



***MISSOURI
HEALTH CARE
RESPONSIBILITY REPORT***

***Fourth Quarter 2012
October-December, 2012
Updated through July, 2013***

*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
October - December, 2012

Number of Employees and Family Members Included in the Report

A total of 496,142 MHN enrollees were employed during the quarter or were the spouse or child of an employed individual. However, only 202,611 of these are associated with an employer with 50 or more such individuals and are included in this report.

Percentage of Workforce

Six hundred ninety-nine (699) 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 902,659 individuals in the State of Missouri. The Department of Social Services identified 100,632 individuals who were MHN enrollees or were responsible for a family member who was enrolled in MHN. Therefore, 11.15% 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)	55,438
Employees with MHN Enrolled Family Members (N)	45,194
Total Employees (E + N)	100,632
MHN Enrolled Spouses (S)	9,090
MHN Enrolled Children (C)	138,083
Total MHN Enrollees (E + S + C)	202,611

Insurance Coverage

Based on a survey of employers conducted by the MO HealthNet Division (MHD), 66% 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	67%	23%	66%	66%
No	4%	47%	4%	4%
Unknown	29%	30%	30%	30%

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 was \$133 million during the quarter covered by the report.

HIPP Enrollees	602
HIPP Payments	\$148,575
Title XIX Cost	\$142,239,751
Title XXI Cost	\$9,828,103
Other Cost	\$88,959
Total Cost	\$152,305,388
Total MHN Enrollees (E + S + C)	202,611
Per Capita/PMPM Cost	\$251

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 at the end of the following quarter.

Industry Sectors

The tables that follow break down the statewide data into industry sectors. Some employers 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 (now Wipro), the MHN claims administrator, to design, gather data, program, and produce the report. DSS also receives 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 Wipro.

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, Wipro 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 at the end of 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 database 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 - OCTOBER-DECEMBER 2012**

Sector Name	Sector Codes	Missouri Workforce	MHN Enrolled Employees and Financially Responsible Employees (E + N)	Percentage of Workforce With an Employee and/or Family Member Enrolled in MHN
Agriculture, Forestry, Fishing, and Hunting	11	292	68	23.29%
Construction	23	11,279	571	5.06%
Manufacturing	31, 32, and 33	38,679	3,606	9.32%
Wholesale Trade	42	1,106	176	15.91%
Retail Trade	44 and 45	208,710	25,956	12.44%
Transportation and Warehousing	48 and 49	19,392	1,864	9.61%
Information	51	8,138	835	10.26%
Finance and Insurance	52	27,238	1,475	5.42%
Real Estate and Rental Leasing	53	2,517	452	17.96%
Professional, Scientific, and Technical Services	54	7,582	1,390	18.33%
Management of Companies and Enterprises	55	3,448	142	4.12%
Administrative Support, Waste Management, and Remediation Services	56	95,525	18,518	19.39%
Educational Services	61	122,798	4,358	3.55%
Health Care and Social Assistance	62	181,273	23,241	12.82%
Arts, Entertainment, and Recreation	71	11,133	839	7.54%
Accommodation and Food Services	72	89,131	15,052	16.89%
Other Services (except Public Administration)	81	9,345	1,265	13.54%
Public Administration	92	65,073	824	1.27%
Total		902,659	100,632	11.15%

**TABLE 2. PARTICIPANT COUNTS BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER- DECEMBER 2012**

Sector Name	Sector Codes	Employees with MHN			MHN Enrolled Spouses (S)	MHN Enrolled Children (C)	Total MHN Enrollees (E + S + C)
		MHN Enrolled Employees (E)	Enrolled Family Members (N)	Total Employees (E + N)			
Agriculture, Forestry, Fishing, and Hunting	11	47	21	68	11	88	146
Construction	23	163	408	571	98	788	1,049
Manufacturing	31, 32, and 33	1,018	2,588	3,606	777	5,549	7,344
Wholesale Trade	42	83	93	176	16	246	345
Retail Trade	44 and 45	14,827	11,129	25,956	2,459	33,551	50,837
Transportation and Warehousing	48 and 49	971	893	1,864	162	2,653	3,786
Information	51	500	335	835	90	1,045	1,635
Finance and Insurance	52	664	811	1,475	82	2,195	2,941
Real Estate and Rental Leasing	53	193	259	452	63	698	954
Professional, Scientific, and Technical Services	54	903	487	1,390	114	1,798	2,815
Management of Companies and Enterprises	55	50	92	142	22	220	292
Administrative Support, Waste Management, and Remediation Services	56	11,546	6,972	18,518	1,970	25,045	38,561
Educational Services	61	1,548	2,810	4,358	406	6,381	8,335
Health Care and Social Assistance	62	12,037	11,204	23,241	1,550	34,283	47,870
Arts, Entertainment, and Recreation	71	460	379	839	93	1,080	1,633
Accommodation and Food Services	72	9,503	5,549	15,052	919	19,609	30,031
Other Services (except Public Administration)	81	713	552	1,265	89	1,679	2,481
Public Administration	92	212	612	824	169	1,175	1,556
Total		55,438	45,194	100,632	9,090	138,083	202,611

TABLE 3 - ACCESS TO INSURANCE BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER-DECEMBER 2012

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	67%	4%	30%	4%	67%	30%	67%	4%	30%	67%	4%	30%
Wholesale Trade	42	33%	0%	67%	0%	33%	67%	33%	0%	67%	33%	0%	67%
Retail Trade	44,45	65%	1%	34%	17%	48%	35%	63%	1%	36%	63%	1%	36%
Transportation and Warehousing	48,49	85%	0%	15%	38%	46%	15%	85%	0%	15%	85%	0%	15%
Information	51	63%	0%	38%	13%	50%	38%	63%	0%	38%	63%	0%	38%
Finance and Insurance	52	60%	0%	40%	20%	40%	40%	60%	0%	40%	60%	0%	40%
Real Estate and Rental Leasing	53	78%	11%	11%	44%	44%	11%	78%	11%	11%	78%	11%	11%
Professional, Scientific, and Technical Services	54	40%	0%	60%	0%	40%	60%	40%	0%	60%	40%	0%	60%
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	57%	6%	37%	25%	37%	38%	57%	6%	37%	57%	6%	37%
Education Services	61	94%	0%	6%	32%	61%	6%	94%	0%	6%	94%	0%	6%
Health Care and Social Assistance	62	68%	5%	26%	22%	52%	27%	66%	7%	27%	66%	7%	27%
Arts, Entertainment, and Recreation	71	67%	0%	33%	11%	56%	33%	67%	0%	33%	67%	0%	33%
Accommodation and Food Services	72	64%	2%	34%	29%	36%	35%	63%	2%	35%	63%	2%	35%
Other Services (except Public Administration)	81	90%	0%	10%	30%	60%	10%	90%	0%	10%	90%	0%	10%
Public Administration	92	67%	0%	33%	0%	67%	33%	67%	0%	33%	67%	0%	33%
Total		67%	4%	29%	23%	47%	30%	66%	4%	30%	66%	4%	30%

TABLE 4. PARTICIPANT COSTS BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER-DECEMBER 2012 UPDATED THROUGH JULY 2013

Sector Name	Sector Codes	HIPP Enrollees	HIPP Payments	Title XIX Cost	Title XXI Cost	Other Cost	Total Cost	Total	PMPM Cost
							(XIX, XXI, HIPP and Other)	MHN Enrollees (E + S + C)	
Agriculture, Forestry, Fishing, and Hunting	11	2	\$254	\$139,722	\$2,494	\$0	\$142,469	146	\$325
Construction	23	16	\$4,307	\$624,915	\$104,340	\$0	\$733,563	1,049	\$233
Manufacturing	31, 32, and 33	43	\$7,172	\$4,288,269	\$347,199	\$3,839	\$4,646,479	7,344	\$211
Wholesale Trade	42	1	\$223	\$338,298	\$36,377	\$4,176	\$379,074	345	\$366
Retail Trade	44 and 45	94	\$18,790	\$34,408,632	\$2,077,805	\$13,219	\$36,518,446	50,837	\$239
Transportation and Warehousing	48 and 49	5	\$1,930	\$2,188,154	\$212,619	\$2,516	\$2,405,220	3,786	\$212
Information	51	0	\$0	\$1,033,922	\$44,323	\$152	\$1,078,397	1,635	\$220
Finance and Insurance	52	24	\$3,116	\$1,782,178	\$220,627	\$969	\$2,006,891	2,941	\$227
Real Estate and Rental Leasing	53	4	\$895	\$613,747	\$61,753	\$0	\$676,395	954	\$236
Professional, Scientific, and Technical Services	54	21	\$5,365	\$1,832,935	\$84,435	\$449	\$1,923,183	2,815	\$228
Management of Companies and Enterprises	55	6	\$1,241	\$257,310	\$31,454	\$0	\$290,005	292	\$331
Administrative Support, Waste Management, and Remediation Services	56	35	\$15,550	\$26,003,133	\$988,383	\$9,158	\$27,016,224	38,561	\$234
Educational Services	61	43	\$13,778	\$5,332,622	\$863,001	\$4,870	\$6,214,272	8,335	\$249
Health Care and Social Assistance	62	194	\$52,361	\$38,153,508	\$2,663,044	\$23,469	\$40,892,383	47,870	\$285
Arts, Entertainment, and Recreation	71	2	\$275	\$868,495	\$79,278	\$25	\$948,073	1,633	\$194
Accommodation and Food Services	72	17	\$3,522	\$20,855,604	\$1,460,621	\$9,633	\$22,329,380	30,031	\$248
Other Services (except Public Administration)	81	3	\$334	\$1,479,242	\$152,253	\$278	\$1,632,106	2,481	\$219
Public Administration	92	92	\$19,460	\$2,039,063	\$398,098	\$16,207	\$2,472,828	1,556	\$530
Total		602	\$148,575	\$142,239,751	\$9,828,103	\$88,959	\$152,305,388	202,611	\$251