



***MISSOURI  
HEALTH CARE  
RESPONSIBILITY REPORT***

***Second Quarter 2009  
April - June, 2009***

***Updated through January, 2010***

*Missouri Department of Social Services  
MO HealthNet Division  
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## MISSOURI HEALTH CARE RESPONSIBILITY REPORT

### **Introduction**

On November 27, 2006, Governor Matt Blunt signed Executive Order 06-45, directing the Missouri Department of Social Services (DSS) to prepare a Medicaid beneficiary employer report to be submitted to the Governor on a quarterly basis and to be known as the Missouri Health Care Responsibility Report.

In the 2007 legislative session, the Missouri General Assembly enacted Senate Bill 577, which transformed the Missouri Medicaid program into MO HealthNet (MHN). Section 208.230 of SB 577 is known as the “Public Assistance Beneficiary Employer Disclosure Act.” It directs the Department of Social Services to prepare a MO HealthNet beneficiary employer report. The requirements of Section 208.230 and Executive Order 06-45 are virtually identical.

### **Data Confidentiality**

The Department of Labor and Industrial Relations (DOLIR) maintains a database of employers, employees, and wage information for the purpose of administration of the state unemployment compensation program. United States Department of Labor regulations (20 CFR 603) govern how such information can be used and under what circumstances the information can be made available to others. Federal regulations allow the disclosure of normally confidential information to public officials for use in their official duties, but do not allow public disclosure of confidential information. Therefore, without statutory changes, the report must be limited to non-identifiable data regarding individual employers. Wherever possible, DSS has used aggregated data to describe the employed population that receives MHN benefits and services.

A more detailed explanation of the methodology used to compile the report follows the summary data shown on the next two pages.

**SUMMARY DATA**  
**MISSOURI HEALTH CARE RESPONSIBILITY REPORT**  
**April to June, 2009**

**Number of Employees and Family Members Included in the Report**

A total of 422,977 MHN enrollees were employed during the quarter or were the spouse or child of an employed individual. However, only 158,873 of these are associated with an employer with 50 or more such individuals and are included in this report.

**Percentage of Workforce**

Five hundred and seventy two (572) companies were identified as employing fifty (50) or more individuals who either received MHN benefits or were responsible for a spouse or child who received such benefits. These companies employed a total of 840,191 individuals in the State of Missouri. The Department of Social Services identified 78,387 individuals who were MHN enrollees or were responsible for a family member who was enrolled in MHN. Therefore, 9.33% of the workforce of these companies received MHN benefits for themselves or their families.

**Number of MHN Enrollees for Employers with Fifty or More Individuals**

MHN Enrolled Employees (E)	36,073
Employees with MHN Enrolled Family Members (N)	42,314
Total Employees (E + N)	78,387
MHN Enrolled Spouses (S)	7,146
MHN Enrolled Children (C)	115,654
Total MHN Enrollees (E + S + C)	158,873

**Insurance Coverage**

Based on a survey of employers conducted by the MO HealthNet Division (MHD), 69% of the employers provide insurance for their full-time employees and their family members. As shown below, coverage for part-time employees was far less likely to be available.

Percentage of All Employers Surveyed Providing Coverage for:	Full-Time Employees	Part-Time Employees	Spouses	Children
Yes	69%	24%	68%	68%
No	3%	47%	3%	3%
Unknown	28%	29%	29%	29%

### Cost to the State of Missouri

The total cost to date to the State of Missouri for providing MHN coverage to these employees and their family members is \$114.0 million during the quarter covered by the report.

HIPP Enrollees	584
HIPP Payments	\$119,763
Title XIX Cost	\$112,592,483
Title XXI Cost	\$1,265,813
Other Cost	\$41,001
Total Cost	\$114,019,060
Total MHN Enrollees (E + S + C)	158,873
Per Capita/PMPM Cost	\$239

It should be noted that receipt of MO HealthNet claims often lags for several months. Most bills are received and paid within six months. In order to capture as many claims as possible an updated report will be issued in the following quarter.

### Industry Sectors

The tables that follow break down the statewide data into industry sectors. Some companies are associated with more than one industry sector. Employees of the State of Missouri, for instance, are distributed across four sectors: Information, Educational Services, Health Care and Social Assistance, and Public Administration.

### Methodology

The Department of Social Services formed a working team of representatives from the MO HealthNet Division (MHD); the Family Support Division (FSD); the Information Technology and Services Division (ITSD) of the Office of Administration (OA); the Research and Evaluation Section of the DSS Center for Management Information (DSS/R&E); and IFOX, the MHN claims administrator, to design, gather data, program, and produce the report. DSS also received assistance and data from the Department of Labor and Industrial Relations (DOLIR), which maintains wage information on employed Missourians, and the Personnel Division of OA, which maintains state employee records.

Compiling the data for the report requires combining eligibility data from DSS; wage data from DOLIR; state employee data from OA; and MO HealthNet claims data from IFOX.

The steps in the process are outlined below:

- At the end of the quarter, DOLIR provides a computer file to FSD/FAMIS and ITSD that includes all wages paid during the quarter for each employee and identifying

information for the employer, including the number of employees for whom wages were paid by that employer during the quarter.

- FSD/FAMIS and ITSD match the wage file from DOLIR against DSS eligibility files to determine those employees who were eligible for MO HealthNet benefits at any time during the quarter and/or were responsible for a MO HealthNet eligible spouse or child. Since the DOLIR file contains only wage information and does not contain employment dates, DSS includes all individuals who received both wages and MHN benefits at any time during the quarter. (With respect to state employees, DSS takes the additional step of sending a file to the Division of Personnel in the Office of Administration to identify more precise employment dates.)
- FSD/FAMIS and ITSD add a code to the file for each individual. The code indicates if the individual is an employee who receives MO HealthNet benefits (E); an employee who does *not* receive MO HealthNet benefits, but is responsible for a spouse or child who does (N); an eligible spouse of an employed individual (S); or an eligible child of an employed individual (C). FSD/FAMIS and ITSD send both files to DSS/R&E.
- DSS/R&E combines the two files and eliminates all employees who work for employers that employ fewer than fifty (50) MO HealthNet beneficiaries or persons responsible for a MO HealthNet beneficiary.
- To determine the cost of MHN coverage, IFOX matches the file of employees against MO HealthNet claims and HIPP payment data. The total MHN cost includes Title XIX claims, Title XXI claims, and HIPP premium payments. (HIPP premium payments are made when a MO HealthNet enrollee has access to employer sponsored health insurance and it is more cost effective to pay the healthcare premium for the individual rather than to provide traditional MHN coverage. In such cases, the private insurance becomes the primary carrier. MHN is the secondary carrier and only pays for those services not covered by the primary carrier.)
- To obtain insurance information MHD conducts a telephone survey of all the employers included in the report.
- Limiting costs to services received within the same quarter in which wages were paid will understate costs in the initial quarterly report because of the inevitable lag between when services are delivered and when they are billed and paid. Based on historical data, approximately 85% of all claims are submitted and paid within three months from the date of service, while 93% are submitted and paid within six months. Therefore, DSS will save the data for each quarter's recipients and re-run the claims data in the subsequent quarter in order to add payments made after the initial report was issued.
- DSS/R&E computes the per capita cost. The per capita cost is expressed in the report as a "per member, per month" (PMPM) cost. The PMPM cost is determined by

dividing the total cost (Title XIX, Title XXI, Other, and HIPP payments) by the number of MHN enrollees (E + S + C). The quarterly cost is then divided by three months in order to obtain a monthly cost.

- DSS/R&E compiles the report for publication.

**Data that is Unavailable**

There is no central source or data base maintained by any agency of state government for three data elements that are required for the preparation of the Missouri Health Care Responsibility Report:

- whether the employer offers health insurance to its full-time and part-time employees and their dependents;
- the hours worked by the individual for each employer; and
- the employment dates for each individual for each employer.

DSS addressed the first by conducting a telephone survey requesting the information from all employers included in the report. The absence of the other two data elements prevents DSS from reporting whether or not individuals are employed full-time or part-time. It also prevents a direct correlation between dates of employment and MHN eligibility.

**TABLE 1. WORKFORCE PARTICIPATION BY SECTOR CODES  
MISSOURI HEALTH CARE RESPONSIBILITY - APRIL-JUNE, 2009**

<b>Sector Name</b>	<b>Sector Codes</b>	<b>Missouri Workforce</b>	<b>MHN Enrolled Employees and Financially Responsible Employees (E+N)</b>	<b>Percentage of Workforce With an employee and/or Family Member Enrolled in MHN</b>
Agriculture, Forestry, Fishing, and Hunting	11	467	60	12.85%
Construction	23	19,228	622	3.23%
Manufacturing	31, 32, and 33	34,444	3,094	8.98%
Wholesale Trade	42	2,846	249	8.75%
Retail Trade	44 and 45	174,035	18,628	10.70%
Transportation and Warehousing	48 and 49	20,094	1,878	9.35%
Information	51	8,167	530	6.49%
Finance and Insurance	52	23,544	1,084	4.60%
Real Estate and Rental Leasing	53	7,020	537	7.65%
Professional, Scientific, and Technical Services	54	7,908	1,030	13.02%
Management of Companies and Enterprises	55	5,189	327	6.30%
Administrative Support; Waste Management and Remediation Services	56	70,424	11,643	16.53%
Educational Services	61	120,981	3,516	2.91%
Health Care and Social Assistance	62	176,567	18,032	10.21%
Arts, Entertainment, and Recreation	71	8,192	523	6.38%
Accommodation and Food Services	72	85,656	13,190	15.40%
Other Services (except Public Administration)	81	10,270	906	8.82%
Public Administration	92	65,159	2,538	3.90%
<b>TOTAL</b>		<b>840,191</b>	<b>78,387</b>	<b>9.33%</b>



**TABLE 4. PARTICIPANT COSTS BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - APRIL - JUNE, 2009 - UPDATED THROUGH JANUARY 2010**

<b>Sector Name</b>	<b>Sector Codes</b>	<b>HIPP Enrollees</b>	<b>HIPP Payments</b>	<b>Title XIX Cost</b>	<b>Title XXI Cost</b>	<b>Other Cost</b>	<b>Total Cost (XIX, XXI, HIPP &amp; Other)</b>	<b>Total MHN Enrollees (E + S + C)</b>	<b>PMPM Cost</b>
Agriculture, Forestry Fishing, and Hunting	11	0	\$0	\$46,318	\$1,535	\$0	\$47,853	\$95	\$168
Construction	23	15	\$3,269	\$880,019	\$10,566	\$55	\$893,910	\$1,103	\$270
Manufacturing	31, 32, and 33	106	\$15,244	\$3,352,504	\$66,904	\$482	\$3,435,134	\$6,265	\$183
Wholesale Trade	42	2	\$350	\$356,372	\$9,942	\$13	\$366,678	\$489	\$250
Retail Trade	44 and 45	110	\$23,572	\$24,643,306	\$350,936	\$4,943	\$25,022,758	\$36,516	\$228
Transportation and Warehousing	48 and 49	10	\$5,377	\$2,416,976	\$24,311	\$0	\$2,446,664	\$4,070	\$200
Information	51	5	\$744	\$558,691	\$7,346	\$617	\$567,398	\$1,004	\$188
Finance and Insurance	52	13	\$2,984	\$1,141,291	\$18,844	\$2,657	\$1,165,775	\$2,174	\$179
Real Estate and Rental Leasing	53	5	\$1,129	\$723,446	\$17,696	\$0	\$742,271	\$1,156	\$214
Professional, Scientific, and Technical Services	54	17	\$3,936	\$1,470,119	\$12,809	\$40	\$1,486,904	\$2,253	\$220
Management of Companies and Enterprises	55	0	\$0	\$465,473	\$5,024	\$0	\$470,498	\$625	\$251
Administrative Support; Waste Management and Remediation Services	56	18	\$3,322	\$16,547,226	\$91,016	\$2,536	\$16,644,100	\$24,736	\$224
Educational Services	61	28	\$7,723	\$4,124,464	\$86,590	\$1,004	\$4,219,780	\$6,814	\$206
Health Care and Social Assistance	62	137	\$28,532	\$33,331,432	\$412,119	\$8,879	\$33,780,962	\$37,517	\$300
Arts, Entertainment, and Recreation	71	1	\$1,389	\$708,734	\$624	\$25	\$710,771	\$1,073	\$221
Accommodation and Food Services	72	18	\$6,882	\$18,600,648	\$69,355	\$7,496	\$18,684,381	\$26,406	\$236
Other Services (except Public Administration)	81	14	\$2,648	\$1,265,127	\$16,047	\$1,160	\$1,284,982	\$1,809	\$237
Public Administration	92	85	\$12,662	\$1,960,334	\$64,150	\$11,095	\$2,048,242	\$4,768	\$143
<b>Total</b>		<b>584</b>	<b>\$119,763</b>	<b>\$112,592,483</b>	<b>\$1,265,813</b>	<b>\$41,001</b>	<b>\$114,019,060</b>	<b>\$158,873</b>	<b>\$239</b>

**TABLE 3 - ACCESS TO INSURANCE BY SECTOR CODES**  
**MISSOURI HEALTH CARE RESPONSIBILITY - APRIL - JUNE, 2009**

Sector Name	Sector Code	Full-Time Coverage			Part-Time Coverage			Spouse Coverage			Child(ren) Coverage		
		Yes	No	Unknown	Yes	No	Unknown	Yes	No	Unknown	Yes	No	Unknown
Agriculture, Forestry, Fishing, and Hunting	11	100%	0%	0%	0%	100%	0%	100%	0%	0%	100%	0%	0%
Construction	23	100%	0%	0%	40%	60%	0%	100%	0%	0%	100%	0%	0%
Manufacturing	31,32,33	71%	4%	25%	4%	71%	25%	71%	4%	25%	71%	4%	25%
Wholesale Trade	42	50%	0%	50%	0%	50%	50%	50%	0%	50%	50%	0%	50%
Retail Trade	44,45	64%	1%	35%	18%	46%	36%	61%	1%	38%	61%	1%	38%
Transportation and Warehousing	48,49	86%	0%	14%	43%	43%	14%	86%	0%	14%	86%	0%	14%
Information	51	83%	0%	17%	17%	67%	17%	83%	0%	17%	83%	0%	17%
Finance and Insurance	52	60%	0%	40%	20%	40%	40%	60%	0%	40%	60%	0%	40%
Real Estate and Rental Leasing	53	86%	0%	14%	43%	43%	14%	86%	0%	14%	86%	0%	14%
Professional, Scientific, and Technical Services	54	29%	0%	71%	0%	29%	71%	29%	0%	71%	29%	0%	71%
Management of Companies and Enterprises	55	67%	0%	33%	33%	33%	33%	67%	0%	33%	67%	0%	33%
Administrative Support; Waste Management and Remediation Services	56	62%	6%	32%	26%	41%	33%	62%	6%	32%	62%	6%	32%
Education Services	61	94%	0%	6%	35%	58%	6%	90%	0%	10%	90%	0%	10%
Health Care and Social Assistance	62	70%	5%	26%	24%	49%	26%	68%	6%	27%	68%	5%	27%
Arts, Entertainment, and Recreation	71	67%	0%	33%	0%	67%	33%	67%	0%	33%	67%	0%	33%
Accommodation and Food Services	72	67%	1%	32%	31%	36%	33%	66%	1%	33%	66%	1%	33%
Other Services (except Public Administration)	81	100%	0%	0%	33%	67%	0%	100%	0%	0%	100%	0%	0%
Public Administration	92	67%	0%	33%	0%	67%	33%	67%	0%	33%	67%	0%	33%
<b>Total</b>		<b>69%</b>	<b>3%</b>	<b>28%</b>	<b>24%</b>	<b>47%</b>	<b>29%</b>	<b>68%</b>	<b>3%</b>	<b>29%</b>	<b>68%</b>	<b>3%</b>	<b>29%</b>

**TABLE 2. PARTICIPANT COUNTS BY SECTOR CODES  
MISSOURI HEALTH CARE RESPONSIBILITY - APRIL-JUNE, 2009**

Sector Name	Sector Codes	Employees with MHN			Total Employees (E + N)	MHN Enrolled Spouses (S)	MHN Enrolled Children (C)	Total MHN Enrollees (E + S + C)
		MHN Enrolled Employees (E)	Enrolled Family Members (N)	Total				
Agriculture, Forestry, Fishing, and Hunting	11	8	52	60	10	77	95	
Construction	23	274	348	622	63	766	1,103	
Manufacturing	31, 32, and 33	786	2,308	3,094	616	4,863	6,265	
Wholesale Trade	42	99	150	249	30	360	489	
Retail Trade	44 and 45	8,590	10,038	18,628	1,940	25,986	36,516	
Transportation and Warehousing	48 and 49	670	1,208	1,878	178	3,222	4,070	
Information	51	252	278	530	63	689	1,004	
Finance and Insurance	52	375	709	1,084	76	1,723	2,174	
Real Estate and Rental Leasing	53	198	339	537	39	919	1,156	
Professional, Scientific, and Technical Services	54	528	502	1,030	93	1,632	2,253	
Management of Companies and Enterprises	55	155	172	327	40	430	625	
Administrative Support; Waste Management and Remediation Services	56	6,344	5,299	11,643	1,236	17,156	24,736	
Educational Services	61	1,006	2,510	3,516	254	5,554	6,814	
Health Care and Social Assistance	62	8,120	9,912	18,032	1,085	28,312	37,517	
Arts, Entertainment, and Recreation	71	288	235	523	46	739	1,073	
Accommodation and Food Services	72	7,125	6,065	13,190	988	18,293	26,406	
Other Services (except Public Administration)	81	392	514	906	51	1,366	1,809	
Public Administration	92	863	1,675	2,538	338	3,567	4,768	
<b>Total</b>		<b>36,073</b>	<b>42,314</b>	<b>78,387</b>	<b>7,146</b>	<b>115,654</b>	<b>158,873</b>	