 	30,168 (20%)	\$452,520
Health Advantage		27,919 (45%)	\$1,395,950
		12,684 (53%)	\$634,200
		4,515 (11%)	\$67,725
		4,502 (41%)	\$225,100
		1,332 (45%)	\$66,600
Ambetter	Award beneficiaries: Up to \$500 in rewards for completing healthy activities, Challenges or Power-Ups in the My Health Pays portal. Members can shop at the online store or convert points into money (10 points = \$1.00) to use towards healthcare related costs or monthly bills	7,516 (10%)	\$658,220
QualChoice Life		2,933 (6%)	\$250,816
QCA		2,842 (6%)	\$239,968

Proposed 2025 QHP Health Improvement Incentives: Preventive Care

QHP	Incentive Activity
Blue Cross and Blue Shield	Award beneficiaries: <ul style="list-style-type: none"> • \$15 for wellness visit • \$50 for cervical cancer screening. • \$50 for mammogram • \$50 for chlamydia screening
Health Advantage	
Ambetter	Award beneficiaries through My Health Pays portal: <ul style="list-style-type: none"> • 500 points (\$50) for wellness exam • 500 points (\$50) for completing wellbeing survey • 100 points (\$10) for diabetes screening • 250 points (\$25) for cervical cancer screening • 250 points (\$25) for breast cancer screening • 250 points (\$25) for colorectal cancer screening • 250 points (\$25) for cholesterol screening
QualChoice Life	
QCA	

Preventive Care

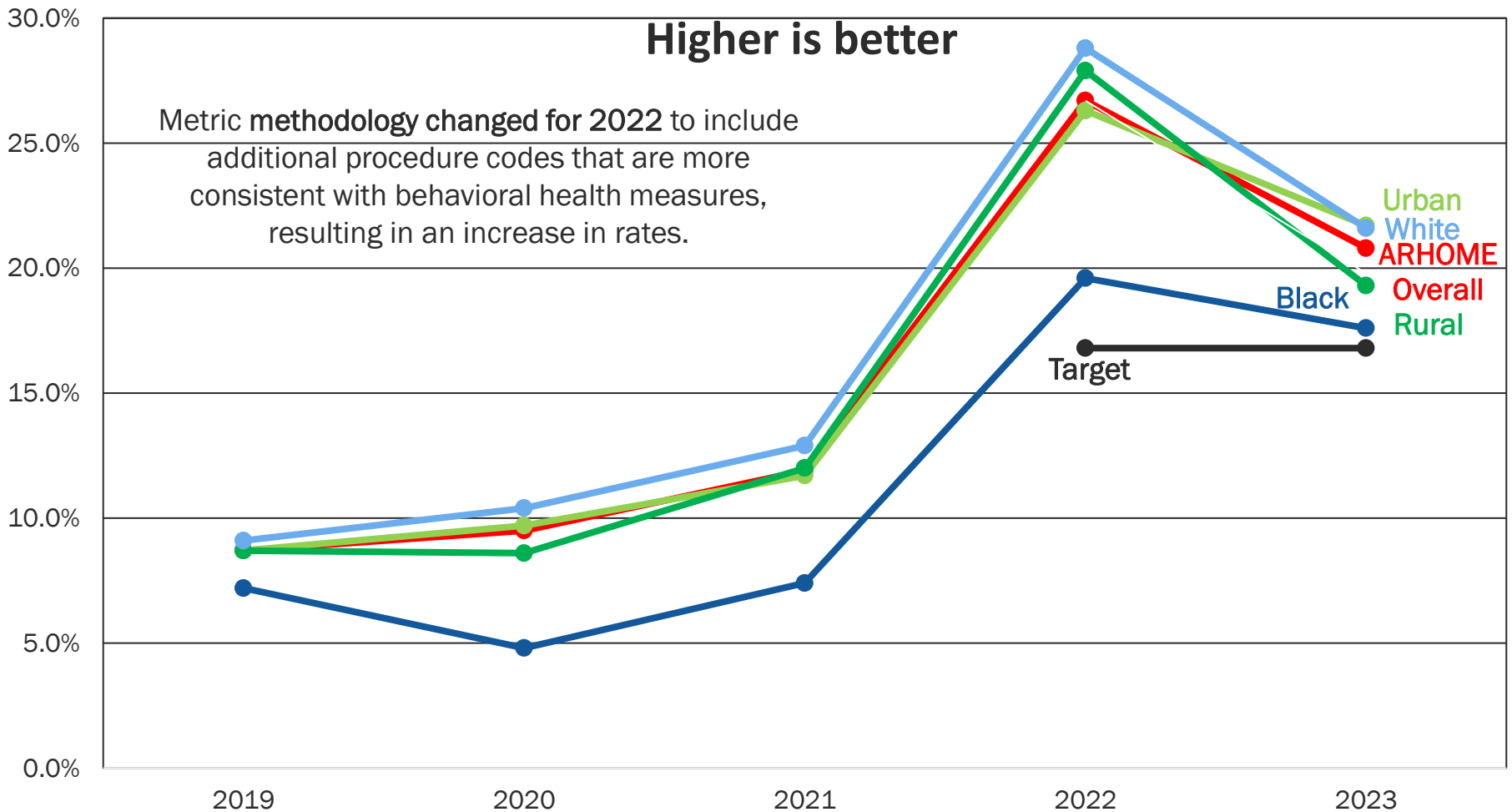
- Improvement in the breast cancer screening measure continued in 2023, while cervical cancer screening continued its steady decline in 2022.
- Black beneficiaries across both preventive screening measures had better rates than white beneficiaries.
- Urban beneficiaries had better rates for cervical cancer screenings than rural beneficiaries but similar rates for breast cancer screenings
- Blue Cross had the best performance in breast cancer and cervical cancer screenings.

Substance Use Disorders and Behavioral Health

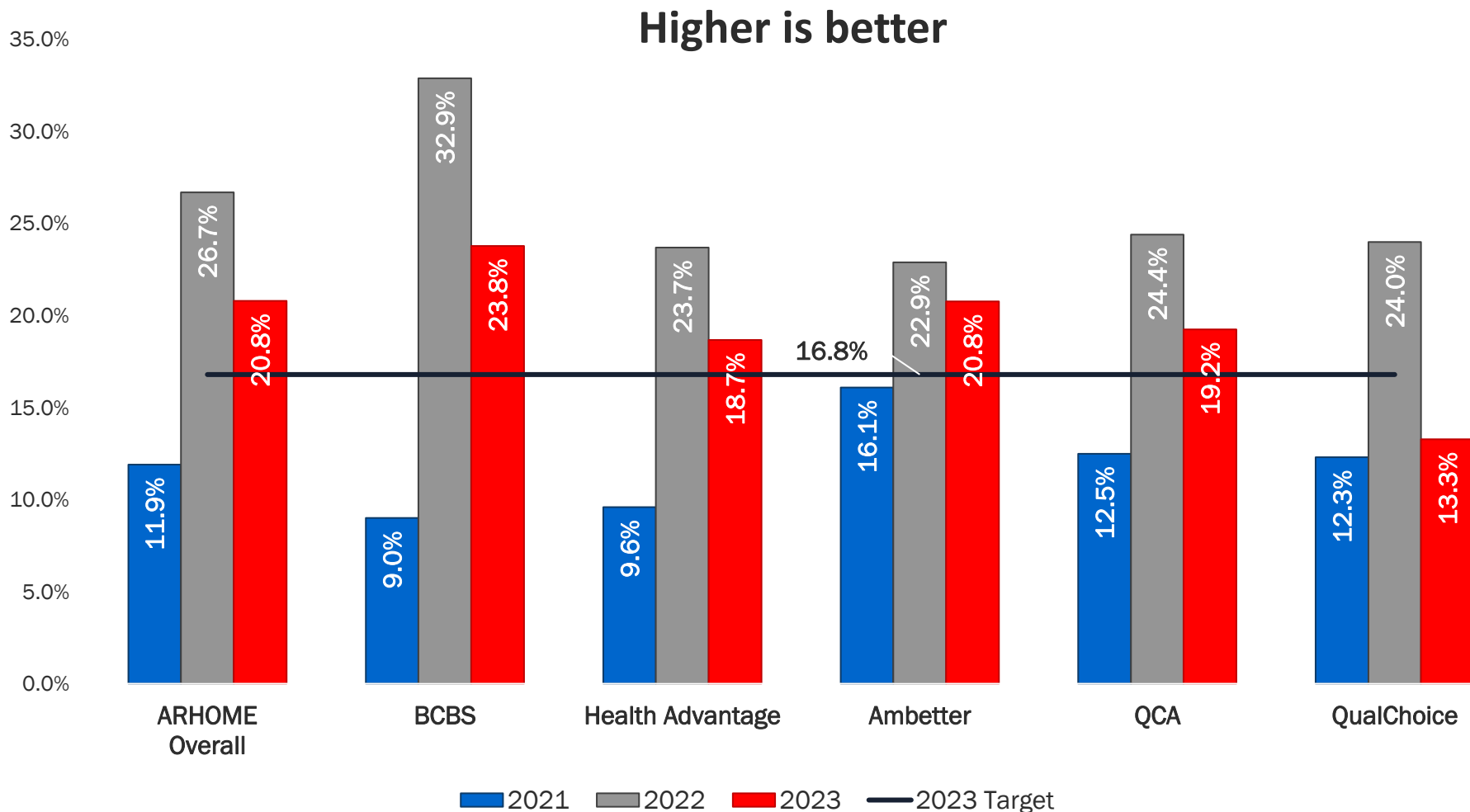


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Follow-Up Within 30 Days After ED Visit for Alcohol or Other Drug Abuse



Follow-Up Within 30 Days After ED Visit for Alcohol or Other Drug Abuse



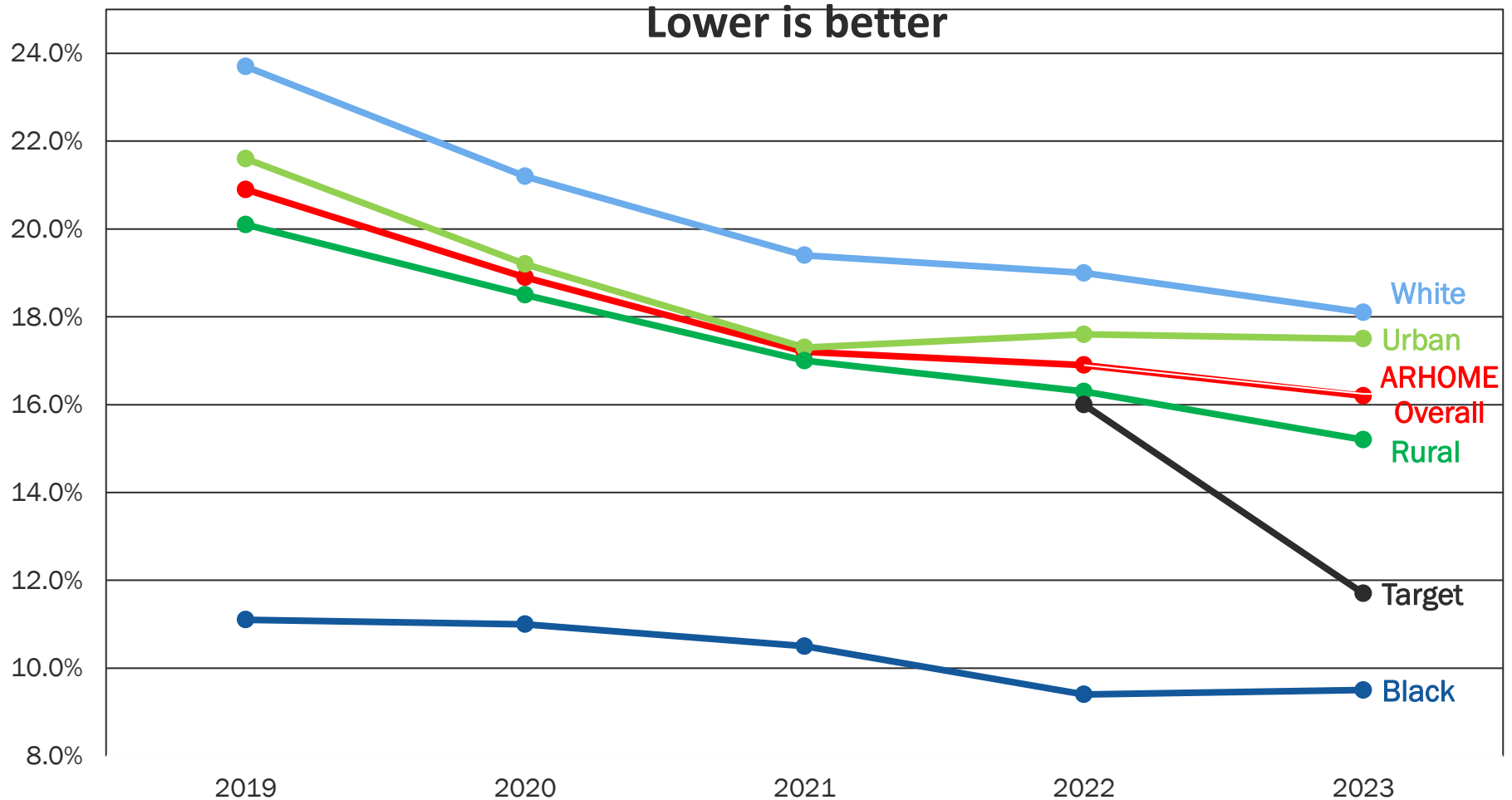
2023 QHP Health Improvement Incentives: Substance Use Disorder

QHP	Incentive Activity	Beneficiaries Awarded (% of eligible)	Total Awarded
Blue Cross and Blue Shield	Award beneficiaries: <ul style="list-style-type: none"> \$100 for completing follow-up visit within 30 days of ER visit for a substance use disorder. \$50 for completing follow up visit or receiving medication-assisted therapy within 14 days and attending 2 follow-up visits after a new diagnosis of substance use disorder 	170 (25%)	\$17,000
Health Advantage		632 (16%)	\$31,600
Ambetter	No specific incentive; Allows participation in the Health Assistance Linkage and Outreach case management program	29 (15%)	\$2,900
QualChoice Life		124 (12%)	\$6,200
QCA			
		17 (5%)	N/A
		11 (10%)	N/A
		14 (11%)	N/A

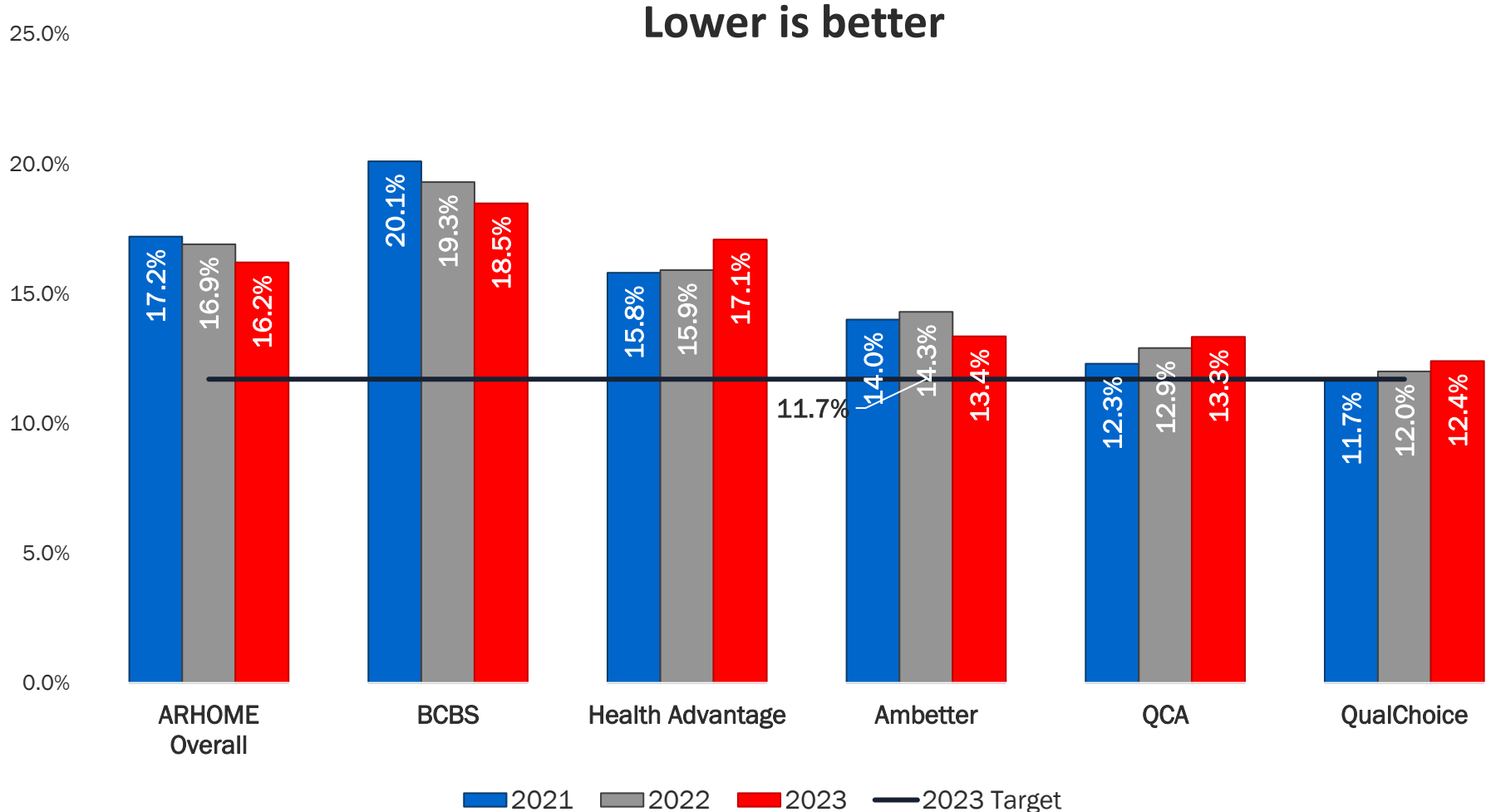
Proposed 2025 QHP Health Improvement Incentives: Substance Use Disorder

QHP	Incentive Activity
Blue Cross & Blue Shield	<p>Award beneficiaries:</p> <ul style="list-style-type: none"> • \$100 for completing follow-up visit within 30 days of ER visit for a substance use disorder. • \$50 for members with SUD who use Peer Support Specialists, virtual SUD treatment, or other SUD treatment options
Health Advantage	
Ambetter	<p>No specific <i>incentive</i> for substance use disorder.</p> <p>Programs the QHPs administers include:</p> <ul style="list-style-type: none"> • Pharmacy Lock-In program to detect and prevent pharmacy benefit abuse. Members meeting criteria are locked into one pharmacy for one year. Some members are referred for Case Management support. • Transitional care management program to work with beneficiaries with SUD who have been hospitalized to coordinate care
QualChoice Life	
QCA	

Concurrent Use of Opioids and Benzodiazepines



Concurrent Use of Opioids and Benzodiazepines



Substance Use Disorder

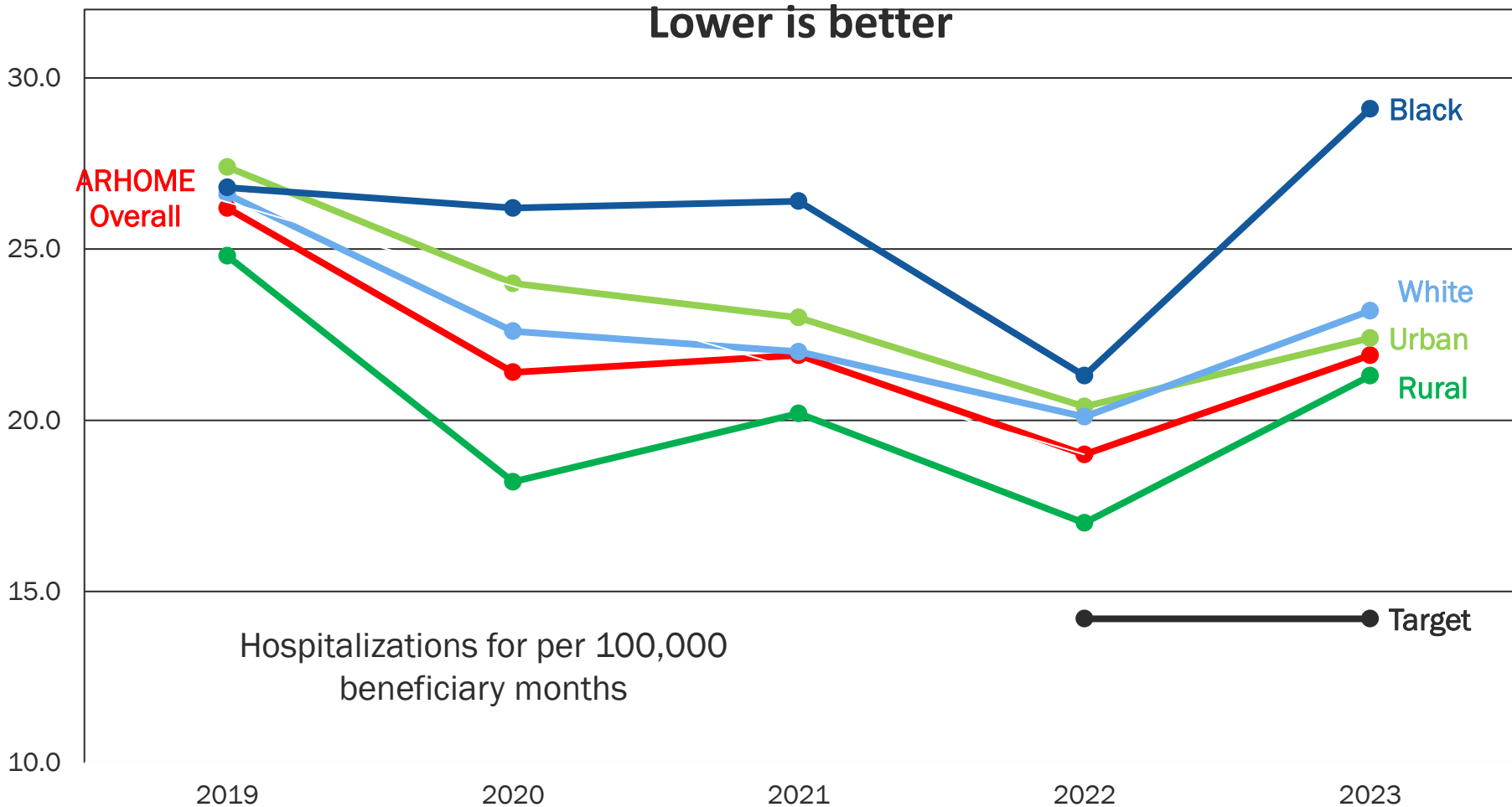
- Follow-up care after an ED visit declined in 2023.
- White beneficiaries had higher rates of SUD treatment after an ED visit than black beneficiaries for all five years.
- Rural and urban beneficiaries had similar rates of SUD treatment following an ED visit.
- Concurrent use of opioids and benzodiazepines continued to decline in 2023. White beneficiaries had significantly worse rates than black beneficiaries. Urban rates remained steady, while rural rates improved.

Chronic Conditions

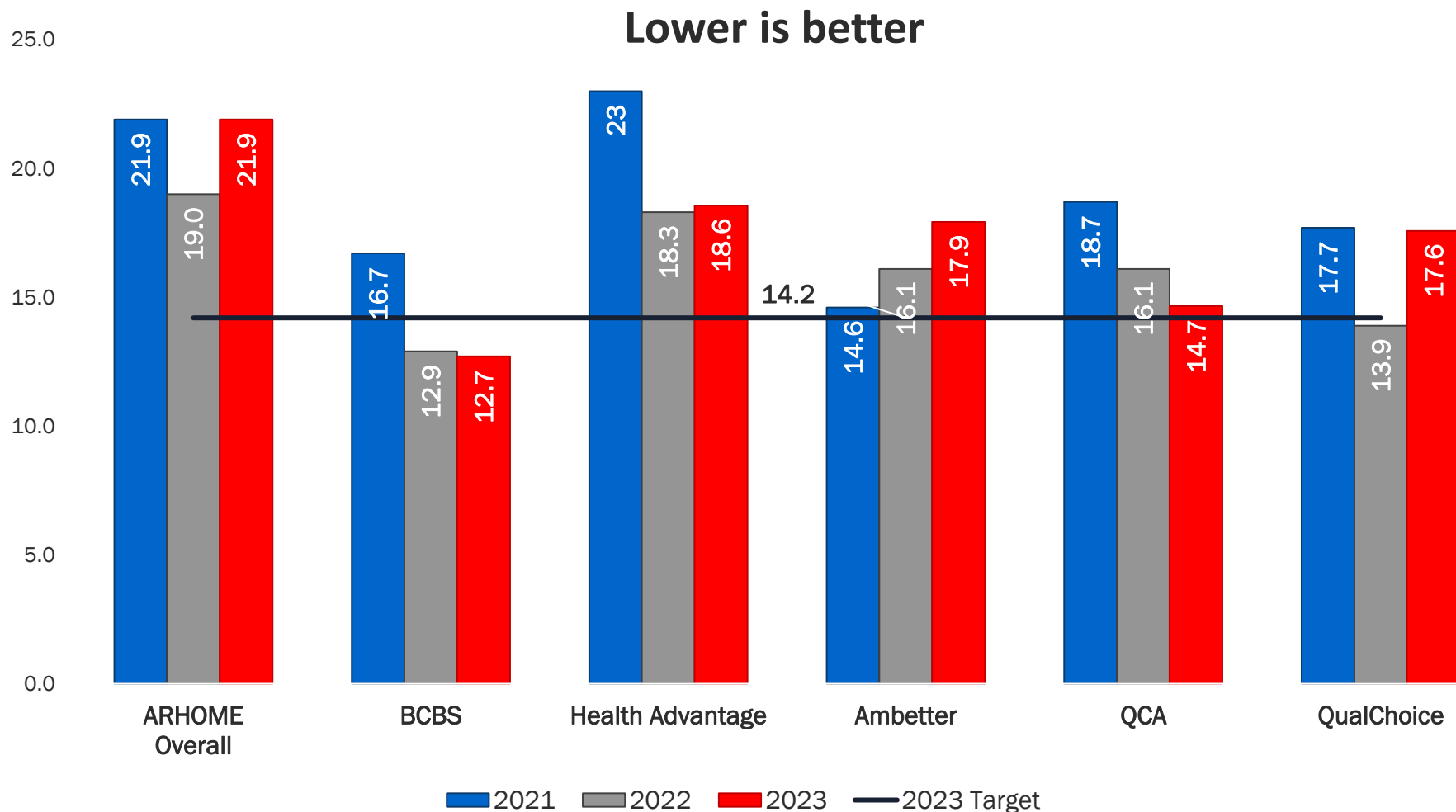


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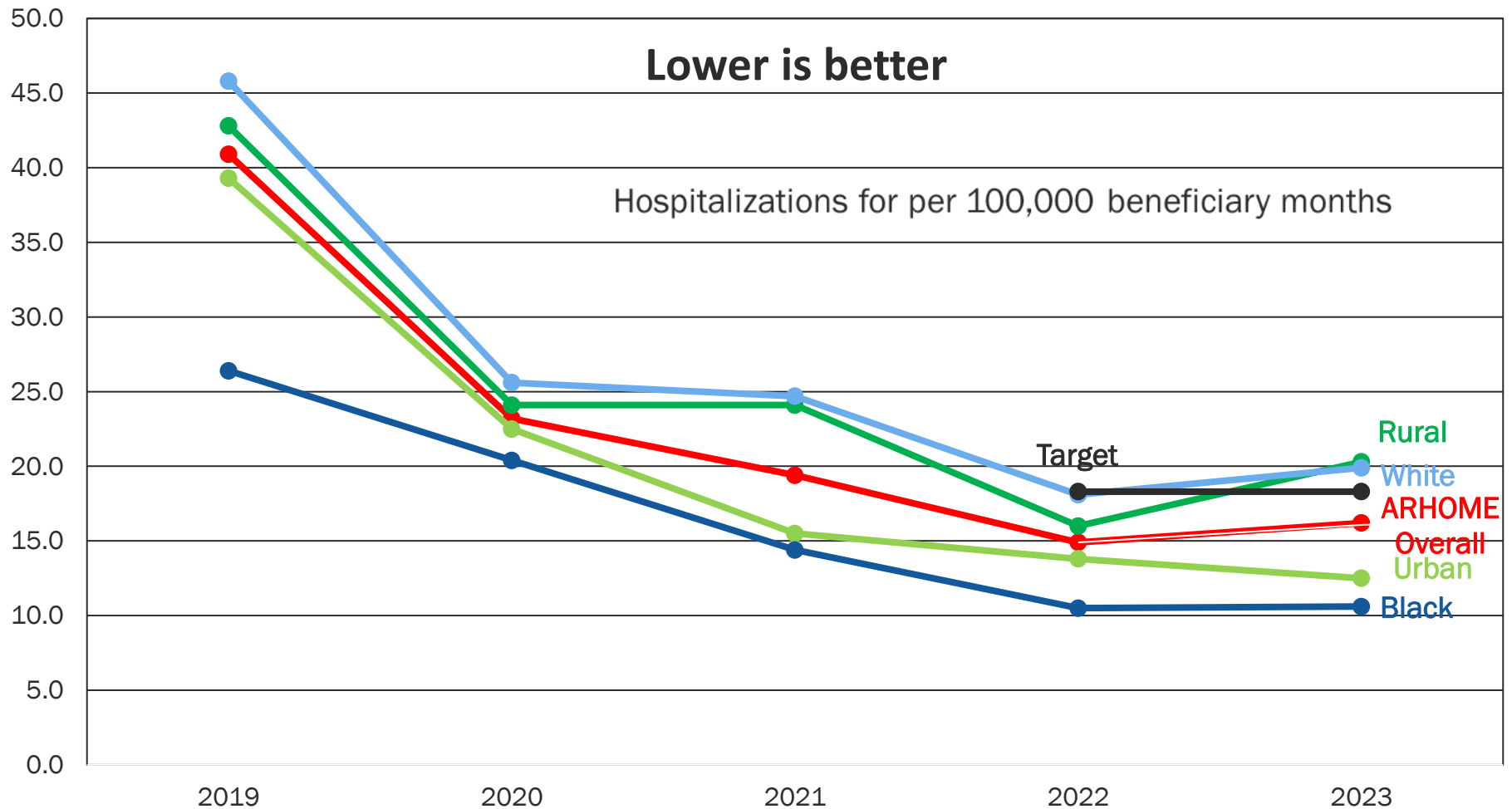
Hospitalization for Short-Term Diabetes Complications



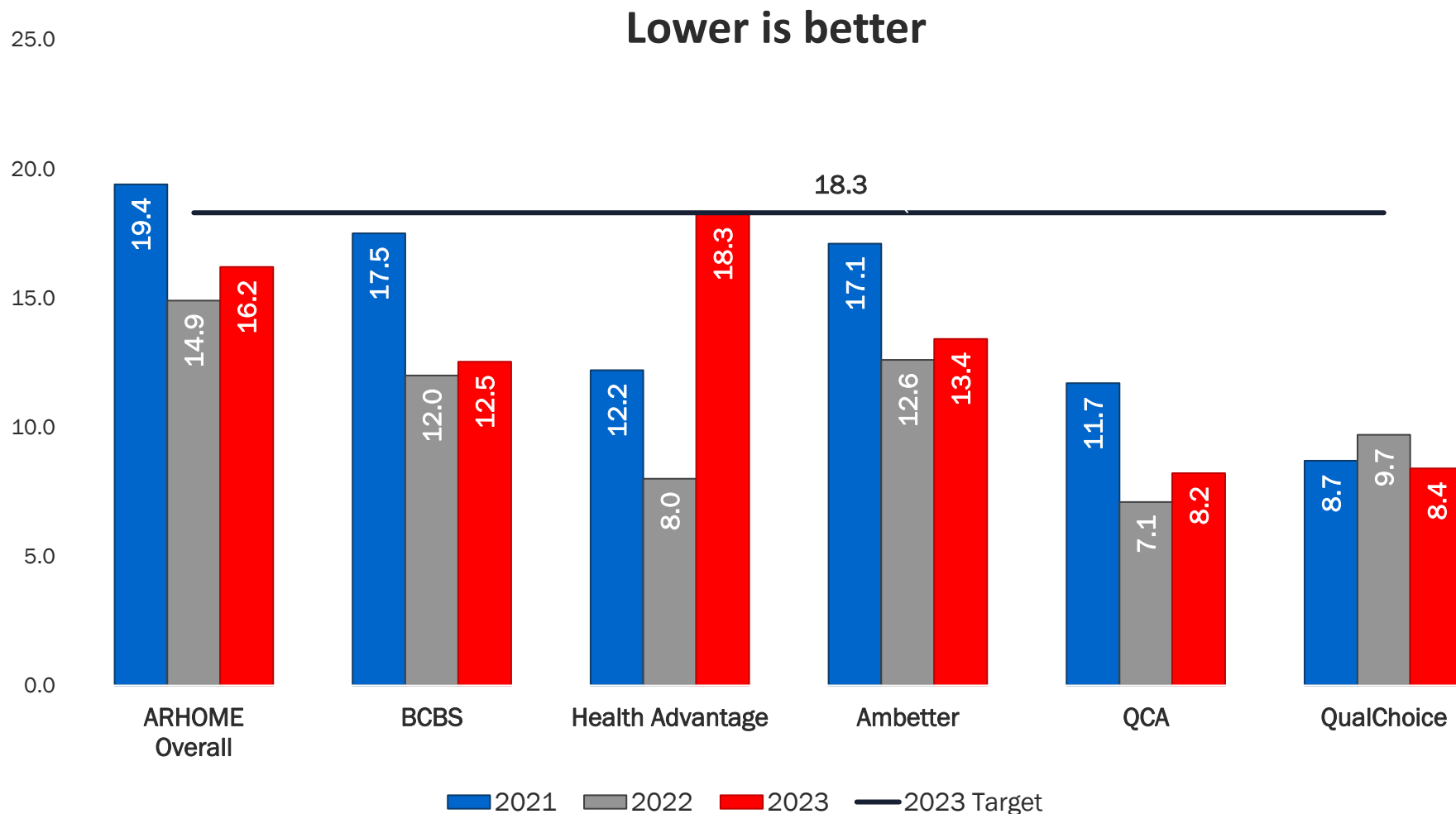
Hospitalization for Short-Term Diabetes Complications



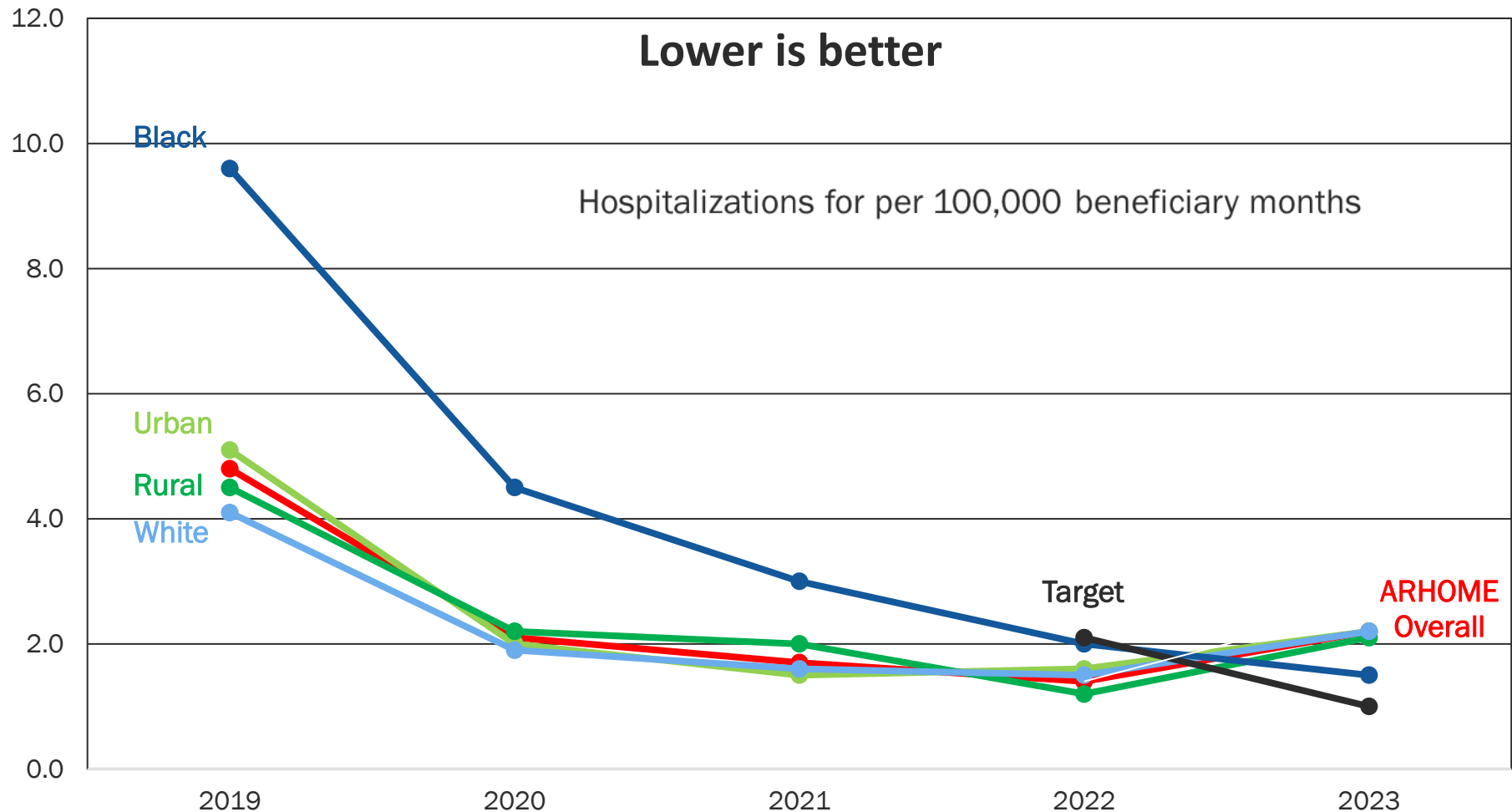
Hospitalization for COPD or Asthma, 40-64 years old



Hospitalization for COPD or Asthma, 40-64 years old

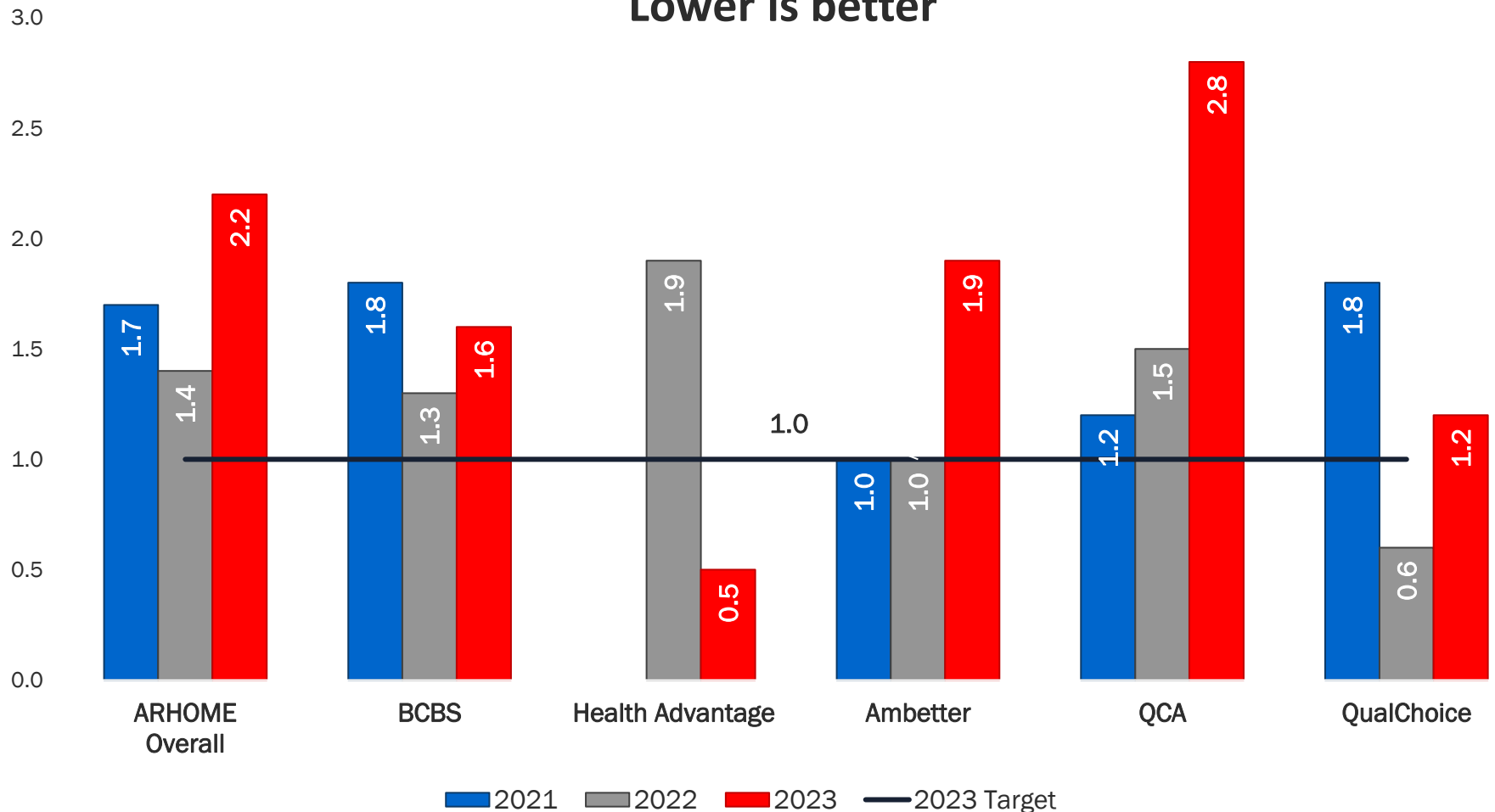


Hospitalization for Asthma for Younger Adults, 19-39 years old



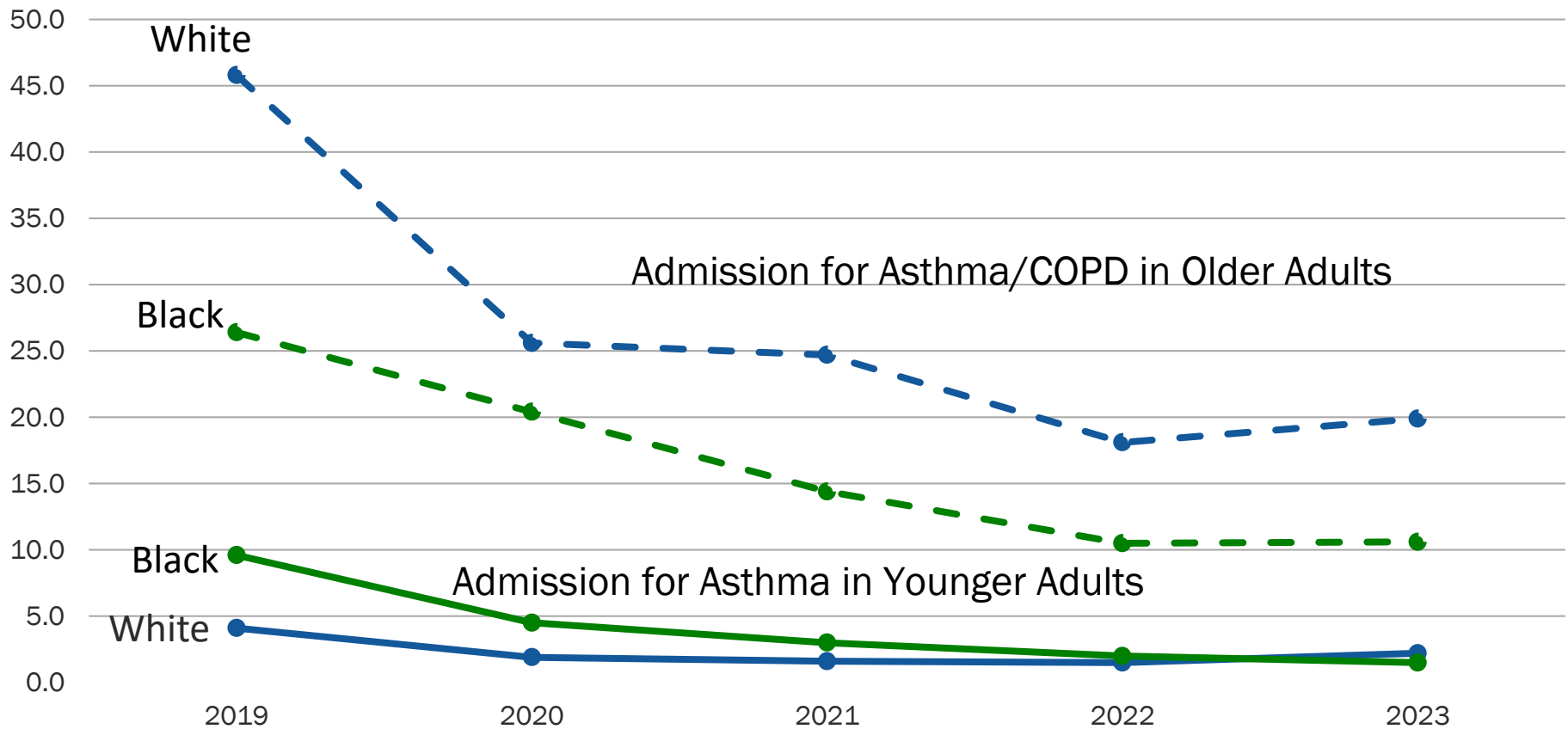
Hospitalization for Asthma for Younger Adults, 19-39 years old

Lower is better

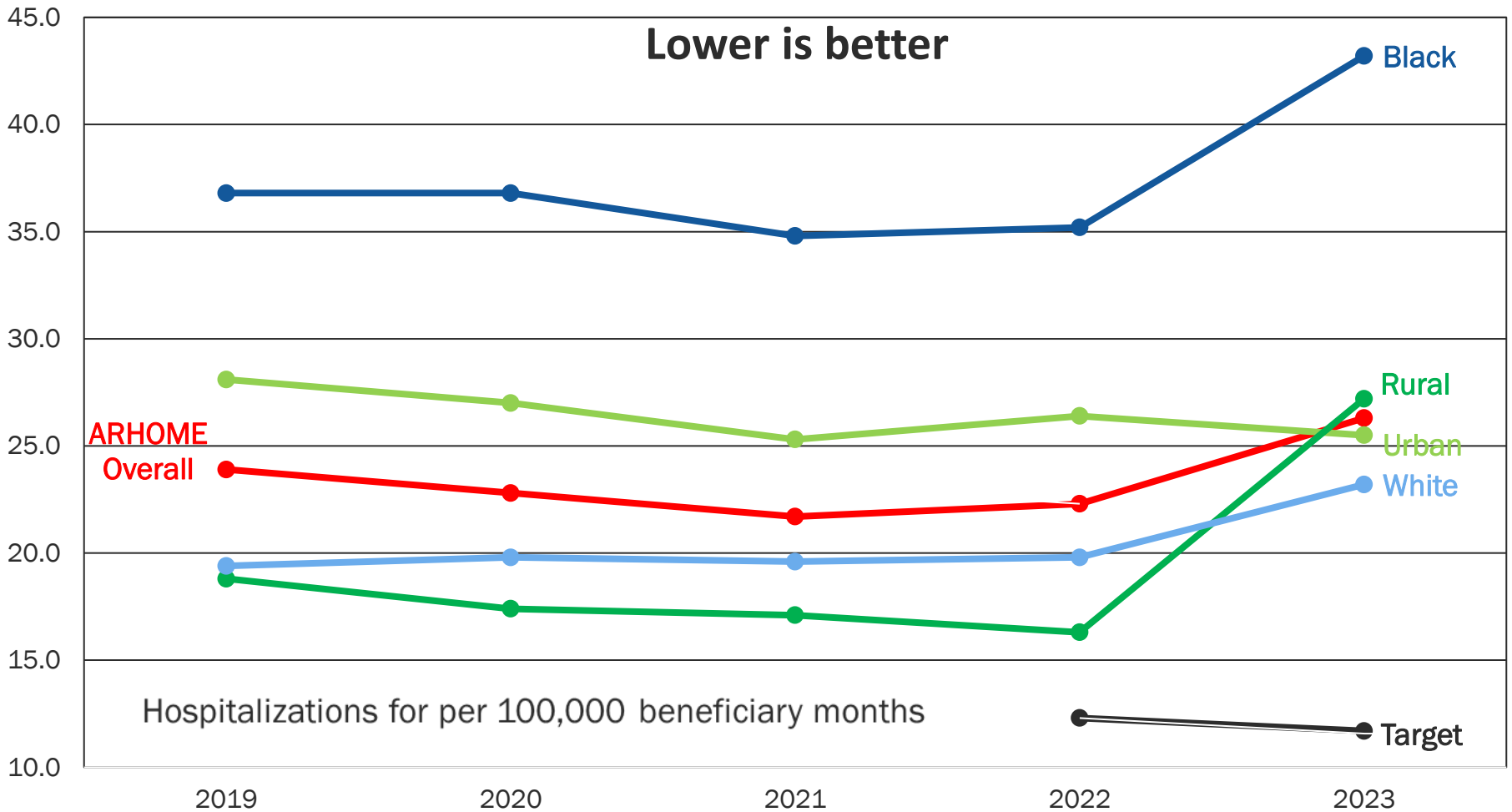


Hospital Admissions for Asthma and COPD

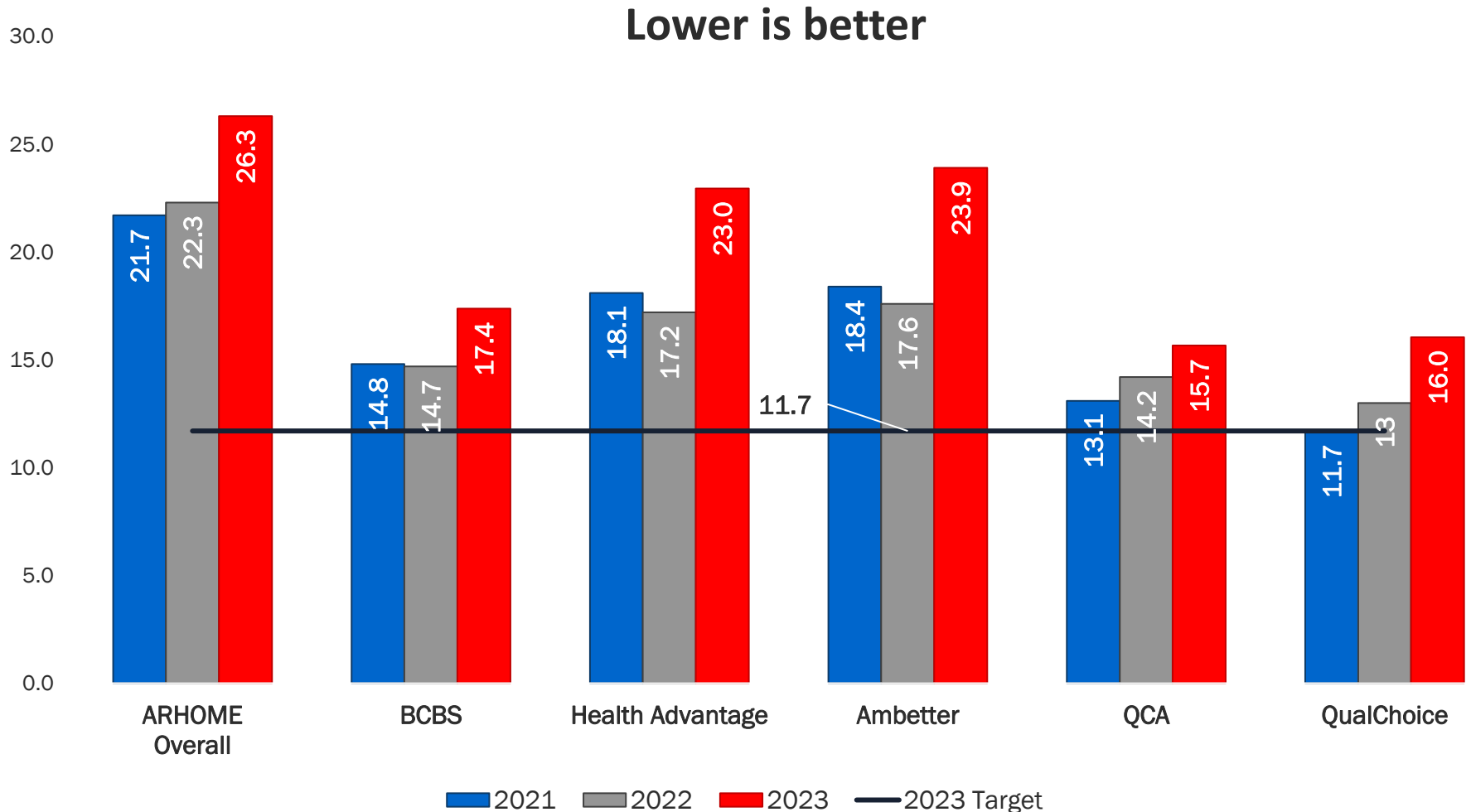
Lower rates are better



Hospitalization for Heart Failure



Hospitalization for Heart Failure



2023 QHP Health Improvement Incentives: Chronic Conditions

QHP	Incentive Activity	Beneficiaries Awarded (% of Eligible)	Total Incentive Awarded
Blue Cross and Blue Shield	Award beneficiaries: <ul style="list-style-type: none"> \$15 for reporting blood pressure and read an educational article related to hypertension. \$40 for achieving a hemoglobin A1c test result of 7% or less \$50 for maintaining ratio of 0.5 or greater for controller to rescue inhaler use 	484 (1%) 6,002 (44%) 1,146 (85%)	\$7,260 \$240,080 \$57,300
Health Advantage		32 (1%) 765 (34%) 108 (66%)	\$480 \$30,600 \$5,400
Ambetter	Up to \$500 (10 points=\$1.00) in rewards for completing a wellness medical service or completing a Challenge (gamified series of goal-oriented behaviors) or Power-Up (bite-sized tiles of content and interactions) in the My Health Pays portal.	4,634 (6%)	\$433,810
QualChoice Life		1,701 (3%)	\$166,122
QCA		1,633 (3%)	\$149,937

Proposed 2025 QHP Health Improvement Incentives: Chronic Conditions

QHP	Incentive Activity
Blue Cross and Blue Shield	Award beneficiaries: <ul style="list-style-type: none"> • \$50 for follow-up care following a hospitalization for heart failure • \$40 for achieving a hemoglobin A1c test result of 7% or less
Health Advantage	
Ambetter	Award providers: <ul style="list-style-type: none"> • \$100-\$300 for completing and submitting a comprehensive appointment agenda through the Health Plan's Secure Provider Portal as part of the Continuity of Care Provider Incentive Program • \$100 per member for completing in-office assessments and documenting that all care omissions have been addressed.
QualChoice Life	
QCA	

Overall QHP Results: Best Performer Target

All QHPs met the target for:

- Asthma medication ratio
- Hospitalizations for COPD/Asthma in older adults

Most QHPs met the target for:

- Follow-up after ED visit for substance abuse (although all carriers declined overall)

No QHPs met the target for:

- Cervical cancer screening
- Hospitalizations for heart failure
- Concurrent use of opioids and benzodiazepines

Most QHPs did not meet the target for:

- Breast cancer screening
- Hospitalizations for short-term diabetes complications
- Hospitalizations for asthma in younger adults

Mixed results for:

- Diabetes screening for people with schizophrenia or bipolar disorder using antipsychotic medications

Overall QHP Results: Median Target

All QHPs met the median for:

- Cervical Cancer Screening
- Breast Cancer Screening
- Asthma Medication Ratio
- Follow-Up After ED Visit for Substance Abuse

Most QHPs met the median for:

- Hospitalization for Chronic Obstructive Pulmonary Disease (COPD) or Asthma in Older Adults
- Hospitalization for Asthma in Younger Adults

No QHPs met the median for:

- Hospitalization for Heart Failure

Mixed results for:

- Hospitalization for Diabetes Short-Term Complications
- Diabetes Screening for People With Schizophrenia or Bipolar Disorder Who Are Using Antipsychotic Medications
- Concurrent Use of Opioids and Benzodiazepines

Overall QHP Results: 4% Improvement Target

All QHPs met the targets for:

- Asthma Medication Ratio

Most QHPs met the targets for:

- Breast Cancer Screening
- Follow-Up After ED Visit for Substance Abuse

No QHPs met the targets for:

- Hospitalization for Heart Failure

Most QHPs did not meet the targets for:

- Hospitalization for Asthma in Younger Adults

Mixed results for:

- Cervical Cancer Screening
- Hospitalization for Short-Term Diabetes Complications
- Hospitalization for COPD or Asthma in Older Adults
- Diabetes Screening for People With Schizophrenia or Bipolar Disorder Who Are Using Antipsychotic Medications
- Concurrent Use of Opioids and Benzodiazepines

Next Activities

- Next meeting in December; date and location TBD
- Meeting topics:
 - Continued quality measure review
 - Review of potential financial penalties for failure to meet targets
 - Review plans for incentive improvement
 - Presentation of QHP Strategic Plans
 - Set 2025 targets

We Care. We Act. We Change Lives.

