



**BRIGHAM AND
WOMEN'S HOSPITAL**



**HARVARD
MEDICAL SCHOOL**
TEACHING AFFILIATE

HOW HEALTH CARE EXCHANGES CAN ENHANCE COVERAGE, AFFORDABILITY AND ACCESS FOR WOMEN:

EXAMPLES FROM MASSACHUSETTS

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Overview

- Why Women's Health and Wellness Matter
- Women's Health Challenges
 - Solutions from the MA Health Care Exchange
- Policy Recommendations
 - Threshold Questions for States

Why Women's Health?

Women's health is a major determinant of the health of communities and future generations.

Women:

- Have higher rates of chronic disease
- Utilize more medical services than men
- Have higher annual health care expenses
- Face more challenges affording care
- Are more likely to have inconsistent insurance coverage

Why is Women's Wellness Important?

The direct cost of women's major chronic health conditions is estimated at \$466 billion dollars per year in the U.S.

Chronic diseases:

- Cause 7 of 10 deaths among Americans each year and account for 75% of the nation's health spending.
- More than one in three of all women and more than ½ of women age 50-64 have a chronic condition that requires ongoing medical attention.
- African American women have higher rates of several chronic conditions, compared to White and Latina women, including arthritis, hypertension, and heart disease.

Preventive Services:

- In 2011, 54% of women were not up-to-date on their recommended preventive services.

Women's Health Challenges

- Transitions in coverage
- Affordability
- Access to primary care
- Data stratification

Transitions in Coverage

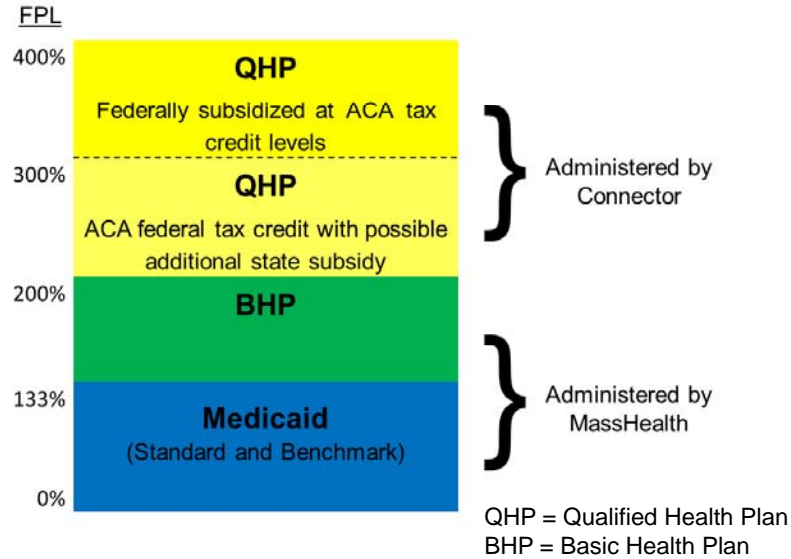
THE CHALLENGE:

- A significant number of low-income residents transition between Medicaid and subsidized insurance plans over the course of the year due to changes in eligibility status.
 - ☐ Women are disproportionately impacted by this coverage volatility or “churning”.
 - ☐ 17% of MA residents who transitioned experienced a gap in coverage.
 - ☐ In 2010, the administrative expenses associated with transitions cost Massachusetts over \$46 million dollars.

MA Examples:

- Virtual Gateway
- Basic Health Plan

Massachusetts's Vision for Expanding & Simplifying Coverage Options



Shopping for Unsubsidized Coverage

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Individuals & Families Get Started

Young Adults Get Started

Employees Get Started

Employers Get Started

Brokers Get Started

Connect to good health, Massachusetts!

Our online Commonwealth Choice marketplace is the only place where you can compare plans from the state's major insurers. We're an independent state agency, so you can shop with confidence.

Our Commonwealth Care program offers low-or-no-cost health insurance for people who qualify. It provides comprehensive benefits and a choice of health plans.

Find the plan that's right for you and enroll today!

Glad to be insured

"I was young, healthy. I always thought that I was invincible. It never even crossed my mind that I could get hurt..."

—Andrew Herlihy of Malden
Hear Andrew's story and more

Plans from top Mass insurers!

Neighborhood Health Plan
Your health. Our promise.

For Commonwealth Care Members Only

If you've been accepted for this subsidized health plan:

- Log in to your account
- Register to get online access to your account
- Get instructions for creating your account
- Get help with questions

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Shopping for Unsubsidized Coverage: Preliminary Information

Enter some basic information about yourself to start shopping for health insurance.

Your Information * REQUIRED INFORMATION

Residential ZIP Code *

Type of Coverage *
☐ Self only
☐ Self + spouse
☒ Self + dependent child/children
☐ Family (self, spouse + dependent child/children)

Your Date of Birth *
(month / day / year)

Spouse Date of Birth
(month / day / year)

Coverage to Begin *
☒ October 1, 2012
☐ November 1, 2012

★ Health insurance rates depend on when you want coverage to start, where you live, your age, and the number of people you want to insure.

❗ Plans are for **Massachusetts residents only**. You may be required to submit proof of residency before your coverage begins.

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Shopping for Unsubsidized Coverage: Choosing a Coverage Level

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Choose the type of plans that will meet your needs.

Bronze

- * Lower monthly cost
- * Higher costs when you receive medical services




Who chooses Bronze plans?

[See Bronze Plans](#)

Silver

- * Monthly cost can run higher than Bronze
- * Lower costs when you receive medical services compared to Bronze




Who chooses Silver plans?

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Gold

- * Highest monthly cost
- * Lowest costs when you receive medical services






Who chooses Gold plans?

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or

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Shopping for Unsubsidized Coverage: Comparing Plans

BROWSE PLANS: 3 benefits packages (What's a benefits package?) ? [21 plans]

You've selected

Benefits package
☒ Bronze
☐ Silver
☐ Gold

Narrow by provider

Search for your doctor...
 Only show plans that include your doctor, nurse practitioner, hospital or health center.

Narrow by monthly cost

\$301 - \$400 (5)
 \$401 - \$500 (3)
 \$501 - \$600 (3)
 \$601 - \$700 (10)
 \$701 - \$800 (6)
 Greater than \$800 (2)

Narrow by insurance carrier

BMC HealthNet Plan (3)
 Blue Cross Blue Shield of Massachusetts (3)
 Fallon Community Health Plan (5)
 Harvard Pilgrim Health Care (3)
 Neighborhood Health Plan (3)
 Tufts Health Plan (3)

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

Sort plans by Benefits package

	Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
Bronze Low Benefits Package 7 plans available		as low as \$553	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay
Hide Plans About Bronze Low							
Neighborhood Health Plan <small>Get more.</small>	\$552.76	↑	↑	↑	↑	↑	↑
Harvard Pilgrim HealthCare	\$576.55	↑	↑	↑	↑	↑	↑
Neighborhood Health Plan	\$588.19	↑	↑	↑	↑	↑	↑
Fallon Community Health Plan <small>Smaller Network</small>	\$626.00	↑	↑	↑	↑	↑	↑
BMC HealthNet <small>MASSACHUSETTS</small>	\$629.72	↑	↑	↑	↑	↑	↑
Fallon Community Health Plan	\$710.00	↑	↑	↑	↑	↑	↑
TUFTS Health Plan	\$741.00	↑	↑	↑	↑	↑	↑
Bronze Medium Benefits Package 7 plans available		as low as \$605	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay
Show Plans About Bronze Medium							
Bronze High Benefits Package 7 plans available		as low as \$608	\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay
Show Plans About Bronze High							

Helping Residents Apply for Subsidized Coverage



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Health Care Reform

About Us

About Us: Commonwealth Care

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Commonwealth Care Eligibility

Commonwealth Care is a health insurance program for adults, 19 and older, who are uninsured and meet certain eligibility requirements. You may be eligible for Commonwealth Care if:

- Your family's income before taxes meets the income guidelines specified below,
- You are uninsured,
- You are a U.S. citizen/national, qualified alien, or alien with special status,
- You are age 19 or older (*persons under age 19 may be eligible for [MassHealth benefits](#).)

Family Size	Income at or below
1	\$33,516
2	\$45,396
3	\$57,276
4	\$69,156
5	\$81,036
6	\$92,916
7	\$104,796
8	\$116,676

Note: [Income guidelines](#) used to determine eligibility change every year on March 1.

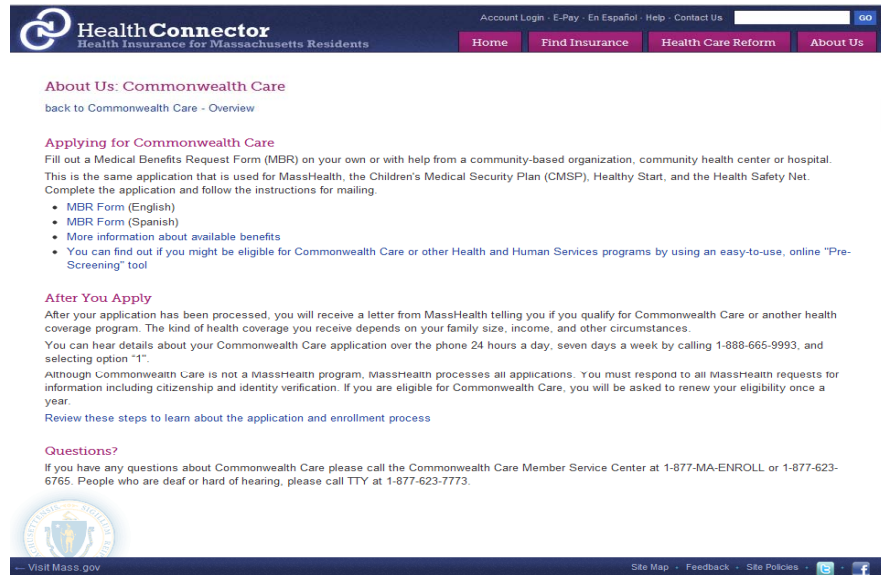


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Helping Residents Apply for Subsidized Coverage



The screenshot shows the Health Connector website for Massachusetts residents. The header includes the Health Connector logo and navigation links: Home, Find Insurance, Health Care Reform, and About Us. The main content area is titled "About Us: Commonwealth Care" and includes a link back to the Commonwealth Care Overview. It describes the application process for Commonwealth Care, mentioning the Medical Benefits Request Form (MBR) and the availability of the form in English and Spanish. It also provides information about the application process, including the need to respond to all MassHealth requests for information and the requirement to renew eligibility once a year. A "Questions?" section provides contact information for the Commonwealth Care Member Service Center. The footer includes a link to Visit Mass.gov and social media icons for Twitter and Facebook.

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About Us: Commonwealth Care
[back to Commonwealth Care - Overview](#)

Applying for Commonwealth Care
Fill out a Medical Benefits Request Form (MBR) on your own or with help from a community-based organization, community health center or hospital. This is the same application that is used for MassHealth, the Children's Medical Security Plan (CMSP), Healthy Start, and the Health Safety Net. Complete the application and follow the instructions for mailing.

- [MBR Form \(English\)](#)
- [MBR Form \(Spanish\)](#)
- [More information about available benefits](#)
- [You can find out if you might be eligible for Commonwealth Care or other Health and Human Services programs by using an easy-to-use, online "Pre-Screening" tool](#)

After You Apply
After your application has been processed, you will receive a letter from MassHealth telling you if you qualify for Commonwealth Care or another health coverage program. The kind of health coverage you receive depends on your family size, income, and other circumstances. You can hear details about your Commonwealth Care application over the phone 24 hours a day, seven days a week by calling 1-888-665-9993, and selecting option "1". Although Commonwealth Care is not a MassHealth program, MassHealth processes all applications. You must respond to all MassHealth requests for information including citizenship and identity verification. If you are eligible for Commonwealth Care, you will be asked to renew your eligibility once a year. [Review these steps to learn about the application and enrollment process](#)

Questions?
If you have any questions about Commonwealth Care please call the Commonwealth Care Member Service Center at 1-877-MA-ENROLL or 1-877-623-6765. People who are deaf or hard of hearing, please call TTY at 1-877-623-7773.

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Access to Primary Care

THE CHALLENGE:

- Expanding health insurance coverage exacerbated existing shortages in key women's health specialties: Primary Care Internal Medicine, Family Medicine, Obstetrics and Gynecology, and Mental Health.
- **ACA Title V: Health Care Workforce:**
 - ☐ Dedicates more than \$200 million to training primary care doctors, nurses, and physician assistants.
 - ☐ Expands the National Health Service Corps program by \$1.5 billion over five years.

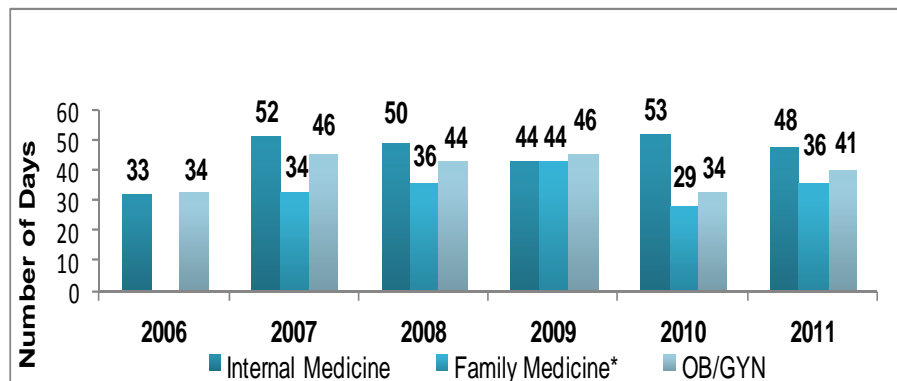
Access to Primary Care

MA Examples:

- Public-private Partnership for Loan Forgiveness
 - ❑ Primary care providers agree to work for up to three years in a Massachusetts community health center in exchange for \$25k in loan repayment per year.
 - ❑ Through 7/1/12, **128** primary care providers have participated in the program creating capacity for more than **225,000** patients.
- Kraft Center for Leadership / Training
 - ❑ Kraft Fellowship Program
 - ❑ Kraft Practitioner Program
- Health Care Workforce Center
 - ❑ Established by MA health reform law, Chapter 305 of the Acts of 2008, Section 25L.

Access to Primary Care

New Patient Wait Times In Massachusetts, Selected Specialties: 2006-2011



Access to Primary Care

% of MA Physicians accepting new patients	Family Medicine	Internal Medicine	OB/GYN
Rural (Franklin County)	17%	50%	0%
Urban (Suffolk County)	50%	35%	75%
Average wait times for new patients in MA	Family Medicine	Internal Medicine	OB/GYN
Rural (Franklin County)	205 days	52 days	N/A*
Urban (Suffolk County)	23 days	64 days	38 days
<p>•Not accepting new patients + Data for psychiatry/mental health is unavailable</p>			

Data Stratification

THE CHALLENGE:

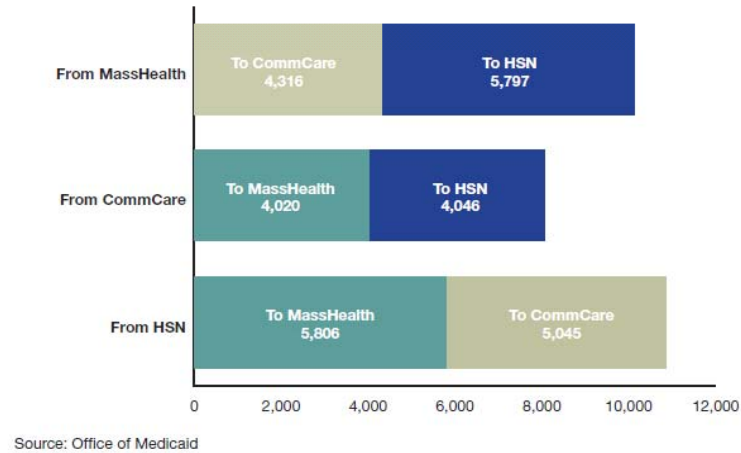
- No specific commitment to stratifying critical health care reform indicators by sex and sex/race groups.
- **ACA § 4302** Requires standards for collection of self-reported data including sex and race/ethnicity and publically reporting data on these indicators to the extent practicable.

MA Examples:

- National and local coalitions of stakeholders
- Amendment language
- MA Health Disparities Report Card
- Institutional Review Board (IRB)
- All Payers Claims Database (APCD)

Data Stratification

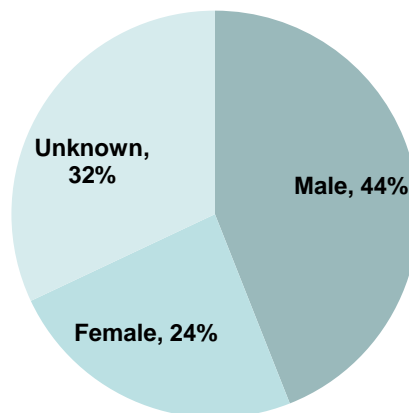
**Transitions across MA Health Insurance Coverage Programs:
Monthly Average Jan. 2008 – April 2009**



CommCare: MA subsidized exchange plans **HSN:** Health Safety Net (free care) **MassHealth:** MA Medicaid

Data Stratification

**Massachusetts Uninsured Tax Filers by Sex, 2009
(n=170,000)**



Source: Massachusetts Department of Revenue

Policy Recommendations

Threshold Questions for States Health Exchanges:

1. Comprehensive services for women across the lifespan
2. Ensuring affordable and continuous coverage for women
3. Educating women on exchange benefits
4. Broad range of providers to meet women's health needs
5. Assessing improvements in health care for women

Contact Information

The Women's Health Policy and Advocacy Program

Connors Center for Women's Health and Gender
Biology

Brigham and Women's Hospital
75 Francis Street Boston, MA 02155

(P):617-525-6770

(F): 617-264-5191

www.brighamandwomens.org/womenspolicy