Consumer Information and Transparency Report

In accordance with Act 54, Section 21

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Act 54 Sec. 21.
CONSUMER INFORMATION AND PRICE TRANSPARENCY

The Green Mountain Care Board shall evaluate potential models for allowing consumers to compare information about the cost and quality of health care services available across the State, including a consideration of the models used in Maine, Massachusetts, and New Hampshire, as well as the platforms developed or under development by health insurers pursuant to 18 V.S.A. § 9413. On or before October 1, 2015, the Board shall report its findings and a proposal for a robust Internet-based consumer health care information system to the House Committee on Health Care, the Senate Committees on Health and Welfare and on Finance, and the Health Reform Oversight Committee.

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HSRI/NORC: Methodology

- Conducted an extensive review of the literature on efficacy and best practices

- Evaluated 49 consumer transparency websites

- Interviewed the Directors of 13 websites

- Highlighted several key factors for success if implemented in VT

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HSRI/NORC: Key Findings from Review

- Wide variation in types/sources of price and quality data; only 1 website follows all specified best practices (CompareMaine.org)

- Consumer traffic is often low on these transparency websites

- High resource cost in terms of staffing and financial outlays; requires multi-million dollar, multi-year commitment.

- Literature on ROI/impact is limited, although some preliminary results are promising.

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Keys to Transparency Site Success

- Site design must involve all stakeholders at onset (providers, hospitals, insurers, consumers, employers, health policy makers)
- Cost data must be reliable, comprehensive, easily understood, timely and personalized (total costs and OOP costs)
- Quality data must be based on methodologically sound, nationally accepted measures that patients can easily understand (satisfaction, effectiveness, safety)
- Costs and Quality must be presented side by side. Consumers assume high price=high quality but that is often not the case
- Website design should be user friendly and mobile compatible
- Need innovative ways to drive consumer/provider traffic to the site
- Requires continuous evaluation of website usability and impact

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Important Questions

- **Resource Costs**: Does state of VT have the resources to do this?

- **Data**: What is the best source for timely, reliable and personalized data?
    - VHCURES may not be the right source for cost data
    - How might all Vermonters benefit from the member-only insurance company price and quality transparency websites?
    - How might we improve the transparency of hospital/provider charges for the uninsured?
    - How might we standardize quality info and make it more accessible to the public?
- **Oversight/Governance**: If resources and data sources are secured, who should oversee this and how should it be governed (e.g., public entity or a public-private partnership)?

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Proposals to consider:

- **Leverage existing insurer price and quality transparency websites**. Through legislation, mandate that insurers make their consumer transparency data available to all Vermonters. Websites would need to be standardized and conform to best practices as outlined in the report.

- **Allocate sufficient resources and assign (or create) a state entity to oversee the development and maintenance of a consumer transparency site that conforms to best practices.**
    - Note: HSRI report suggests estimated start-up costs range from $400,000-$500,000*; ongoing maintenance is about $200,000/year and 3-4 FTEs would need to be hired. Space considerations may add to costs.

- **Combination of the two? Mandate that payers share real-time, plan-specific price and quality data with a state agency that has the necessary resources to develop and maintain an open-access website.**

*Anecdotal evidence suggests this may be an underestimate—CompareMaine cost $3m to build

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Any questions?

Thanks for your time

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