

CO APCD Snapshot - Insured Lives by Payer Type Information

The purpose of this document is twofold: a) explain the changes in the methodology for calculating Insured Lives by Payer Type and to provide comparisons between these calculations from the September and November drafts of the CO APCD Snapshot and b) describe the adjustment made to the reported number of insured lives to overcome a gap in submissions from a major submitter.

Change in Methodology

It was determined that the insured lives as reported in September draft of the CO APCD Snapshot was overstated due to the fact that these totals were not de-duplicated. Certain members in the CO APCD may have eligibility in more than one payer type. These members were counted as an 'insured life' in each eligible payer type and were therefore double-counted. For instance, an individual member may have been eligible for both Medicare Advantage and Medicare Fee-For-Service (FFS) for the specified time period. This member would have been counted as an insured life in each of these categories, resulting in a duplicated count for that specific member.

The methodology for counting insured lives was changed to eliminate double-counting for the November update of the CO APCD Snapshot. If a member is eligible in more than one payer type, a hierarchy for assigning the member to a unique payer type was established. The hierarchy for payer type assignment is listed below.

1. Medicare Advantage
2. Medicare FFS
3. Medicaid
4. Commercial

Comparing Insured Lives as reported in the CO APCD Snapshots - September and November

Due to adjustments in the calculation methodology, the following is a comparison of Insured Lives by Payer Type as reported in September and November of the CO APCD Snapshots.

Insured Lives by Payer Type

As reported in the September CO APCD Snapshot

Total	Commercial	Medicaid	Medicare Advantage	Medicare FFS	Missing/Undefined
4,748,148	2,370,560	1,377,460	331,325	571,255	97,548
100%	49.9%	29.0%	7.0%	12.0%	2.1%

Insured Lives by Payer Type

As reported in the November CO APCD Snapshot

Total	Commercial	Medicaid	Medicare Advantage	Medicare FFS	Missing/Undefined
4,281,126	2,021,584	1,261,363	616,220	333,784	48,175
100%	47.2%	29.5%	14.4%	7.8%	1.1%

The change in methodology resulted in a 9.8% decrease from 4.74 million insured lives as reported in the September CO APCD Snapshot to 4.28 million insured lives as reported in the November CO APCD Snapshot.

Accounting for the Payer Submission Gap: November CO APCD Snapshot

As noted in the November 2019 CO APCD Snapshot, due to a comprehensive initiative for a major payer to resubmit claims, data for this payer were not available for this snapshot report. In order to account for this inconsistency, this payer's submission numbers from the September 2019 data refresh are included in the Insured Lives by Payer Type for this reporting period.

For comparison purposes, Insured Lives by Payer Type are reported below per the November 2019 data refresh. These numbers have not been adjusted for the missing claim submissions.

Insured Lives by Payer Type (based on member eligibility data as of the November 2019 data refresh)

Total	Commercial	Medicaid	Medicare Advantage	Medicare FFS	Missing/Undefined
3,985,206	1,828,050	1,265,525	617,858	225,147	48,626
100%	45.9%	31.8%	15.5%	5.6%	1.2%