

IT'S YOUR DATA—USE IT!



BY NICK KARAKOS, JD, DIRECTOR, SHARED SERVICES

At HMA, we believe fundamentally that the data entrusted to us ultimately belongs to our clients. Our role, in collaboration with our broker partners, is to help provide meaningful insight into that data. During the last 24 months, HMA has made significant investments in the fields of data and analytics. With the launch of our BenefitFocus analytics platform and further investments in talent in the team supporting that platform, the types of analysis and insight we're able to provide for our clients have greatly evolved.

The accumulation of data over time brings even more opportunities such as benchmark comparisons, trends, predictive modeling, health analysis, outlier identification, regionality, and competitive analysis.

CASE STUDIES

Take the case of one employer for which data mining was utilized to find a member with diabetes who had not visited a primary care physician (PCP) in nearly a year. Diabetes, of course, is one of the costlier chronic conditions when it is not managed properly. The data revelation prompted outreach to the patient, who indicated that she had lost her glucometer and also was unable to drive herself to her PCP. HMA arranged for a new glucometer (shipped directly to her) and set up transportation to an appointment with her PCP. Thanks to targeted data mining, HMA can identify at-risk members who otherwise would remain “invisible” until a catastrophic and costly event takes place.

On another project, HMA helped a client put together a strategy for migrating from a preferred provider organization (PPO) plan to a high-deductible health plan (HDHP). During migration, we monitored membership data for adverse selections—watching, for example, to see whether the healthiest members choose the HDHP while the sickest and likely highest-cost members stuck with the PPO. We looked at the client's data after open enrollment to see who selected what plan. And we asked other questions: Was it the younger people selecting the HDHP? Did higher-risk members with chronic conditions stick with the PPO? What members stopped seeking preventive care because they were worried about costs? Data gave us the answers. And when trends emerged, we launched targeted campaigns in collaboration with the client to address each issue.

For all employers, wellness population health dashboards are also helpful in identifying at-risk segments of

membership. In the case of another HMA client, data within a wellness dashboard revealed a higher prevalence of chronic conditions and musculoskeletal system disorders. On the dashboard, the client could see where specific wellness awareness programs were needed and where plan strategy adjustments would be most effective.

FIELDING REQUESTS

At HMA, we get daily requests for data analysis that vary from simple to complicated, from cohort analysis—such as evaluating the participation in a wellness program—to analysis of benefits, products, and services utilization. Are the right people using the right products and services? We can ask the right questions and get the right answers.

Data analytics is also used for member outreach within our Care Navigator program. When candidates are identified, Care Navigator specialists are able to reach out in a personal way. Data makes it easy to proactively guide members down a better healthcare pathway.

We happily share data with our broker partners and work collaboratively with analytical partners to help create greater efficiencies and cost savings for the clients we serve.

AS FOR THE FUTURE

One of the great powers of HMA client data is its ability to provide proactive insight. Predictive modeling is key to that, so HMA will further invest in our ability to see into the future for clients so we can develop plans and campaigns that lead to lower costs and better outcomes. Our value reports will also continue to evolve and improve. These data “snapshots” demonstrate health status and HMA plan value in a format that is easy to read and digest. And when it comes to people, we'll continue to recruit bright data wizards who are as passionate about data as we are.

DATA SHARING IS A

BIG

DIFFERENTIATOR BETWEEN
HMA AND TRADITIONAL INSURANCE PROVIDERS

A KEY TO GROWTH

Data sharing is a big differentiator between HMA and traditional insurance carriers and is the catalyst to the growth of self-funded plans in the market. That said, data can be overwhelming. At HMA, we help make sense of it all. With our broker partners, we access, analyze, and customize data for each client's specific need and place in the strategy spectrum.

In fact, we're able to help our clients do some incredible things. To name a few, we use data to help expose money-saving opportunities, complement and fortify benefits strategies, demonstrate member usage trends, identify opportunities for better member engagement, and develop campaigns that help members make more informed decisions about their healthcare. We also mine the data for risk factors such as members overusing the ER, members with multiple chronic conditions, or members forgoing preventive care.