

ACA Update

- Legislative
 - HSA Improvement Act(s)
- Regulatory
 - Network Adequacy and Essential Health Benefits oversight moved to States
 - Cost Sharing Payments to Insurers
 - Association Health Plans
 - Short-Term Duration Insurance

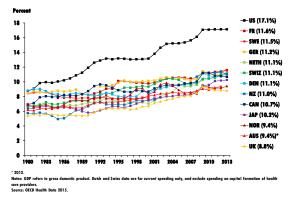


ACA Update

- Individual Mandate Penalty removed
- Funding for Navigators and other educational efforts dramatically reduced
- SHOP effectively eliminated
- Cadillac Tax 2022 or later????



Exhibit 1. Health Care Spending as a Percentage of GDP, 1980-2013

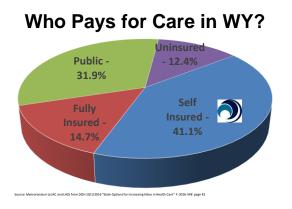




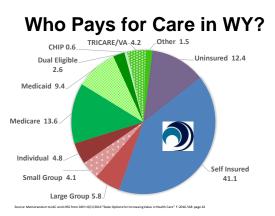
Silver Plan Premiums 40 year old man, non-smoker (before subsidy) \$900 2015 2016 \$800 2017 \$700 2018 \$600 \$500 70% \$428 388 \$400 82% 82% 522 \$279 \$300 \$265 \$265 \$265 \$200 \$100 \$0 24.27 BIINGS.MT Portand.ME Denver, CO 5allake.U LOS ANDRS Albuqueque Cheve



Who Pays for Health Care In Wyoming?











Price Variation

Knee-replacement surgeries

Highest-average-cost markets

New York	\$61,300
Fort Collins-Loveland	\$55,600
Anchorage, Alaska	\$54,000
Casper, Wyo.	\$52,500
San Diego	\$41,000

Lowest average cost markets

Montgomery, Ala.	\$16,100
Birmingham, Ala.	\$19,100
Fresno, Calif.	\$19,700
Pittsburgh	\$23,800
Riverside-San Bernardino, Calif.	\$24,500

Hip-replacement

surgenes	
Highest-average-cost m	arkets
New York	\$59,400
Fort Collins-Loveland	\$55,400
Manchorage, Alaska	\$49,600
Casper, Wyo.	\$44,000
Dallas	\$39,300

Lowest-average-cost markets

Montgomery, Ala.	\$16,400
Birmingham, Ala.	\$17,500
Fresno, Calif.	\$19,250
Riverside-San Bernardino, Calif.	\$21,400
Pittsburgh	\$22,100

Price Variation

Hip Replacement Costs

Data source - Wyoming Mulit-Payer Claims Database - November 2017

Facility ID	Facility Cost	Procedure	Anesthesia	Other	TOTAL		% below highest
А	\$19.233.75	\$6.207.52	\$1.180.00	\$65.57	\$26,686.84	0.00%	-60.86%
	1.9.00	.,	.,	1			-33.00%
В	\$37,475.25	\$6,972.41	\$889.80	\$338.60			
с	\$41,047.94	\$3,314.37	\$1,739.49	\$133.02	\$46,234.82	73.25%	-32.18%
D	\$49,729.32	\$5,990.60	\$1,760.00	\$52.50	\$57,532.42	115.58%	-15.61%
Е	\$64,675.69	\$2,578.32	\$906.00	\$17.71	\$68,177.72	155.47%	0.00%

For a facility to be listed, we required data from at least 5 hip replacements at that particular facility

Price Variation

Knee Replacement Costs

Data source - Wyoming Mulit-Payer Claims Database - November 2017

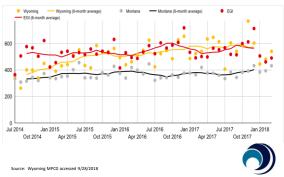
Facility Name	Facility Cost	Procedure	Anesthesia	Other	TOTAL		% below highest
A	\$26,288.88	\$9,894.89	\$1,076.92	\$541.96	\$37,802.65	0.00%	-38.37%
с	\$36,568.82	\$3,248.28	\$1,262.48	\$640.50	\$41,720.08	10.36%	-31.98%
в	\$37.092.75	\$7,796.60	\$1.530.00	\$1.201.57	\$47,620.92	25.97%	-22.36%
D	\$53,965.03	\$7,004.80	\$0.00	\$364.31	\$61,334.14	62.25%	0.00%

For a facility to be listed, we required data from at least 5 hip replacements at that particular facility

Price Variation for Total Knees on Colorado Front Range

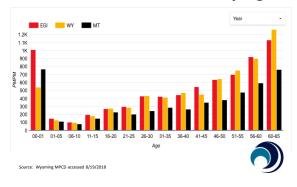
Facility	1st	Quartile	1	Median		3rd Quartile	
Facility A	\$	51,200	\$	53,900	\$	61,700	
Facility B	\$	48,600	S	50,100	\$	57,900	
Facility C	S	35,200	S	37,100	\$	39,300	
Facility D	\$	32,800	S	35,000	\$	36,500	
Facility E	\$	32,200	S	33,300	\$	34,700	
Facility F	S	27,700	S	33,200	\$	48,300	
Facility G	\$	31,000	\$	32,800	\$	34,900	
Facility H	S	26,200	S	31,900	\$	45,200	
Facility I	S	24,800	S	31,200	5	33,400	
Facility J	\$	28,400	S	30,600	\$	33,100	
Facility K	\$	25,300	\$	30,500	\$	32,300	
Facility L	S	27,700	S	30,200	\$	31,200	
Facility M	S	29,400	S	29,400	\$	29,400	
Facility N	S	23,500	S	29,200	\$	32,700	
Facility O	S	20,600	S	27,900	\$	31,500	
Facility P	S	18,100	S	27,400	\$	34,500	
Facility Q	S	22,200	S	27,400	\$	27,800	
Facility R	\$	19,500	S	24,100	\$	27,900	
Facility S	S	18,100	S	22,200	\$	27,800	
Facility T	S	21,900	S	22,000	\$	22,000	
Facility U	S	19,300	S	21,400	\$	22,200	
Facility V	S	16,700	S	18,000	\$	22,900	
Facility W	\$	17,900	S	17,900	\$	21,900	
Facility X	S	15,100	S	15,100	\$	21,700	

Per Member Per Month Cost

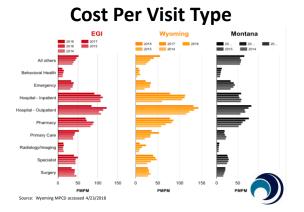


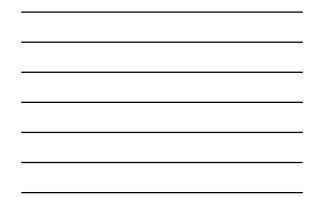


Per Member Per Month by Age

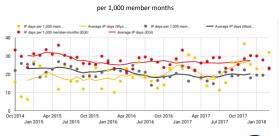








Inpatient Days



Source: Wyoming MPCD accessed 9/18/2018



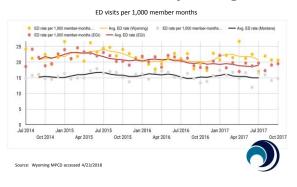
Outpatient Days

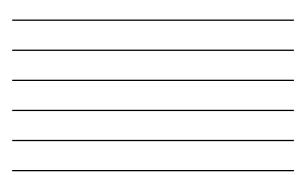


Source: Wyoming MPCD accessed 9/18/2018

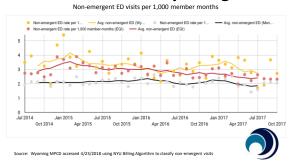


ED Visits in Wyoming





Unnecessary ED Visits in Wyoming



Growing the Database



Together we can get there.

