

**Analysis of
New Hampshire Commercial Insurance Claim Data
Related to Opiate Substance Use Disorder**

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State of New Hampshire
Insurance Department

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Prepared by
Compass Health Analytics, Inc.



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With growing concerns regarding access to substance abuse treatment and related legislation, the New Hampshire insurance Department (NHID) is examining its data resources to explore commercial health insurance carrier payments in light of requirements for coverage and access. The claim data in the New Hampshire Comprehensive Health Care Information System (NHCHIS) are a key source of information.

Compass Health Analytics looked at medical claims in Calendar Year 2014 by commercial carrier, with a focus on claims with a diagnosis of opiate substance use disorder (OSUD). All claims with an OSUD diagnosis, whether primary or secondary/tertiary/etc., were included in this analysis. The OSUD prevalence rates and the amounts carriers allowed on claims with an OSUD diagnosis were tabulated to enable comparison across carriers. The percent of patients with an OSUD diagnosis is about the same for most carriers. Where the counts are under 50, caution should be used in interpreting differences in rates and costs.

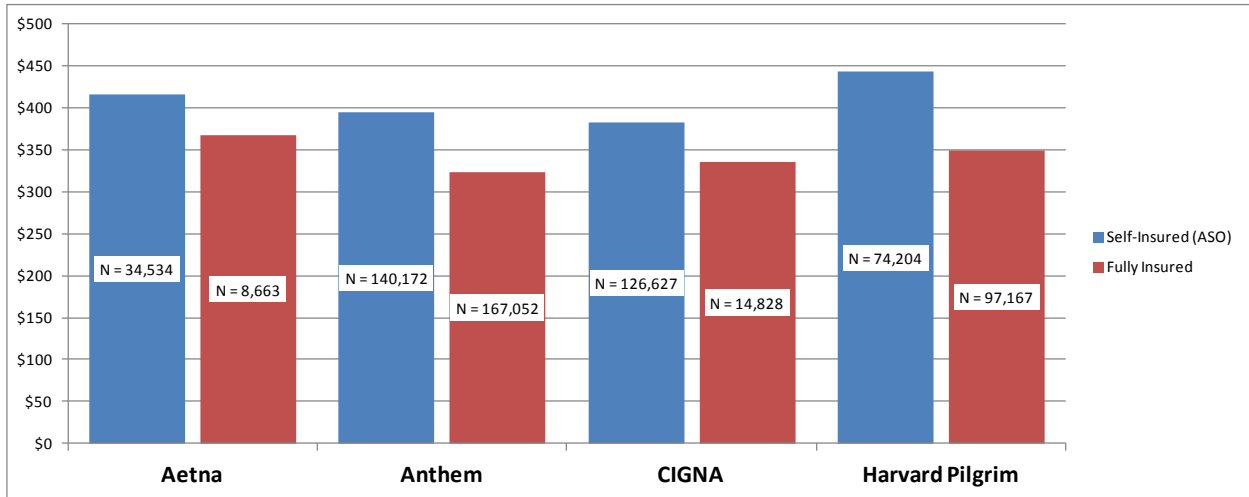
**Table 1:
OSUD Claims by Commercial Carrier
New Hampshire Insurance Department NHCHIS, CY 2014
Member Age < 65**

Carrier	Self-Insured					Fully-Insured				
	All Medical		OSUD			All Medical		OSUD		
	Covered Lives	Cost Per Member per Month	Patients	% of Covered Lives	Cost Per Member per Month	Covered Lives	Cost Per Member per Month	Patients	% of Covered Lives	Cost Per Member per Month
Aetna	34,534	\$415	121	0.4%	\$3.79	8,663	\$367	24	0.3%	\$2.68
Anthem	140,172	\$394	623	0.4%	\$1.48	167,052	\$323	903	0.5%	\$1.55
CIGNA	126,627	\$382	518	0.4%	\$2.84	14,828	\$335	62	0.4%	\$2.01
Harvard Pilgrim	74,204	\$443	302	0.4%	\$2.70	97,167	\$349	438	0.5%	\$1.64
All Carriers	448,142	\$370	1,734	0.4%	\$2.18	317,679	\$333	1,495	0.5%	\$1.70

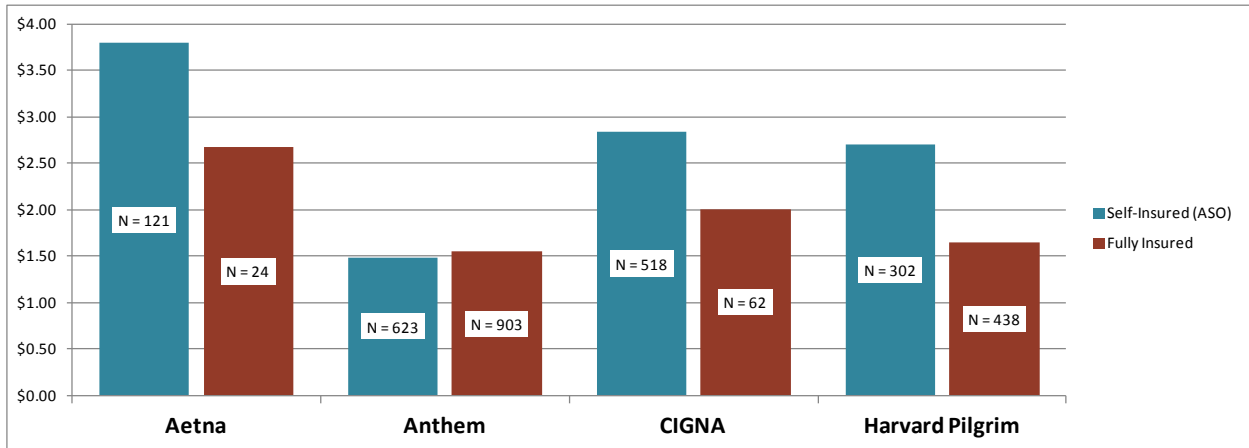
OSUD by Commercial Carrier

Figure 1 and Figure 2 show at a high level the comparative costs, per-member per-month (PMPM), for the four major carriers. While carriers differ in expenditures on treatment for OSUD, a small number of patients in any sample would be expected to show greater cost and use variation in our analysis. All of the carriers cover treatment for OSUD, but specific benefits, provider networks, utilization review criteria, and preauthorization policies may differ. Three of the four carriers have a higher cost for OSUD in their self-insured plans; Anthem is the only plan with similar levels of cost per-patient for OSUD across both types of plans.

**Figure 1:
Total Medical Claim Allowed Amount PMPM by Commercial Carrier
Calendar Year 2014**



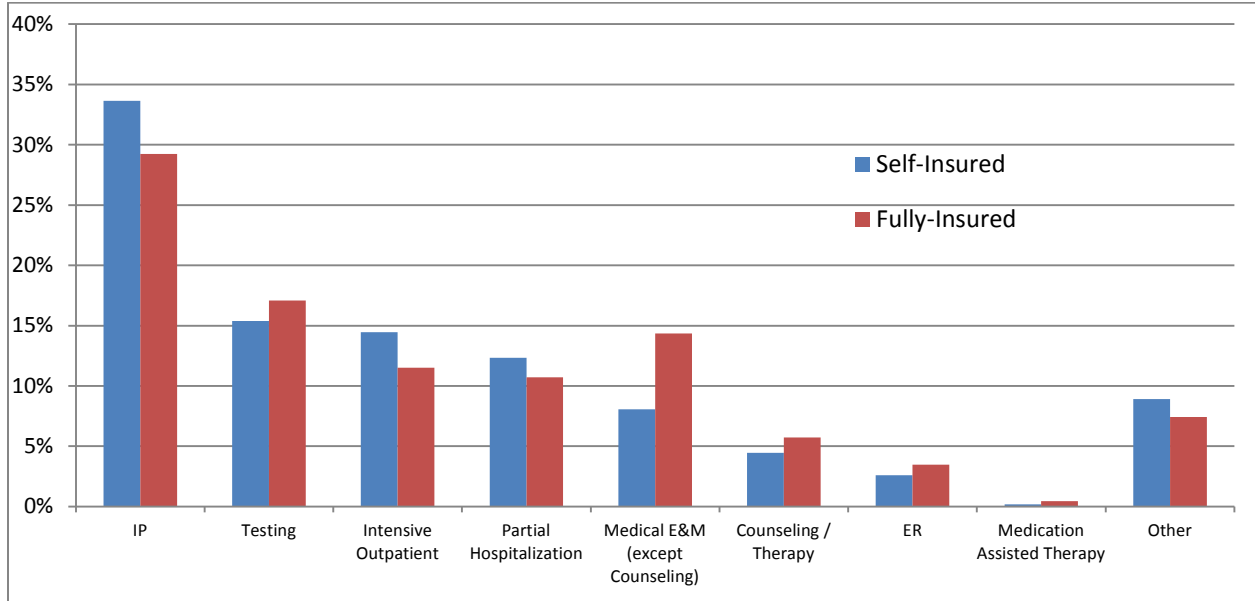
**Figure 2:
OSUD Medical Claim Allowed Amount PMPM by Commercial Carrier
Calendar Year 2014**



OSUD Services

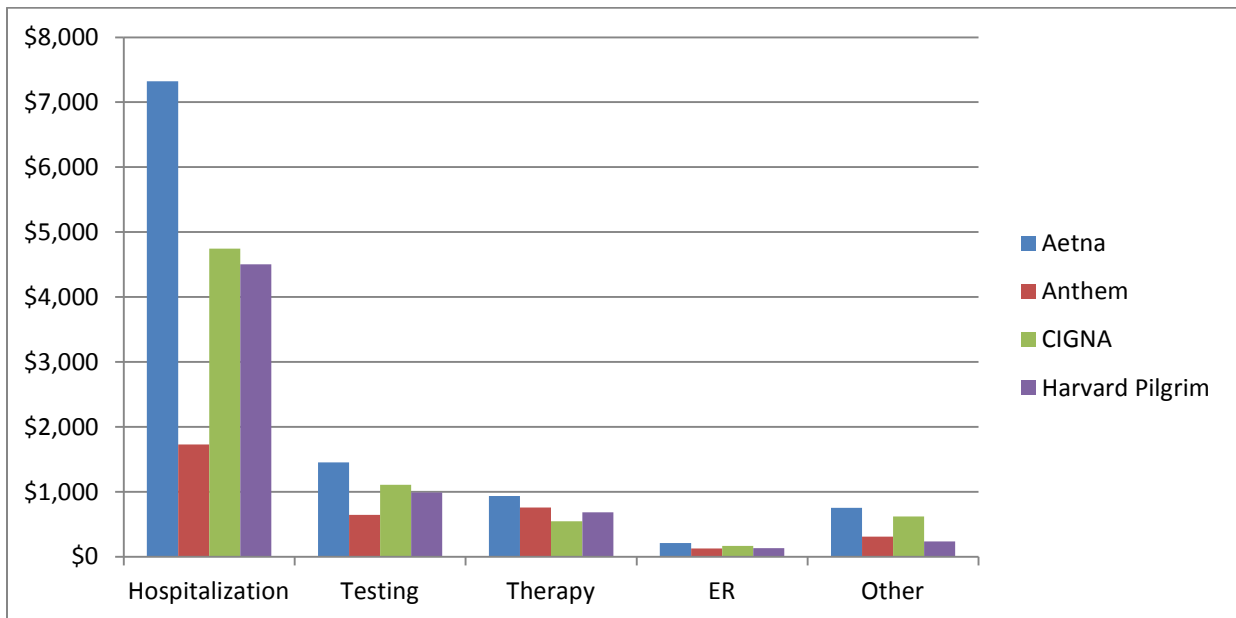
OSUD treatments vary by provider and setting. Figure 3 shows the amount that each type of treatment contributes to the overall cost of OSUD. The single largest contributor to the cost of treating OSUD covered by commercial carriers is Inpatient stays. Intensive outpatient treatment and partial hospitalization also represent a substantial portion of the cost. Medication-assisted therapy (for example, methadone) constitutes a very small portion of the cost of commercially-covered claims.

**Figure 3:
OSUD Medical Claim Allowed Amount PMPM by Commercial Carrier
Calendar Year 2014**

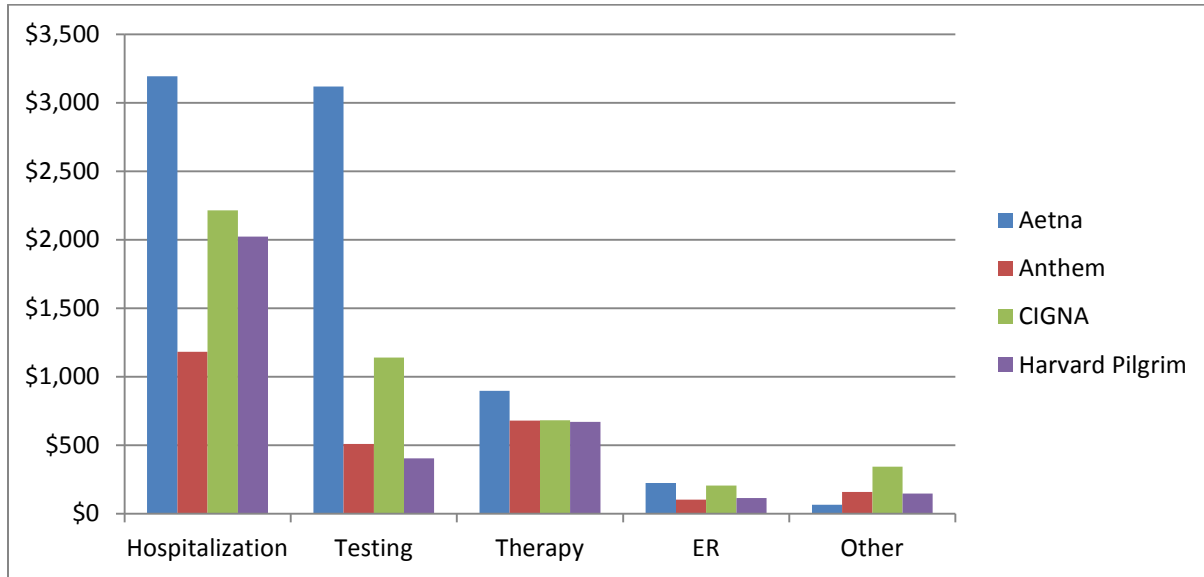


Figures 4a and 4b compare the costs of types of OSUD services among the four major carriers' self-insured and fully-insured populations. Anthem spends noticeably less on hospitalization and testing in both populations.

**Figure 4a:
OSUD Costs per Patient by Carrier and Service Type
for Self-Insured Plans**



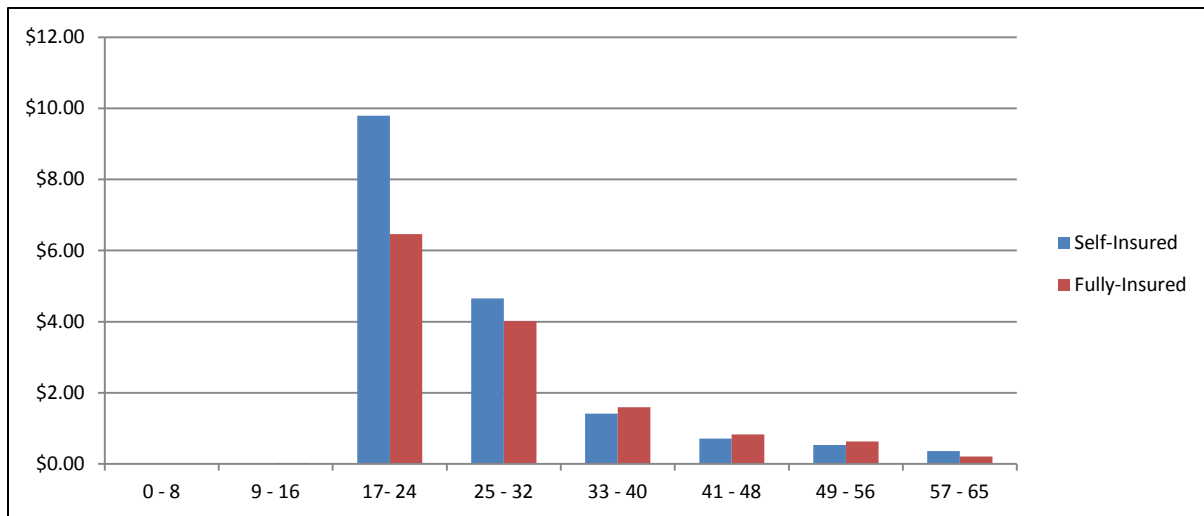
**Figure 4b:
OSUD Costs per Patient by Service Type
for Fully-Insured Plans**



OSUD by Age Group

OSUD occurs more often in patients between the ages of 17 and 24 (see Figure 5). Rates of OSUD claims decline rapidly with age in the commercially-insured population. Commercial carriers had no claims with an OSUD diagnosis for children under 9, and incurred only \$13,000 in OSUD treatment costs for 16 patients, among the approximately 78,500 members, between 9 and 16.

**Figure 5:
OSUD Medical Claim Allowed Amount PMPM by Age Range**



OSUD Providers

A diverse set of providers supply OSUD treatment services. Table 2 lists the providers who account for either a high volume of services to many different patients or a large portion of the OSUD treatment costs. Providers shown on the list were among the top ten on one or more of three different lists: highest cost, largest number of patients treated, or largest number of claims filed.

Table 2: High-Volume Providers of OSUD Services

American Pain Institute LLC
Ameritox, Ltd
Brattleboro Retreat
Concord Hospital, Inc.
Dominion Diagnostics, LLC
Elliot Hospital of the City of Manchester
Greater Nashua Council on Alcoholism
Habit Opco Inc
Hampstead Outlook Inc.
Lakes Region General Hospital
Manchester Alcoholism Rehabilitation Center
Mary Hitchcock Memorial Hospital
Merrimack River Medical Services
Millennium Health, LLC
Phoenix Houses of New England Inc.
Pinewood Professionals, LLC
Quest Diagnostics Clinical Laboratories Inc
The Mental Health Center of Greater Manchester
The Treatment Center of the Palm Beaches
The Watershed Treatment Program

Commercial Carriers differ in the selection of providers that they pay for OSUD services. Table 3 displays the providers with the highest overall reimbursement for OSUD services from commercial carriers, and shows how much of each carrier's OSUD costs each provider receives. The Treatment Center of the Palm Beaches represents a noticeable portion of the OSUD treatment cost covered by Aetna, CIGNA, and Harvard Pilgrim, but Anthem appears to exclude them. Merrimack River Medical Services is not covered by any of the four major carriers but receives almost 20% of the OSUD treatment costs from smaller commercial carriers. Similarly, Habit Opco, a methadone treatment center, receives almost all of its commercial reimbursement from the smaller carriers. Both of these providers supply services almost exclusively in the medication-assisted therapy category.

Table 3: Percentage of Total OSUD Costs

OSUD Treatment Provider	Aetna	Anthem	CIGNA	Harvard Pilgrim	Other	All Commercial Carriers
Pinewood Professionals, LLC	1.8%	6.5%	2.5%	3.0%	7.4%	4.4%
Hampstead Outlook Inc.	2.1%	4.0%	2.0%	7.1%	0.8%	3.3%
The Treatment Center of the Palm Beaches	13.2%	0.0%	4.6%	2.2%	0.0%	3.0%
Merrimack River Medical Services	0.0%	0.0%	0.0%	0.0%	18.4%	2.8%
Elliot Hospital of the City of Manchester	7.3%	3.4%	0.4%	1.1%	2.1%	2.2%
Manchester Alcoholism Rehabilitation Center	1.5%	4.4%	1.1%	2.3%	0.5%	2.2%
Millennium Health, LLC	2.1%	5.2%	1.8%	0.1%	0.5%	2.1%
Brattleboro Retreat	1.0%	2.8%	2.0%	2.6%	0.4%	2.0%
Habit Opco Inc	0.0%	0.0%	0.1%	0.2%	11.3%	1.8%
The Watershed Treatment Program	4.4%	0.0%	2.7%	2.3%	0.8%	1.7%
Other Providers	66.6%	73.7%	82.8%	79.1%	57.8%	74.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Acknowledgements

Prepared for the New Hampshire Insurance Department by Compass Health Analytics, Inc. Comments or questions should be submitted to Tyler Brannen at the New Hampshire Insurance Department, tyler.brannen@ins.nh.gov.