



ACA and Insurance Transitions – Part 2

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Agenda

- LCHD Payer Mix
- Commercial – Exchange
- Medicaid MCO

LCHD/CHC Payer Mix FY 2017 YTD

(Dec. 2016-Oct. 2017)

Site/Location	Commercial	Medicaid MCO	Medicare	Grant	Uninsured
LCHD FY16	5.4%	62.6%	6.1%	0.7%	25.2%
LCHD FY17 YTD	4.8%	61.9%	8.2%	0.8%	24.3%
BMB	5%	60%	5%	1%	29%
Grand	7%	60%	23%	0%	10%
Midlakes	3%	69%	3%	1%	24%
North Chicago	4%	58%	6%	1%	31%
North Shore	3%	62%	3%	1%	31%
Peterson	10%	54%	26%	0%	10%
SBHC	11%	74%	0%	0%	15%
Zion	4%	69%	9%	0%	18%
			Est 22% of Medicaid MCO patients = ACA Medicaid Expansion		

Commercial Payers

- Less than 5% of current Payer Mix
- Commercial Contracts:
 - Blue Cross Blue Shield PPO
 - Humana – all products
 - Aetna*
 - Cigna*
 - United HealthCare*

*contracts to be negotiated in 2018

HealthCare Exchange

- 2018 Lake County 8 Plans Offered
 - BCBS Blue Precision Bronze HMO
 - **BCBS Blue Choice Preferred Bronze PPO (2 plan options)**
 - BCBS BlueCare Direct Silver with Advocate
 - BCBS Blue Precision Silver HMO
 - **BCBS Blue Choice Preferred Silver PPO**
 - BCBS Blue Precision Gold HMO
 - **BCBS Blue Choice Preferred Gold PPO**
- LCHD “in network” for PPO plans above

LCHD/CHC Medicaid MCO Percentage Breakdown

Medicaid MCO	As of 11/1/2017		Projected 1/1/2018
	# of patients	% of Total	
Meridian	14,266	55%	70%
Aetna Better Health	3,941	15%	0
Blue Cross Community	4,131	16%	16%
Cigna HealthSpring	68	0.3%	0
Harmony	180	0.7%	0.7%
Humana	18	0.07%	0.3%
IlliniCare	3,274	13%	13%
Total	25,878	100%	100%

Medicaid Programs

Integrated Care Program (ICP): Aged, blind and disabled

Medicare/Medicaid Alignment Initiative (MMAI): Patients who have both Medicare and Medicaid, LCHD patients with Severe Mental Illness (SMI)

Family Health Plan (FHP): Women, children and ACA eligible

2018 Medicaid Managed Care

- All Medicaid only programs (ICP/FHP) = HealthChoice Illinois
- All MCO's through RFP Process
- 5 MCOs in Lake County:
 - Blue Cross Community
 - IlliniCare
 - Meridian
 - Harmony*
 - Molina*
- Out: ABH and Humana

*contracts in negotiation

2018 MMAI

- 3 MCOs in Lake County:
 - Blue Cross Community – LCHD terminated 12/31/2017
 - Humana
 - IlliniCare
- Out: Cigna HealthSpring

Operational Impact in working with MCOs

- Credentialing
 - Medicaid (IMPACT) enrollment, Medicare enrollment, CAQH, MCO paperwork/enrollment
- Eligibility Verification
 - Medicaid/MCO effective, PCP assignment, Title 19 v 21
- Referrals
 - Providers contracted with specific MCO, prior authorization requirements
- Prior Authorizations
 - BH services for payment by MCO, appeals
- Drug Formularies
 - MCO specific formulary, prior authorization requirements on medications
- Claims Submissions/Rejections/Appeals
 - MCO specific claim submission protocols, denial/rejection codes, rejection processes, appeal processes

Financial Rewards Working With MCOs

- Care Coordination Bonus
- Pay for Performance (P4P) Incentives
- Shared Savings

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