The Shifting Health Care Landscape | Day 2

Engaging New Hampshire on Access and Affordability

June 12, 2020
12:00 – 1:30 PM

Support for this two-day series is provided by the Endowment for Health
UNH Institute for Health Policy and Practice

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Webinar Controls can be found at the bottom of your Zoom window.

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<tr>
<th>Comments</th>
<th>Need Something</th>
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<td>You can access chat by clicking the icon on the control bar. Use for comments to the host, panelists, and attendees.</td>
<td>Click the Raise Hand icon to indicate that you need something from the host. This should be used during the discussion session at the end of the webinar if you have a question and would like to speak.</td>
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<th>Questions</th>
<th>Unmute/Mute: If the host gives you permission, you can unmute and talk during the webinar. All participants will be able to hear you. If the host allows you to talk, you will receive a notification.</th>
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| Open the Q&A window to ask questions to the host and panelists. They can either reply back to you via text in the Q&A window or answer your question live. | ![Audio Settings](image)  
The host would like you to unmute your microphone  
Stay muted  Unmute myself |
Housekeeping

• Please type your name and organization into the chat box.

• We will have 15 minutes for discussion from the audience. You can ask your question two different ways:
  • Use the **Q&A** option to submit your question in writing. You can choose to submit a question anonymously or submit your question with your name. We will read these questions out loud for our panelists to answer.
  • **Raise Your Hand** if you want to be unmuted and ask your question directly. Let’s practice raising hands!
Today’s Agenda

• Recap from yesterday and results of poll
• Key New Hampshire Facts
• Panelists offer response and thoughts
• Open discussion (35 minutes)
• Wrap Up
Objectives

• Learn what consumers of health care services are experiencing

• Identify key pain points in our healthcare delivery system

• Discuss the opportunities for responding to these challenges from a policy perspective in New Hampshire
Recap from Yesterday- Lynn Quincy

What do consumers want?

• Polling data repeatedly shows that **healthcare affordability** is the number one issue state residents, on both sides of the political aisle, want their policymakers to work on.

• The most common burden reported by NH consumers was ‘trouble paying medical bills’ (23% of adults), followed by ‘made changes to medical drugs because of cost.’ (Altarum Scorecard)

• Consumers want to trust the system and want to be respected

• Consumers fear high costs, complexity of insurance and lack of fairness

• People want to know that someone is “**minding the store**” so the health system works when they need it.
What are states doing about it?

- Distributing COVID relief funds while worrying about the state budget cuts
- Planning for the ongoing impact of unemployment and loss of insurance
- Rapidly implementing a COVID response, e.g., telehealth and emergency regulations
- Responding to impact of health system consolidations and highly concentrated markets
- Dealing with rising Rx drug prices
- Creating permanently convened health spending oversight entities
- Creating all-payer healthcare spending and quality benchmarks for the state.
“Do Nothing” is never a good answer

- Agree on the evidence
- Invest in primary care and social determinants of health
- “never waste a crisis” – raging incrementalism works!
- Engage in policy “openness”
- Bring diverse stakeholders together including consumer voice
- Avoid private equity solutions
- Reduce low value care
- Address costs through permanent healthcare options entity
- Consider an office of Health Advocate
- Enhance meaningful health insurance coverage options
- Continue COVID19 solutions
  - Making Medicaid and ACA coverage more accessible,
  - Supporting telehealth parity,
  - Eliminating or reducing co-pays and deductibles
  - Making public health testing and treatments available
  - Easing scope of practice restrictions
In one word, what is the biggest challenge for consumers in NH’s healthcare system post-COVID emergency?

Poll Results:
In one word, what is the biggest challenge for the state in NH’s healthcare system post COVID emergency?

Poll Results:
Some of your questions from yesterday

- Without increasing our health care spending, how do we shift dollars to community supports and social services?
- How do we remedy the lack of trust in our government, medicine and health care system caused by institutional racism?
- How do we address the health system’s chronic underfunding of primary care and mental health – rebalance!?
- How do we encourage trust through quality benchmark oversight?
- What’s the happy medium between a too small community hospital and a too big health system monopoly?
- How have other states addressed health care costs? Why don’t we do it?
- How do we learn from COVID and support public health, telehealth and evidence-based responsiveness going forward?
- Why do more and more of the costs shift to consumers and employees when they have no control?
- We have diversity in NH – we need to include all our populations in a fair and equitable health care future
- We managed to respond to the COVID crisis with public and government engagement – why can’t we do that to address our health care crisis going forward?
A Few NH Facts
Affordability and Crisis Action
How do we access health insurance in NH?

NEW HAMPSHIRE INSURANCE COVERAGE, 2018

- **56.1%** Employer Coverage Only
- **13.9%** Medicare Coverage
- **10.5%** Medicaid Coverage Only
- **5.9%** Uninsured
- **5.3%** Individual Coverage Only
- **5.9%** Other Coverage Combinations
- **1.5%** Dual Medicare & Medicaid Coverage
- **.9%** Tricare & VA Coverage
• Premiums in NH are the highest in the region for large groups and consistently higher than the US average. (NHID)

• Private payer prices in New Hampshire are 236% higher than prices paid by Medicare (Altarum State Health Affordability Scorecard)

Gorman Actuarial, NHID, 2019
Between 2011 and 2016, the average deductible associated with employer coverage rose 11.8% per year in New Hampshire – much faster than wages

(Altarum State Health Affordability Scorecard)
COVID-19 in NH

Weekly Totals for NH COVID-19 Cases, Hospitalizations, and Deaths

*Includes specimens presumptive-positive at any laboratory and those confirmed by CDC confirmatory testing.

Total Persons with COVID Confirmed*, 5019
Total Hospitalizations, 487
Total Deaths, 283
NH COVID by gender, race and age

<table>
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<tr>
<th>Race/Ethnicity</th>
<th>% of NH Population</th>
<th>Infections</th>
<th>% of Total</th>
<th>Hospitalizations</th>
<th>% of Total</th>
<th>Deaths</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White**</td>
<td>90.0%</td>
<td>2,751</td>
<td>73.2%</td>
<td>340</td>
<td>78.2%</td>
<td>164</td>
<td>85.0%</td>
</tr>
<tr>
<td>Hispanic or Latino*</td>
<td>3.9%</td>
<td>373</td>
<td>9.9%</td>
<td>44</td>
<td>10.1%</td>
<td>8</td>
<td>4.1%</td>
</tr>
<tr>
<td>Black or African American**</td>
<td>1.4%</td>
<td>248</td>
<td>6.6%</td>
<td>25</td>
<td>5.7%</td>
<td>6</td>
<td>3.1%</td>
</tr>
<tr>
<td>Other***</td>
<td>1.6%</td>
<td>269</td>
<td>7.2%</td>
<td>14</td>
<td>3.2%</td>
<td>13</td>
<td>6.7%</td>
</tr>
<tr>
<td>Asian***</td>
<td>3.0%</td>
<td>116</td>
<td>3.1%</td>
<td>12</td>
<td>2.8%</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td>3,757</td>
<td></td>
<td>435</td>
<td></td>
<td>193</td>
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Race/Ethnicity is known for 74.5% of COVID-19 infections, 89.0% of hospitalizations, and 67.5% of deaths.

COVID-19 CASES BY GENDER

- Female: 2,168 (43.1%)
- Male: 2,868 (56.9%)

COVID-19 CASES BY AGE GROUP

- Number of Cases
- Rate per 100,000 Persons

Data as of: 6/7/2020

6/12/2020

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Unemployment


“…more individuals are returning to work…”

<table>
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<tr>
<th>COUNTY</th>
<th>TOTAL CLAIMS BY NH RESIDENTS WORKING IN NH: MARCH 15 TO MAY 23</th>
<th>FEBRUARY 2020 LABOR FORCE</th>
<th>COVID-19 AFFECTED UNEMP. RATE</th>
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<tr>
<td>Belknap</td>
<td>8,455</td>
<td>31,039</td>
<td>27.2%</td>
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<tr>
<td>Carroll</td>
<td>6,826</td>
<td>23,718</td>
<td>28.8%</td>
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<tr>
<td>Cheshire</td>
<td>6,890</td>
<td>41,500</td>
<td>16.6%</td>
</tr>
<tr>
<td>Coos</td>
<td>3,665</td>
<td>14,724</td>
<td>24.9%</td>
</tr>
<tr>
<td>Grafton</td>
<td>9,452</td>
<td>51,045</td>
<td>18.5%</td>
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<tr>
<td>Hillsborough</td>
<td>46,359</td>
<td>245,905</td>
<td>18.9%</td>
</tr>
<tr>
<td>Merrimack</td>
<td>17,026</td>
<td>84,821</td>
<td>20.1%</td>
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<tr>
<td>Rockingham</td>
<td>31,009</td>
<td>188,982</td>
<td>16.7%</td>
</tr>
<tr>
<td>Strafford</td>
<td>14,522</td>
<td>75,410</td>
<td>19.3%</td>
</tr>
<tr>
<td>Sullivan</td>
<td>3,590</td>
<td>23,061</td>
<td>15.6%</td>
</tr>
<tr>
<td>Totals</td>
<td>148,394</td>
<td>780,205</td>
<td>19.0%</td>
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COVID19 Anxiety

COVID19 Impacts on Mental Health

• Prior to the COVID-19 pandemic, nearly one in five of U.S. adults reported having a mental illness in the past year

• In 2018, nearly a third (32.5%) of adults reported feeling worried, nervous, or anxious on a daily, weekly, or monthly basis

• In a recent KFF poll, nearly half (45%) of adults in the United States reported that their mental health has been negatively impacted due to worry and stress over the virus

Findings from a recent survey conducted by IHPP in collaboration with the UNH Survey Center found:

• Among survey respondents, 37% had a medical appointment moved to telehealth.

• Almost 17% had a mental health or SUD appointment moved to telehealth.

• Almost half (46.3%) of survey respondents reported that they or someone in their household either lost or reduced employment since January

Disruption in Health Insurance Coverage Due to COVID-19 Pandemic

56+% of NH residents had employer sponsored insurance in 2019

Unemployment is now the highest it’s been in decades and in NH the COVID19 affected unemployment rate is impacting hospitals and health care workers.

Unemployment leads to higher rates of uninsured

- Increased Medicaid enrollment
- Impact on out of pocket spending (11% NHE) overall household
- Burden on Medicare trust fund due to reduced payroll taxes
- Uncompensated care

Unemployment affects hospitals and health care workers in NH due to COVID19.
Today’s Panelists

• **Michelle McEwen**, President/CEO of Speare Memorial Hospital and Member, Stakeholder Advisory Board, Governor’s Office for Emergency Relief and Recovery

• **Marie Ramas, MD**, Lamprey Health Care

• **Zandra Rice Hawkins**, Executive Director of Granite State Progress

• **Bobbi Bagley**, Director, Division of Public Health & Community Services, Nashua, and Member, Governor’s COVID-19 Equity Response Team

• **Kristine Stoddard**, NH Director of Public Policy at Bi-State Primary Care Association

• **Adam Varley**, Shareholder at Rath, Young and Pignatelli, P.C.
Questions for the panelists

• What does this shifting healthcare landscape mean for the work you do?

• What would you recommend as next steps or key recommendations for the state?
Open discussion with audience
Closing remarks
Thank you

• Endowment for Health for funding this 2-day Series
• Panelists
  • Lynn Quincy, Altarum
  • Trish Riley, NASHP
  • Michelle McEwen, Speare Memorial Hospital
  • Marie Ramas, Lamprey Health Care
  • Zandra Rice Hawkins, Granite State Progress
  • Bobbi Bagley, Division of Public Health & Community Services, Nashua
  • Kristine Stoddard, Bi-State Primary Care Association
  • Adam Varley, Rath, Young and Pignatelli, P.C.

• We will send out an evaluation
What actions do you think the state needs to take to respond to the Shifting Healthcare Landscape?