

Three Minute Read™

Insights from the Healing American Healthcare Coalition™

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From the Editor: As the Eastern Seaboard digs out from the Blizzard of '22, the articles summarized in this issue take on a bit of a New England flavor. They include insurers use of Artificial Intelligence, the ethical dilemma for transplant programs and what may be next after Omicron. To access an article, just click on the headline.



[White House says Obamacare sign-ups hit record](#), by Jacob Knutson, Axios, 1/27/22

TMR Topline – A record 14.5 million Americans have signed up for health insurance through Obamacare marketplaces since 11/1/21. The American Rescue Plan included substantial investments in the program, including increased subsidies for people who don't receive health insurance from an employer or through Medicare or Medicaid.



[AI does what insurers ask. Providers say that's the problem.](#) by Nona Tepper, Modern Healthcare, 1/17/22

TMR Topline – Maine psychiatrist Dr. Jonathan Fellers dropped Anthem from his network after

months of fighting downcoded claims. America's second largest insurer recently implemented a platform from Cotiviti that uses artificial intelligence to identify improper payments. The company has said Cotiviti and an update to its automated claims processing system also down-coded and delayed payments to clinicians in New Hampshire, and that it is working to pay back providers. It

says that, in the last 12 months it processed 92% of claims within 14 days, and 98% within 30 days. State insurance commissioners in Maine and Georgia are investigating Anthem's market conduct. The Federation of American Hospitals has heard complaints from health systems in every state where Anthem operates. The market for automating provider information is growing but Implementing AI in claims processing is an incredibly complex procedure.



[Insurers dislike CMS plans for network adequacy, plan design](#), by Maya Goldman, Modern Healthcare, 1/28/22

TMR Topline – The CMS annual [Notice of Benefit and Payment Parameters](#) wants to require insurers offer standardized plan options, which have uniform cost-sharing structures, for every non-standardized plan they run to help consumers to easily compare plans. CMS also proposes conducting network adequacy reviews for qualifying health plans in states that use the federal exchanges. CMS also intends to reverse a [Trump-era policy](#) and effectively stop exchanges, insurance issuers, agents and brokers from discriminating against consumers for their sexual orientation or gender identity. America's Health Insurance Plans expressed concerns about the content and timing of the proposed changes.

TMR's Take – It's good news, bad news on the insurance front. The American Rescue Plan is reducing the number of uninsured Americans while insurers use of AI to question clinical judgment is a growing concern and AHIP's opposition to simplifying consumer choice and network adequacy reviews comes as no surprise.



[Hospital patient without Covid shot denied heart transplant](#), Associated Press, 1/27/22

TMR Topline – Brigham and Women's Hospital is defending itself after a man's family claimed he was denied a new heart for refusing to be vaccinated against Covid-19. The 31-year-old father of two has atrial fibrillation and concerns about the vaccine's side effects. The Boston hospital's website said the Covid-19 vaccine is one of several immunizations required by most U.S. transplant programs, including a flu shot and hepatitis B vaccines. Patients also must meet other health and lifestyle criteria to receive donated organs. A woman suffering from late-stage kidney disease was denied a transplant in Colorado last year because she was unvaccinated. With donor organs scarce, transplant centers only place patients on the waiting list whom they deem the most likely to survive with a new organ.

TMR's Take – With more than 100,000 candidates on waiting lists and a shortage of available organs, the ethical dilemma is not unlike the crisis standards of care that many states had to use during the pandemic.



[State health agency orders Mass General Brigham to rein in costs](#), by Katie Lannan, WGBH, 1/25/22

TMR Topline – Massachusetts measures annual health care spending growth against a benchmark that is tied to growth in the state's economy. After two years of below-benchmark increases, health care spending growth outpaced the benchmark in 2018 and 2019. Its Health Policy Commission (HPC) voted to require Mass General Brigham (MGB), the state's largest health system, to implement a performance improvement plan addressing its costs and said MGB's expansion plans run counter to the state's goals of controlling health spending growth. The HPC decision was based on an analysis of spending from 2016-2017 and 2017-2018. MGB issued a statement that it "*strongly disagreed*" with the decision but is committed to working with the HPC to address healthcare costs "*while continuing our efforts to overcome the multiple crises brought by the pandemic.*"



[In super-vaxxed Vermont, Covid strikes, but packs far less punch.](#), by Sarah Varney, Kaiser Health

News, 1/27/22

TMR Topline – With nearly 80% of Vermonters fully vaccinated (including 95% of residents over 65),

America's most vaccinated state hit record highs for residents hospitalized with Covid-19 in mid-January as the omicron variant overwhelmed the Northeast. However, Vermont's record highs are lowest in the U.S. and mortality rates also are comparatively low, thanks in part to Republican Governor Phil Scott's unambivalent pro-vax messaging. In a state with the motto "*Freedom and Unity*," freedom has mostly yielded to unity, and the state's pandemic response has been met with eager compliance. Pediatric hospitalizations have increased, but Dr. Rebecca Bell, a pediatric critical care specialist at the University of Vermont Health Network in Burlington, said "*I have not admitted a vaccinated child to the hospital with Covid.*" Dr. Trey Dobson, CMO at Southwestern Vermont Medical Center said that once the omicron wave passes, Vermonters will become accustomed to taking appropriate measures to protect themselves, he said, not unlike wearing seat belts and driving cautiously to mitigate the risk of a car accident. "*And yet,*" he added, "*it's never zero risk.*" Experts are quick to note that Vermont serves as a window into what's possible as the U.S. learns to live with Covid.



[CDC data shows omicron accounts for 99.9% of new cases as experts investigate sub-variant](#), by Julia

Musto, Fox News, 1/26/22

TMR Topline – The omicron variant of the coronavirus now accounts for 99.9% of new Covid-19 cases according to data from the CDC. Case numbers are down from omicron's peak, a trajectory that health leaders hope indicates an oncoming, more manageable phase of the pandemic. A Covid-19 subvariant (BA.2) has emerged that has about 20 mutations in the spike protein that are shared with the original omicron. The WHO has not labeled BA.2 as a "*variant of concern*" yet.

TMR's Take – The [CDC data](#) also show that those fully vaccinated and boosted are least likely to be hospitalized or die from Covid-19. An analysis of 16,527 October-November deaths found fatality rates/100,000 of 7.8 for the unvaccinated, 0.6 for the fully vaccinated and 0.1 for fully vaccinated and boosted individuals. The U.S. fatality rate of 265.3/100,000 at 1/31/22 ranks in the bottom quartile of the OECD along with seven former Soviet satellite states, With the unvaccinated 78 times more likely to die from Covid, the Editor's 2022 mantra is **Vaccination + Mitigation Prevents Replication!**