



***MISSOURI
HEALTH CARE
RESPONSIBILITY REPORT***

***Fourth Quarter 2014
October - December, 2014
Updated through July, 2015***

*Missouri Department of Social Services
MO HealthNet Division
July 31, 2015*

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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, 2014 Updated through July, 2015

Number of Employees and Family Members Included in the Report

A total of 363,434 MHN enrollees were employed during the quarter or were the spouse or child of an employed individual. However, only 149,165 of these are associated with an employer with 50 or more such individuals and are included in this report.

Percentage of Workforce

Six hundred four (604) 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 896,623 individuals in the State of Missouri. The Department of Social Services identified 87,759 individuals who were MHN enrollees or were responsible for a family member who was enrolled in MHN. Therefore, 9.79% 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)	43,404
Employees with MHN Enrolled Family Members (N)	44,355
Total Employees (E + N)	87,759
MHN Enrolled Spouses (S)	5,979
MHN Enrolled Children (C)	99,782
Total MHN Enrollees (E + S + C)	149,165

Insurance Coverage

Based on a survey of employers conducted by the MO HealthNet Division (MHD), 62% 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	63%	21%	62%	62%
No	4%	46%	4%	4%
Unknown	33%	33%	34%	34%

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 \$119 million during the quarter covered by the report.

HIPP Enrollees	387
HIPP Payments	\$93,303
Title XIX Cost	\$112,205,014
Title XXI Cost	\$6,908,054
Other Cost	\$138,112
Total Cost	\$119,344,482
Total MHN Enrollees (E + S + C)	149,165
Per Capita/PMPM Cost	\$267

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 Data and Analysis Section of the Division of Finance and Administrative Services (DSS/RDA); 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/RDA.
- DSS/RDA 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/RDA 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/RDA 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 2014**

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	1,097	65	5.93%
Construction	23	11,721	374	3.19%
Manufacturing	31, 32, and 33	47,917	3,402	7.10%
Wholesale Trade	42	1,221	189	15.48%
Retail Trade	44 and 45	205,718	22,795	11.08%
Transportation and Warehousing	48 and 49	19,588	1,804	9.21%
Information	51	13,932	1,061	7.62%
Finance and Insurance	52	19,269	1,085	5.63%
Real Estate and Rental Leasing	53	2,234	386	17.28%
Professional, Scientific, and Technical Services	54	4,901	741	15.12%
Management of Companies and Enterprises	55	6,105	474	7.76%
Administrative Support, Waste Management, and Remediation Services	56	113,701	18,332	16.12%
Educational Services	61	111,069	3,295	2.97%
Health Care and Social Assistance	62	174,371	17,920	10.28%
Arts, Entertainment, and Recreation	71	9,949	579	5.82%
Accommodation and Food Services	72	84,066	12,313	14.65%
Other Services (except Public Administration)	81	5,532	687	12.42%
Public Administration	92	64,232	2,257	3.51%
Total		896,623	87,759	9.79%

**TABLE 2. PARTICIPANT COUNTS BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2014**

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	17	48	65	8	66	91
Construction	23	99	275	374	46	442	587
Manufacturing	31, 32, and 33	861	2,541	3,402	508	4,365	5,734
Wholesale Trade	42	78	111	189	13	177	268
Retail Trade	44 and 45	11,660	11,135	22,795	1,746	24,309	37,715
Transportation and Warehousing	48 and 49	909	895	1,804	114	2,103	3,126
Information	51	492	569	1,061	104	1,228	1,824
Finance and Insurance	52	430	655	1,085	37	1,349	1,816
Real Estate and Rental Leasing	53	131	255	386	35	488	654
Professional, Scientific, and Technical Services	54	384	357	741	45	801	1,230
Management of Companies and Enterprises	55	197	277	474	24	562	783
Administrative Support, Waste Management, and Remediation Services	56	10,507	7,825	18,332	1,350	20,140	31,997
Educational Services	61	1,051	2,244	3,295	222	4,077	5,350
Health Care and Social Assistance	62	8,260	9,660	17,920	811	22,466	31,537
Arts, Entertainment, and Recreation	71	275	304	579	46	613	934
Accommodation and Food Services	72	7,091	5,222	12,313	572	13,308	20,971
Other Services (except Public Administration)	81	308	379	687	29	776	1,113
Public Administration	92	654	1,603	2,257	269	2,512	3,435
Total		43,404	44,355	87,759	5,979	99,782	149,165

TABLE 3 - ACCESS TO INSURANCE BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2014

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	75%	4%	21%	11%	68%	21%	75%	4%	21%	75%	4%	21%
Wholesale Trade	42	50%	0%	50%	0%	50%	50%	50%	0%	50%	50%	0%	50%
Retail Trade	44,45	57%	2%	38%	15%	44%	40%	56%	2%	42%	56%	2%	42%
Transportation and Warehousing	48,49	67%	0%	33%	33%	33%	33%	67%	0%	33%	67%	0%	33%
Information	51	63%	0%	38%	13%	50%	38%	63%	0%	38%	63%	0%	38%
Finance and Insurance	52	56%	0%	44%	22%	33%	44%	56%	0%	44%	56%	0%	44%
Real Estate and Rental Leasing	53	80%	0%	20%	0%	80%	20%	80%	0%	20%	80%	0%	20%
Professional, Scientific, and Technical Services	54	33%	0%	67%	0%	33%	67%	33%	0%	67%	33%	0%	67%
Management of Companies and Enterprises	55	50%	0%	50%	0%	50%	50%	50%	0%	50%	50%	0%	50%
Administrative Support, Waste Management, and Remediation Services	56	53%	9%	38%	19%	42%	39%	50%	12%	38%	50%	12%	38%
Education Services	61	86%	0%	14%	34%	52%	14%	86%	0%	14%	86%	0%	14%
Health Care and Social Assistance	62	70%	4%	26%	24%	49%	26%	68%	5%	26%	68%	5%	26%
Arts, Entertainment, and Recreation	71	50%	0%	50%	25%	25%	50%	50%	0%	50%	50%	0%	50%
Accommodation and Food Services	72	58%	2%	40%	26%	34%	40%	59%	1%	40%	59%	1%	40%
Other Services (except Public Administration)	81	78%	0%	22%	11%	67%	22%	78%	0%	22%	78%	0%	22%
Public Administration	92	0%	0%	100%	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total		63%	4%	33%	21%	46%	33%	62%	4%	34%	62%	4%	34%

TABLE 4. PARTICIPANT COSTS BY SECTOR CODES
MISSOURI HEALTH CARE RESPONSIBILITY - OCTOBER - DECEMBER 2014 UPDATED THROUGH JULY, 2015

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	0	\$0	\$80,236	\$3,140	\$1	\$83,377	91	\$305
Construction	23	9	\$2,022	\$461,724	\$84,580	\$35	\$548,360	587	\$311
Manufacturing	31, 32, and 33	29	\$5,292	\$3,376,705	\$410,184	\$3,833	\$3,796,015	5,734	\$221
Wholesale Trade	42	0	\$0	\$351,526	\$36,454	\$9,517	\$397,498	268	\$494
Retail Trade	44 and 45	62	\$15,672	\$27,649,004	\$1,515,416	\$23,559	\$29,203,651	37,715	\$258
Transportation and Warehousing	48 and 49	1	\$23	\$2,108,002	\$133,647	\$1,351	\$2,243,023	3,126	\$239
Information	51	1	\$300	\$989,015	\$54,480	\$292	\$1,044,087	1,824	\$191
Finance and Insurance	52	15	\$4,077	\$995,041	\$171,310	\$1,704	\$1,172,132	1,816	\$215
Real Estate and Rental Leasing	53	0	\$0	\$307,372	\$51,850	\$7	\$359,230	654	\$183
Professional, Scientific, and Technical Services	54	7	\$2,083	\$840,373	\$49,950	\$276	\$892,682	1,230	\$242
Management of Companies and Enterprises	55	2	\$317	\$460,208	\$59,941	\$3,208	\$523,674	783	\$223
Administrative Support, Waste Management, and Remediation Services	56	26	\$2,974	\$22,692,564	\$800,023	\$10,679	\$23,506,241	31,997	\$245
Educational Services	61	29	\$10,736	\$3,758,471	\$649,759	\$2,646	\$4,421,611	5,350	\$275
Health Care and Social Assistance	62	97	\$21,735	\$29,849,413	\$1,933,044	\$50,307	\$31,854,499	31,537	\$337
Arts, Entertainment, and Recreation	71	5	\$391	\$611,295	\$61,939	\$193	\$673,818	934	\$240
Accommodation and Food Services	72	15	\$8,148	\$15,604,087	\$618,068	\$7,231	\$16,237,534	20,971	\$258
Other Services (except Public Administration)	81	5	\$667	\$747,782	\$60,984	\$149	\$809,581	1,113	\$242
Public Administration	92	84	\$18,866	\$1,322,196	\$213,285	\$23,123	\$1,577,469	3,435	\$153
Total		387	\$93,303	\$112,205,014	\$6,908,054	\$138,112	\$119,344,482	149,165	\$267