



New Hampshire Insurance Department



NHID's Data Driven Approach

Maureen Mustard
Director of Healthcare Analytics



www.nh.gov/insurance

NH Insurance Department

- Established in 1851, NHID was the first insurance regulatory agency in the United States
- Promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace
- Regulates all insurance companies, agents and adjusters who operate in NH

NH's APCD

- 2003 NH passed [RSA 420-G:11-a](#) requiring the development of a Comprehensive Health Care Information System
- Data collection is mandated through [insurance statute](#).
- [Data release](#) is responsibility of NH DHHS
- NH APCD includes claims dating back to 2005
 - [All data requests](#) are fulfilled at no cost to requestor

How NHID Uses Claims Data

- An [innovative network adequacy rule](#) adopted in 2018 supports increased transparency and market competition
 - Uses actual claims experience to review carrier networks
 - Mandates providers for services rather than particular specialists
- Claims data are often used to determine the potential implications of [mandate](#) and market reform [efforts](#)
 - Inform lawmakers of the potential impact of a particular piece of [legislation](#) on cost.
 - Influence policy makers with data
 - [Ambulance study](#)

Price Transparency in NH

- NHHealthCost.org
 - Consumer friendly cost comparison website showing cost estimates for over 100 procedures by carrier and provider
 - Site includes hospital quality data and Guide to Health insurance
 - Content driving nearly 30,000 visitors per month
- A [statewide rate report](#) shows charge and paid amounts for thousands of procedures

Impact of Transparency in NH

Early indications of transparency impact

- Heightened awareness of price variation
 - Price shopping tools with incentives
- Benefit design innovation resulted from focus on wide variation in provider prices –
 - Site of service/tiered copayment products
- Changes in plan-provider leverage

New Research on Transparency

- “HealthCost website reduced the cost of medical imaging procedures by 5 percent for patients and 4 percent for insurers..”
 - A [2018 Study](#) by an economics professor at the University of Michigan
- Researchers at [Harvard University](#) are studying the impact of a Google AdWords campaign that is driving NH specific web traffic to certain procedures on NHHealthCost
 - Funded by the Donoghue Foundation

Future Plans

- [Balance billing law](#) will rely on the claims data to help determine the reasonable market rate for payment
 - When and if a provider and payer can't agree on an out of network bill
- Transparency focus
 - Network adequacy
 - Consumer information
 - Response to executive orders
 - Expand procedures included on NHhealthcost.org
 - Pharmacy

Thank You



Contact Information

New Hampshire Insurance Department

21 South Fruit Street, Suite #14
Concord, NH 03301

requests@ins.nh.gov

Phone: (603) 271-2261

Fax: (603) 271-1406

TTY/TDD: 1 (800) 735-2964

www.nh.gov/insurance