

# MI HEALTH ACCOUNT



## EXECUTIVE SUMMARY REPORT

# JANUARY 2018



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

MAXIMUS contracts with each Healthy Michigan Plan health plan to operate the MI Health Account (MIHA). The MIHA documents health care costs and payments for health plan members eligible for the Healthy Michigan Plan. Any amount the beneficiary owes to the MIHA is reflected in the quarterly statement that is mailed to the beneficiary. The MIHA quarterly statement shows the total amount owed for co-pays and/or contributions.

A co-pay is a fixed amount beneficiaries pay for a health care service. Before a beneficiary is enrolled in managed care, the beneficiary will pay any co-pays directly to their provider at the time of service. Once enrolled in managed care, co-pays for health plan covered services will be paid into the MIHA.

A contribution is the amount of money that is paid toward health care coverage. **Beneficiaries with incomes at or below 100% of the Federal Poverty Level (FPL) will NOT have a contribution.** Beneficiaries above 100% FPL are required to pay contributions that are based on income and family size. The quarterly statement informs beneficiaries what to pay for co-pays and contributions each month for the next three months, includes payment coupons with instructions on how to make a payment, as well as tips on how to reduce costs (Healthy Behavior incentives). The statement lists the services the beneficiary has received, the amount the beneficiary has paid, what amount they still need to pay, and the amount the health plan has paid.

### Quarterly Statement Mailing Guidelines

- The first quarterly statement is mailed six months after a beneficiary joins a health plan. After that, quarterly statements are sent every three months.
- A beneficiary follows his or her own enrollment quarter based on their enrollment effective date.
- Quarterly statements are mailed by the 15<sup>th</sup> calendar day of each month
- Statements are not mailed to beneficiaries if there are no health care services to display or payment due for a particular quarter.

Chart 1 displays the statement mailing activity for the past three months. It also displays the calendar year totals since January 2017 and the program totals from October 2014 to October 2017.

<b>Chart 1: Account Statement Mailing</b>					
Month Statement Mailed	Statements Mailed	Statements Requiring a Copay Only	Statements Requiring a Contribution Only	Statements Requiring a Copay and Contribution	Percentage of Statements Requiring Payment
<b>Aug-17</b>	105,826	20,676	9,335	12,473	40.15%
<b>Sep-17</b>	110,279	20,857	8,518	11,567	37.13%
<b>Oct-17</b>	131,945	24,488	11,690	13,818	37.89%
<b>Calendar YTD</b>	<b>1,105,310</b>	<b>225,738</b>	<b>90,525</b>	<b>130,182</b>	<b>40.39%</b>
<b>Program Total</b>	<b>3,037,089</b>	<b>658,644</b>	<b>266,632</b>	<b>333,184</b>	<b>41.44%</b>



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Payments for the MIHA are due on the 15<sup>th</sup> of the month following the month they were billed.

Chart 2 displays a collection history of the number of beneficiaries that have paid co-pays and contributions. Completed quarterly payment cycles are explained and reflected in Chart 3. Calendar year totals are from January 2017. Program totals are from October 2014 through October 2017. Please note that beneficiaries that pay both co-pays and contributions will show in each chart.

<b>Copays</b>					
Statement Month	Amount of copays owed	Amount of copays paid	Percentage of copays paid	Number of beneficiaries who owed copays	Number of beneficiaries who paid copays
<b>Aug-17</b>	\$271,857.79	\$100,140.62	37%	33,149	14,218
<b>Sep-17</b>	\$304,070.50	\$119,934.35	39%	32,424	14,459
<b>Oct-17</b>	\$385,073.56	\$118,912.94	31%	38,306	14,579
<b>Calendar YTD</b>	<b>\$2,981,954.82</b>	<b>\$1,212,363.92</b>	<b>41%</b>	<b>355,920</b>	<b>163,044</b>
<b>Program Total</b>	<b>\$7,625,433.93</b>	<b>\$3,244,252.58</b>	<b>43%</b>	<b>991,828</b>	<b>459,028</b>
<b>Contributions</b>					
Statement Month	Amount of contributions owed	Amount of contributions paid	Percentage of contributions paid	Number of beneficiaries who owed contributions	Number of beneficiaries who paid contributions
<b>Aug-17</b>	\$1,393,758.67	\$394,738.61	28%	21,808	9,343
<b>Sep-17</b>	\$1,282,498.64	\$376,819.59	29%	20,085	8,505
<b>Oct-17</b>	\$1,629,306.85	\$394,635.11	24%	25,508	9,367
<b>Calendar YTD</b>	<b>\$13,886,292.86</b>	<b>\$4,370,369.95</b>	<b>31%</b>	<b>220,707</b>	<b>97,783</b>
<b>Program Total</b>	<b>\$35,220,821.13</b>	<b>\$12,055,422.78</b>	<b>34%</b>	<b>599,816</b>	<b>284,272</b>

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 displays the total amount collected by completed quarter, by enrollment month. For example, beneficiaries who enrolled in May 2014 received their first quarterly statement in November 2014. These individuals had until February 2015 to pay in full, which constitutes a completed quarter. Please note that the Percentage Collected will change even in completed quarters because payments received are applied to the oldest invoice owed.

<b>Chart 3: Quarterly Collection</b>				
<b>Enrollment Month</b>	<b>Quarterly Pay Cycles</b>	<b>Amount Owed</b>	<b>Amount Collected</b>	<b>Percentage Collected</b>
<b>Apr-14</b>	Oct 2014 - Dec 2014	\$23,613.53	\$16,158.23	68.43%
	Jan 2015 - Mar 2015	\$193,266.74	\$143,457.64	74.23%
	Apr 2015 - Jun 2015	\$165,631.80	\$117,890.22	71.18%
	Jul 2015 - Sep 2015	\$163,258.58	\$110,090.41	67.43%
	Oct 2015 - Dec 2015	\$153,851.56	\$101,405.94	65.91%
	Jan 2016 - Mar 2016	\$140,312.48	\$91,318.53	65.08%
	Apr 2016 - Jun 2016	\$187,975.92	\$104,352.93	55.51%
	Jul 2016 - Sep 2016	\$139,116.32	\$57,849.18	41.58%
	Oct 2016 - Dec 2016	\$174,701.83	\$79,698.41	45.62%
	Jan 2017 - Mar 2017	\$172,543.94	\$76,986.22	44.62%
	Apr 2017 - Jun 2017	\$148,933.20	\$61,070.84	41.01%
	Jul 2017 - Sep 2017	\$128,853.63	\$47,762.49	37.07%
	Oct 2017 - Dec 2017	\$122,345.70	\$40,445.35	33.06%
<b>May-14</b>	Nov 2014 - Jan 2015	\$35,660.43	\$27,470.85	77.03%
	Feb 2015 - Apr 2015	\$56,580.54	\$42,408.02	74.95%
	May 2015 - Jul 2015	\$45,845.47	\$33,165.83	72.34%
	Aug 2015 - Oct 2015	\$41,605.21	\$29,209.07	70.21%
	Nov 2015 - Jan 2016	\$39,456.66	\$27,754.12	70.34%
	Feb 2016 - Apr 2016	\$37,381.78	\$25,622.17	68.54%
	May 2016 - Jul 2016	\$44,905.42	\$25,441.01	56.65%
	Aug 2016 - Oct 2016	\$39,558.30	\$20,824.14	52.64%
	Nov 2016 - Jan 2017	\$45,257.47	\$24,445.38	54.01%
	Feb 2017 - Apr 2017	\$40,500.52	\$21,057.66	51.99%
	May 2017 - Jul 2017	\$35,584.59	\$17,666.86	49.65%
	Aug 2017 - Oct 2017	\$34,912.23	\$16,019.22	45.88%
	Nov 2017 - Jan 2018	\$31,631.53	\$12,427.92	39.29%

**Chart 3 continued on page 5**

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 4

Chart 3: Quarterly Collection				
Enrollment Month	Quarterly Pay Cycles	Amount Owed	Amount Collected	Percentage Collected
<b>Jun-14</b>	Dec 2014 - Feb 2015	\$456,185.42	\$353,721.83	77.54%
	Mar 2015 - May 2015	\$348,412.83	\$269,768.09	77.43%
	Jun 2015 - Aug 2015	\$346,965.86	\$263,518.25	75.95%
	Sep 2015 - Nov 2015	\$328,253.05	\$241,332.33	73.52%
	Dec 2015 - Feb 2016	\$234,934.62	\$168,050.83	71.53%
	Mar 2016 - May 2016	\$265,114.49	\$184,992.66	69.78%
	Jun 2016 - Aug 2016	\$221,019.15	\$122,860.07	55.59%
	Sep 2016 - Nov 2016	\$307,603.40	\$186,258.57	60.55%
	Dec 2016 - Feb 2017	\$283,033.05	\$163,644.93	57.82%
	Mar 2017 - May 2017	\$249,410.45	\$137,300.20	55.05%
	Jun 2017 - Aug 2017	\$227,294.76	\$120,740.82	53.12%
Sep 2017 - Nov 2017	\$220,647.86	\$107,624.16	48.78%	
<b>Jul-14</b>	Jan 2015 - Mar 2015	\$340,200.67	\$250,235.26	73.56%
	Apr 2015 - Jun 2015	\$251,736.29	\$183,944.66	73.07%
	Jul 2015 - Sep 2015	\$242,363.54	\$171,637.57	70.82%
	Oct 2015 - Dec 2015	\$221,454.91	\$154,218.21	69.64%
	Jan 2016 - Mar 2016	\$195,385.70	\$135,000.50	69.09%
	Apr 2016 - Jun 2016	\$210,771.43	\$125,204.48	59.4-%
	Jul 2016 - Sep 2016	\$164,102.02	\$73,433.41	44.75%
	Oct 2016 - Dec 2016	\$191,711.87	\$91,528.86	47.74%
	Jan 2017 - Mar 2017	\$183,528.59	\$82,968.94	45.21%
	Apr 2017 - Jun 2017	\$158,376.45	\$68,671.96	43.36%
	Jul 2017 - Sep 2017	\$139,610.94	\$57,853.52	41.44%
Oct 2017 - Dec 2017	\$128,840.67	\$47,802.65	37.10%	

Chart 3 continued on page 6

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 5

Chart 3: Quarterly Collection				
Enrollment Month	Quarterly Pay Cycles	Amount Owed	Amount Collected	Percentage Collected
<b>Aug-14</b>	Feb 2015 - Apr 2015	\$169,634.78	\$126,196.77	74.39%
	May 2015 - Jul 2015	\$121,492.33	\$86,244.21	70.99%
	Aug 2015 - Oct 2015	\$111,012.72	\$82,148.40	74.00%
	Nov 2015 - Jan 2016	\$103,282.41	\$74,818.75	72.44%
	Feb 2016 - Apr 2016	\$96,424.24	\$67,494.56	70.00%
	May 2016 - Jul 2016	\$104,242.55	\$55,552.41	53.29%
	Aug 2016 - Oct 2016	\$85,865.70	\$40,496.28	47.16%
	Nov 2016 - Jan 2017	\$101,061.38	\$50,037.82	49.51%
	Feb 2017 - Apr 2017	\$95,353.52	\$45,803.20	48.04%
	May 2017 - Jul 2017	\$78,465.65	\$35,077.59	44.70%
	Aug 2017 - Oct 2017	\$71,496.90	\$28,832.14	40.33%
	Nov 2017 - Jan 2018	\$66,706.61	\$20,929.74	31.38%
<b>Sep-14</b>	Mar 2015 - May 2015	\$212,394.10	\$144,534.05	68.05%
	Jun 2015 - Aug 2015	\$147,466.49	\$99,969.81	67.79%
	Sep 2015 - Nov 2015	\$150,033.28	\$101,553.26	67.69%
	Dec 2015 - Feb 2016	\$120,693.14	\$80,554.21	66.74%
	Mar 2016 - May 2016	\$135,649.19	\$83,592.93	61.62%
	Jun 2016 - Aug 2016	\$96,762.71	\$38,681.69	39.98%
	Sep 2016 - Nov 2016	\$112,492.90	\$51,315.01	45.62%
	Dec 2016 - Feb 2017	\$111,572.80	\$51,644.28	46.29%
	Mar 2017 - May 2017	\$104,055.76	\$45,688.48	43.91%
	Jun 2017 - Aug 2017	\$86,993.66	\$36,220.14	41.64%
	Sep 2017 - Nov 2017	\$79,000.96	\$29,453.29	37.28%

Chart 3 continued on page 7

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 6

Chart 3: Quarterly Collection				
Enrollment Month	Quarterly Pay Cycles	Amount Owed	Amount Collected	Percentage Collected
<b>Oct-14</b>	Apr 2015 - Jun 2015	\$173,728.65	\$117,547.52	67.66%
	Jul 2015 - Sep 2015	\$125,475.67	\$87,715.96	69.91%
	Oct 2015 - Dec 2015	\$124,560.14	\$86,517.00	69.46%
	Jan 2016 - Mar 2016	\$119,213.93	\$81,615.29	68.46%
	Apr 2016 - Jun 2016	\$135,610.74	\$77,758.41	57.34%
	Jul 2016 - Sep 2016	\$100,036.50	\$40,253.22	40.24%
	Oct 2016 - Dec 2016	\$115,874.11	\$52,832.98	45.60%
	Jan 2017 - Mar 2017	\$113,085.57	\$50,742.74	44.87%
	Apr 2017 - Jun 2017	\$96,325.16	\$41,057.83	42.62%
	Jul 2017 - Sep 2017	\$80,812.66	\$32,369.70	40.06%
Oct 2017 - Dec 2017	\$74,496.40	\$25,227.28	33.86%	
<b>Nov-14</b>	May 2015 - Jul 2015	\$194,540.79	\$130,667.24	67.17%
	Aug 2015 - Oct 2015	\$125,948.62	\$86,353.22	68.56%
	Nov 2015 - Jan 2016	\$132,709.57	\$93,939.59	70.79%
	Feb 2016 - Apr 2016	\$133,521.08	\$89,725.20	67.20%
	May 2016 - Jul 2016	\$154,396.63	\$74,071.09	47.97%
	Aug 2016 - Oct 2016	\$117,426.76	\$45,788.03	38.99%
	Nov 2016 - Jan 2017	\$138,253.84	\$59,589.34	43.10%
	Feb 2017 - Apr 2017	\$133,364.37	\$54,964.98	41.21%
	May 2017 - Jul 2017	\$113,130.53	\$44,104.96	38.99%
	Aug 2017 - Oct 2017	\$89,791.59	\$31,651.39	35.25%
Nov 2017 - Jan 2018	\$84,398.81	\$24,553.92	29.09%	
<b>Dec-14</b>	Jun 2015 - Aug 2015	\$105,013.89	\$73,029.98	69.54%
	Sep 2015 - Nov 2015	\$81,583.22	\$58,848.48	72.13%
	Dec 2015 - Feb 2016	\$67,280.11	\$49,087.44	72.96%
	Mar 2016 - May 2016	\$80,038.48	\$53,599.95	66.97%
	Jun 2016 - Aug 2016	\$67,885.21	\$27,874.54	41.06%
	Sep 2016 - Nov 2016	\$71,432.39	\$30,891.94	43.25%
	Dec 2016 - Feb 2017	\$69,786.06	\$30,732.70	44.04%
	Mar 2017 - May 2017	\$69,238.72	\$30,102.80	43.48%
	Jun 2017 - Aug 2017	\$58,063.34	\$22,992.47	39.60%
	Sep 2017 - Nov 2017	\$49,438.91	\$18,485.22	37.39%

Chart 3 continued on page 8

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 7

Chart 3: Quarterly Collection				
Enrollment Month	Quarterly Pay Cycles	Amount Owed	Amount Collected	Percentage Collected
<b>Jan-15</b>	Jul 2015 - Sep 2015	\$211,198.27	\$153,002.25	72.44%
	Oct 2015 - Dec 2015	\$170,165.60	\$121,523.34	71.41%
	Jan 2016 - Mar 2016	\$166,149.31	\$120,168.64	72.33%
	Apr 2016 - Jun 2016	\$191,085.72	\$116,852.63	61.15%
	Jul 2016 - Sep 2016	\$156,585.23	\$67,817.05	43.31%
	Oct 2016 - Dec 2016	\$162,843.79	\$75,920.40	46.62%
	Jan 2017 - Mar 2017	\$164,969.86	\$77,034.83	46.70%
	Apr 2017 - Jun 2017	\$144,057.81	\$64,322.11	44.65%
	Jul 2017 - Sep 2017	\$125,635.21	\$52,483.87	41.77%
Oct 2017 - Dec 2017	\$112,105.86	\$41,795.02	37.28%	
<b>Feb-15</b>	Aug 2015 - Oct 2015	\$205,910.69	\$146,350.57	71.07%
	Nov 2015 - Jan 2016	\$132,655.64	\$97,927.42	73.82%
	Feb 2016 - Apr 2016	\$147,228.63	\$109,349.64	74.27%
	May 2016 - Jul 2016	\$190,708.50	\$103,952.45	54.51%
	Aug 2016 - Oct 2016	\$152,847.77	\$70,594.87	46.19%
	Nov 2016 - Jan 2017	\$153,382.04	\$73,308.77	47.79%
	Feb 2017 - Apr 2017	\$153,358.77	\$74,322.72	48.46%
	May 2017 - Jul 2017	\$136,560.96	\$63,258.50	46.32%
	Aug 2017 - Oct 2017	\$119,775.85	\$51,327.20	42.85%
Nov 2017 - Jan 2018	\$101,779.25	\$36,426.11	35.79%	
<b>Mar-15</b>	Sep 2015 - Nov 2015	\$221,327.84	\$148,455.96	67.08%
	Dec 2015 - Feb 2016	\$100,513.55	\$70,309.15	69.95%
	Mar 2016 - May 2016	\$109,989.17	\$77,632.85	70.58%
	Jun 2016 - Aug 2016	\$125,519.94	\$62,886.05	50.10%
	Sep 2016 - Nov 2016	\$130,077.49	\$63,811.60	49.06%
	Dec 2016 - Feb 2017	\$115,143.72	\$54,597.61	47.42%
	Mar 2017 - May 2017	\$116,529.49	\$55,168.89	47.34%
	Jun 2017 - Aug 2017	\$107,756.74	\$48,047.83	44.59%
	Sep 2017 - Nov 2017	\$96,335.92	\$38,365.14	39.82%

Chart 3 continued on page 9



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 8

Chart 3: Quarterly Collection				
Enrollment Month	Quarterly Pay Cycles	Amount Owed	Amount Collected	Percentage Collected
<b>Apr-15</b>	Oct 2015 - Dec 2015	\$275,949.26	\$182,539.56	66.15%
	Jan 2016 - Mar 2016	\$137,341.70	\$97,507.07	71.00%
	Apr 2016 - Jun 2016	\$171,974.70	\$111,995.13	65.12%
	Jul 2016 - Sep 2016	\$149,555.23	\$77,447.48	51.79%
	Oct 2016 - Dec 2016	\$156,925.64	\$78,183.59	49.82%
	Jan 2017 - Mar 2017	\$144,749.34	\$70,812.66	48.92%
	Apr 2017 - Jun 2017	\$138,232.12	\$67,480.60	48.82%
	Jul 2017 - Sep 2017	\$125,136.62	\$57,216.27	45.72%
<b>May-15</b>	Oct 2017 - Dec 2017	\$114,493.06	\$46,123.83	40.29%
	Nov 2015 - Jan 2016	\$189,961.60	\$128,137.25	67.45%
	Feb 2016 - Apr 2016	\$125,099.36	\$92,190.34	73.69%
	May 2016 - Jul 2016	\$167,032.54	\$100,392.02	60.10%
	Aug 2016 - Oct 2016	\$144,473.39	\$77,273.57	53.49%
	Nov 2016 - Jan 2017	\$141,426.53	\$71,872.47	50.82%
	Feb 2017 - Apr 2017	\$121,349.11	\$62,281.01	51.32%
	May 2017 - Jul 2017	\$119,020.62	\$59,369.27	49.88%
<b>Jun-15</b>	Aug 2017 - Oct 2017	\$109,124.05	\$50,314.71	46.11%
	Nov 2017 - Jan 2018	\$97,934.92	\$36,957.23	37.74%
	Dec 2015 - Feb 2016	\$159,317.55	\$99,099.86	62.20%
	Mar 2016 - May 2016	\$106,227.10	\$69,308.15	65.25%
	Jun 2016 - Aug 2016	\$97,964.47	\$48,504.65	49.51%
	Sep 2016 - Nov 2016	\$110,573.92	\$52,461.99	47.45%
	Dec 2016 - Feb 2017	\$99,744.10	\$44,928.24	45.04%
	Mar 2017 - May 2017	\$89,683.68	\$40,589.41	45.26%
<b>Jun-15</b>	Jun 2017 - Aug 2017	\$82,526.22	\$37,693.86	45.68%
	Sep 2017 - Nov 2017	\$79,169.03	\$31,498.57	39.79%

Chart 3 continued on page 10

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

**Chart 3 continued from page 9**

<b>Chart 3: Quarterly Collection</b>				
<b>Jul-15</b>	Jan 2016 - Mar 2016	\$150,729.48	\$99,763.34	66.19%
	Apr 2016 - Jun 2016	\$110,994.64	\$66,166.77	59.61%
	Jul 2016 - Sep 2016	\$93,972.39	\$44,998.39	47.88%
	Oct 2016 - Dec 2016	\$97,654.88	\$45,465.99	46.56%
	Jan 2017 - Mar 2017	\$91,419.28	\$39,357.81	43.05%
	Apr 2017 - Jun 2017	\$78,528.50	\$31,610.96	40.25%
	Jul 2017 - Sep 2017	\$72,158.14	\$29,657.48	41.10%
	Oct 2017 - Dec 2017	\$67,203.70	\$22,883.51	34.05%
<b>Aug-15</b>	Feb 2016 - Apr 2016	\$157,786.92	\$93,513.01	59.27%
	May 2016 - Jul 2016	\$112,609.33	\$54,918.50	48.77%
	Aug 2016 - Oct 2016	\$95,018.71	\$43,539.74	45.82%
	Nov 2016 - Jan 2017	\$105,233.53	\$45,433.58	43.17%
	Feb 2017 - Apr 2017	\$94,312.26	\$39,520.38	41.90%
	May 2017 - Jul 2017	\$78,658.03	\$31,431.98	39.96%
	Aug 2017 - Oct 2017	\$73,062.01	\$27,099.95	37.09%
	Nov 2017 - Jan 2018	\$66,490.14	\$19,009.44	28.59%
<b>Sep-15</b>	Mar 2016 - May 2016	\$125,800.37	\$73,161.51	58.16%
	Jun 2016 - Aug 2016	\$80,310.46	\$31,950.83	39.78%
	Sep 2016 - Nov 2016	\$74,777.31	\$34,727.59	46.44%
	Dec 2016 - Feb 2017	\$78,614.60	\$33,602.95	42.74%
	Mar 2017 - May 2017	\$75,905.56	\$31,596.89	41.63%
	Jun 2017 - Aug 2017	\$62,726.20	\$23,932.99	38.15%
	Sep 2017 - Nov 2017	\$57,516.64	\$19,480.09	33.87%
<b>Oct-15</b>	Apr 2016 - Jun 2016	\$145,094.62	\$54,960.58	37.88%
	Jul 2016 - Sep 2016	\$88,607.49	\$34,789.18	39.26%
	Oct 2016 - Dec 2016	\$96,157.68	\$41,353.94	43.01%
	Jan 2017 - Mar 2017	\$94,326.81	\$38,853.06	41.19%
	Apr 2017 - Jun 2017	\$86,246.41	\$32,455.20	37.63%
	Jul 2017 - Sep 2017	\$69,516.23	\$23,511.09	33.82%
	Oct 2017 - Dec 2017	\$65,445.89	\$19,708.17	30.11%

**Chart 3 continued on page 11**

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 10

<b>Chart 3: Quarterly Collection</b>				
<b>Nov-15</b>	May 2016 - Jul 2016	\$172,021.68	\$63,194.89	36.74%
	Aug 2016 - Oct 2016	\$116,130.75	\$43,714.43	37.64%
	Nov 2016 - Jan 2017	\$129,298.17	\$50,643.94	39.17%
	Feb 2017 - Apr 2017	\$122,830.36	\$45,470.64	37.02%
	May 2017 - Jul 2017	\$109,726.32	\$36,722.22	33.47%
	Aug 2017 - Oct 2017	\$77,019.51	\$25,196.12	32.71%
	Nov 2017 - Jan 2018	\$68,666.11	\$18,454.26	26.88%
<b>Dec-15</b>	Jun 2016 - Aug 2016	\$157,649.63	\$61,299.81	38.88%
	Sep 2016 - Nov 2016	\$126,698.27	\$48,930.00	38.62%
	Dec 2016 - Feb 2017	\$129,488.30	\$51,645.20	39.88%
	Mar 2017 - May 2017	\$134,588.55	\$50,074.39	37.21%
	Jun 2017 - Aug 2017	\$114,287.45	\$38,678.60	33.84%
	Sep 2017 - Nov 2017	\$83,444.33	\$26,122.10	31.30%
<b>Jan-16</b>	Jul 2016 - Sep 2016	\$203,949.52	\$89,610.95	43.94%
	Oct 2016 - Dec 2016	\$161,765.96	\$69,225.20	42.79%
	Jan 2017 - Mar 2017	\$155,591.25	\$70,729.74	45.46%
	Apr 2017 - Jun 2017	\$146,289.36	\$61,349.88	41.94%
	Jul 2017 - Sep 2017	\$122,524.36	\$46,624.11	38.05%
	Oct 2017 - Dec 2017	\$98,747.79	\$34,290.99	34.73%
<b>Feb-16</b>	Aug 2016 - Oct 2016	\$276,084.87	\$136,366.53	49.39%
	Nov 2016 - Jan 2017	\$216,626.31	\$104,621.04	48.30%
	Feb 2017 - Apr 2017	\$198,096.33	\$98,985.49	49.97%
	May 2017 - Jul 2017	\$185,983.33	\$86,299.91	46.40%
	Aug 2017 - Oct 2017	\$155,279.68	\$66,013.05	42.51%
	Nov 2017 - Jan 2018	\$123,467.02	\$42,547.71	34.46%
<b>Mar-16</b>	Sep 2016 - Nov 2016	\$248,405.23	\$109,031.07	43.89%
	Dec 2016 - Feb 2017	\$177,809.09	\$78,121.33	43.94%
	Mar 2017 - May 2017	\$173,152.25	\$74,969.72	43.30%
	Jun 2017 - Aug 2017	\$162,276.83	\$64,344.06	39.65%
	Sep 2017 - Nov 2017	\$139,671.09	\$49,171.35	35.21%

Chart 3 continued on page 12

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Chart 3 continued from page 11

Chart 3: Quarterly Collection				
<b>Apr-16</b>	Oct 2016 - Dec 2016	\$236,353.61	\$94,904.24	40.15%
	Jan 2017 - Mar 2017	\$184,249.66	\$73,490.11	39.89%
	Apr 2017 - Jun 2017	\$182,049.36	\$69,591.02	38.23%
	Jul 2017 - Sep 2017	\$159,948.36	\$56,274.92	35.18%
	Oct 2017 - Dec 2017	\$133,705.74	\$40,573.33	30.35%
<b>May-16</b>	Nov 2016 - Jan 2017	\$240,754.94	\$93,092.51	38.67%
	Feb 2017 - Apr 2017	\$185,456.25	\$68,663.70	37.02%
	May 2017 - Jul 2017	\$175,327.62	\$62,696.06	35.76%
	Aug 2017 - Oct 2017	\$155,169.73	\$47,992.94	30.93%
	Nov 2017 - Jan 2018	\$127,703.65	\$30,877.61	24.18%
<b>Jun-16</b>	Dec 2016 - Feb 2017	\$147,748.82	\$62,047.72	42.00%
	Mar 2017 - May 2017	\$123,970.55	\$46,881.96	37.82%
	Jun 2017 - Aug 2017	\$113,548.86	\$42,570.29	37.49%
	Sep 2017 - Nov 2017	\$106,664.42	\$35,154.69	32.96%
<b>Jul-16</b>	Jan 2017 - Mar 2017	\$173,078.24	\$65,958.08	38.11%
	Apr 2017 - Jun 2017	\$148,993.06	\$52,266.07	35.08%
	Jul 2017 - Sep 2017	\$132,938.93	\$41,851.96	31.48%
	Oct 2017 - Dec 2017	\$122,889.91	\$32,389.98	26.36%
<b>Aug-16</b>	Feb 2017 - Apr 2017	\$188,392.01	\$71,790.88	38.11%
	May 2017 - Jul 2017	\$161,669.67	\$56,397.43	34.88%
	Aug 2017 - Oct 2017	\$146,785.65	\$46,107.41	31.41%
	Nov 2017 - Jan 2018	\$132,927.75	\$30,105.58	22.65%
<b>Sep-16</b>	Mar 2017 - May 2017	\$164,890.76	\$62,247.06	37.75%
	Jun 2017 - Aug 2017	\$127,013.52	\$42,746.74	33.66%
	Sep 2017 - Nov 2017	\$108,960.36	\$33,774.04	31.00%
<b>Oct-16</b>	Apr 2017 - Jun 2017	\$210,436.44	\$73,340.43	34.85%
	Jul 2017 - Sep 2017	\$162,646.88	\$48,962.01	30.10%
	Oct 2017 - Dec 2017	\$139,775.85	\$36,770.87	26.31%
<b>Nov-16</b>	May 2017 - Jul 2017	\$180,668.02	\$58,794.67	32.54%
	Aug 2017 - Oct 2017	\$122,613.90	\$34,009.83	27.74%
	Nov 2017 - Jan 2018	\$107,267.39	\$23,320.93	21.74%
<b>Dec-16</b>	Jun 2017 - Aug 2017	\$171,808.86	\$51,774.68	30.14%
	Sep 2017 - Nov 2017	\$112,770.68	\$30,471.65	27.02%

Chart 3 continued on page 13

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

**Chart 3 continued from page 12**

<b>Chart 3: Quarterly Collection</b>				
<b>Jan-17</b>	Jul 2017 - Sep 2017	\$235,804.85	\$79,818.98	33.85%
	Oct 2017 - Dec 2017	\$162,891.78	\$46,795.09	28.73%
<b>Feb-17</b>	Aug 2017 - Oct 2017	\$209,149.32	\$70,410.62	33.67%
	Nov 2017 - Jan 2018	\$149,495.62	\$36,551.37	24.45%
<b>Mar-17</b>	Sep 2017 - Nov 2017	\$214,563.83	\$77,287.29	36.02%
<b>Apr-17</b>	Oct 2017 - Dec 2017	\$292,209.41	\$78,857.33	26.99%
<b>May-17</b>	Nov 2017 - Jan 2018	\$173,343.49	\$36,821.30	21.24%

Payments for the MIHA can be made one of two ways. Beneficiaries can mail a check or money order to the MIHA payment address. The payment coupon is not required to send in a payment by mail. Beneficiaries also have the option to pay online using a bank account.

Chart 4 displays a three month history of the percentage of payments made into the MIHA.

<b>Chart 4: Methods of Payment</b>			
	Aug-17	Sep-17	Oct-17
<b>Percent Paid Online</b>	33.13%	31.22%	32.13%
<b>Percent Paid by Mail</b>	66.87%	68.78%	67.87%



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

### Adjustment Activities

Beneficiaries are not required to pay co-pays and/or contributions when specific criteria are met. In these cases, an adjustment is made to the beneficiary's quarterly statement.

This includes populations that are exempt; beneficiaries that are under age 21, pregnant, in hospice and Native American beneficiaries. It also includes beneficiaries who were not otherwise exempt, but have met their five percent maximum cost share and beneficiaries whose Federal Poverty Level is no longer in a range that requires a contribution.

Chart 5A shows the number of beneficiaries that met these adjustments for the specified month, calendar year since January 2017 and the cumulative total for the program from October 2014 through October 2017.

<b>Chart 5A: Adjustment Activities</b>						
	Aug-17		Sep-17		Oct-17	
	#	Total \$	#	Total \$	#	Total \$
<b>Beneficiary is under age 21</b>	544	\$32,384.00	528	\$32,940.00	580	\$35,872.00
<b>Pregnancy</b>	248	\$5,955.64	234	\$5,605.36	222	\$5,344.66
<b>Hospice</b>	0	\$0.00	0	\$0.00	0	\$0.00
<b>Native American</b>	12	\$1,525.00	23	\$2,314.00	24	\$2,020.67
<b>Five Percent Cost Share Limit Met</b>	32,328	\$294,496.57	37,038	\$379,827.51	41,052	\$347,063.11
<b>FPL No longer &gt;100% - Contribution</b>	0	\$0.00	0	\$0.00	0	\$0.00
<b>TOTAL</b>	<b>33,132</b>	<b>\$334,361.21</b>	<b>37,823</b>	<b>\$420,686.87</b>	<b>41,878</b>	<b>\$390,300.44</b>
	Aug-17 to Oct-17		Calendar YTD		Program YTD	
	#	Total \$	#	Total \$	#	Total \$
<b>Beneficiary is under age 21</b>	1,652	\$100,746.00	6,311	\$390,255.00	18,783	\$1,065,074.29
<b>Pregnancy</b>	704	\$16,905.66	2,378	\$57,114.49	9,028	\$215,497.55
<b>Hospice</b>	0	\$0.00	0	\$0.00	0	\$0.00
<b>Native American</b>	59	\$5,859.67	192	\$19,080.00	819	\$55,138.34
<b>Five Percent Cost Share Limit Met</b>	110,418	\$1,021,387.19	365,223	\$3,616,280.15	1,009,324	\$11,314,989.57
<b>FPL No longer &gt;100% - Contribution</b>	0	\$0.00	31	\$355.32	285	\$10,404.69
<b>TOTAL</b>	<b>112,833</b>	<b>\$1,144,898.52</b>	<b>374,135</b>	<b>\$4,083,084.96</b>	<b>1,038,239</b>	<b>\$12,661,104.44</b>



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

### Healthy Behavior Incentives

Beneficiaries may qualify for reductions in co-pays and/or contributions due to Healthy Behavior incentives. All health plans offer enrolled beneficiaries financial incentives that reward healthy behaviors and personal responsibility. To be eligible for incentives a beneficiary must first complete a health risk assessment (HRA) with their primary care provider (PCP) and agree to address or maintain health behaviors.

*Co-pays* – Beneficiaries can receive a 50% reduction in co-pays once they have paid 2% of their income in co-pays AND agree to address or maintain healthy behaviors.

*Contributions* - Beneficiaries can receive a 50% reduction in contributions if they complete an HRA with a PCP attestation AND agree to address or maintain healthy behaviors.

*Gift Cards* – Beneficiaries at or below 100% FPL receive a \$50.00 gift card if they complete an HRA with a PCP attestation AND agree to address or maintain healthy behaviors.

Chart 5B shows the number of beneficiaries that qualified for a reduction in co-pays and/or contributions due to Healthy Behavior incentives for the specified month, calendar year since January 2017 and the cumulative total for the program from October 2014 through October 2017.

<b>Chart 5B: Healthy Behaviors</b>						
	Aug-17		Sep-17		Oct-17	
	#	Total \$	#	Total \$	#	Total \$
<b>Co-pay</b>	958	\$4,609.73	907	\$5,019.77	1,171	\$6,602.44
<b>Contribution</b>	1,483	\$49,306.50	1,414	\$48,114.00	1,637	\$54,516.50
<b>Gift Cards</b>	2,849	n/a	3,200	n/a	3,426	n/a
<b>TOTAL</b>	<b>5,290</b>	<b>\$53,916.23</b>	<b>5,521</b>	<b>\$53,133.77</b>	<b>6,234</b>	<b>\$61,118.94</b>
	Aug 17 to Oct-17		Calendar YTD		Program YTD	
	#	Total \$	#	Total \$	#	Total \$
<b>Co-pay</b>	3,036	\$16,231.94	9,502	\$46,665.13	37,517	\$215,119.90
<b>Contribution</b>	4,534	\$151,937.00	14,807	\$506,753.88	71,363	\$2,342,633.77
<b>Gift Cards</b>	9,475	n/a	28,796	n/a	127,229	n/a
<b>TOTAL</b>	<b>17,045</b>	<b>\$168,168.94</b>	<b>53,105</b>	<b>\$553,419.01</b>	<b>236,109</b>	<b>\$2,557,753.67</b>



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Typically, beneficiaries will pay a co-pay for the following services:

- Physician Office Visits (including free standing Urgent Care Centers)
- Outpatient Hospital Clinic Visit
- Outpatient Non-Emergent ER Visit (co-pay not required for emergency services)
- Inpatient Hospital Stay (co-pay not required for emergency admissions)
- Pharmacy (brand name and generic)
- Vision Services
- Dental Visits
- Chiropractic Visits
- Hearing Aids
- Podiatric Visits

If a beneficiary receives any of the above services for a chronic condition, the co-pay will be waived and the beneficiary will not be billed. This promotes greater access to high value services that prevent the progression of and complications related to chronic disease.

Chart 6 shows the number of beneficiaries whose co-pays were waived and the dollar amount waived due to receiving services for chronic conditions. Co-pay adjustments for high value services are processed quarterly based on the beneficiaries' individual enrollment and statement cycles.

<b>Chart 6: Waived Copays for High Value Services</b>		
<b>Month</b>	<b># of Beneficiaries with Copays Waived</b>	<b>Total Dollar Amount Waived</b>
<b>Aug-17</b>	50,127	\$404,161
<b>Sep-17</b>	61,985	\$570,994
<b>Oct-17</b>	73,463	\$772,454
<b>Calendar YTD</b>	<b>464,430</b>	<b>\$4,195,215</b>
<b>Program Total</b>	<b>721,746</b>	<b>\$6,424,397</b>





## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Beneficiaries that do not pay three consecutive months they have been billed co-pays or contributions are considered “consistently failing to pay (CFP)” status. Once a beneficiary is in CFP status, the following language is added to the quarterly statement: “If your account is overdue, you may have a penalty. For example, if you have a healthy behavior reduction, you could lose it. Your information may also be sent to the Michigan Department of Treasury. They can take your overdue amount from your tax refund or future lottery winnings. Your doctor cannot refuse to see you because of an overdue amount.” Beneficiaries that are in CFP status and have a total amount owed of at least \$50 can be referred to the Department of Treasury for collection. Beneficiaries that have not paid at least 50% of their total contributions and co-pays billed to them in the past 12 months can also be referred to the Department of Treasury for collection.

Chart 7 displays the past due collection history and the number of beneficiaries that have past due balances that can be collected through the Department of Treasury. These numbers are cumulative from quarter to quarter.

<b>Chart 7: Past Due Collection Amounts</b>		
Month	# of Beneficiaries with Past Due Co-pays/Contributions	# of Beneficiaries with Past Due Co-pays/Contributions that Can be Sent to Treasury
<b>Aug-17</b>	186,162	76,552
<b>Sep-17</b>	192,147	79,694
<b>Oct-17</b>	196,865	82,404

Chart 8 displays the total amount of past due invoices according to the length of time the invoice has been outstanding. Each length of time displays the unique number of beneficiaries for that time period. The total number of delinquent beneficiaries is also listed along with the corresponding delinquent amount owed.

<b>Chart 8: Delinquent Copay and Contribution Amounts by Aging Category</b>						
Days	0-30 Days	31-60 Days	61-90 Days	91-120 Days	>120 Days	TOTAL
<b>Amount Due</b>	\$1,039,061.84	\$989,936.26	\$944,896.92	\$896,670.14	\$13,609,673.56	<b>\$17,480,238.72</b>
<b>Number of Beneficiaries That Owe</b>	75,683	71,544	69,639	68,329	192,334	<b>229,395</b>

## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

Beneficiaries are mailed a letter that informs them of the amount that could be garnished by the Department of Treasury. This pre-garnishment notice is mailed each year in July. Beneficiaries are given 30 days from the date of the letter to make a payment or file a dispute with the Department of Health and Human Services (DHHS) for the amount owed.

Chart 9 displays the beneficiary payment activity as a result of the pre-garnishment notice.

<b>Chart 9: Pre-Garnishment Notices</b>				
Month/Year	# of Beneficiaries that Received a Garnishment Notice	Total Amount Owed	# of Beneficiaries that Paid Following Pre-Garnishment Notice	Total Amount Collected
<b>Jul-15</b>	5,893	\$589,770.20	2,981	\$78,670.02
<b>Jul-16</b>	41,460	\$5,108,153.13	3,832	\$404,921.47
<b>Jul-17</b>	68,201	\$10,049,454.41	7,888	\$878,380.70
<b>Calendar YTD</b>	<b>68,201</b>	<b>\$10,049,454.41</b>	<b>7,888</b>	<b>\$878,380.70</b>
<b>Program Total</b>	<b>115,554</b>	<b>\$15,747,377.74</b>	<b>14,701</b>	<b>\$1,361,972.19</b>

Beneficiaries are referred to the Department of Treasury each year in November if they still owe at least \$50 following the pre-garnishment notice.

Chart 10 displays the number of beneficiaries that were referred to Treasury.

<b>Chart 10: Garnishments Sent to Treasury</b>		
Month	# of Beneficiaries Sent to Treasury for Garnishment	Total Amount Sent to Treasury for Garnishment
<b>Nov-15</b>	4,635	\$460,231.19
<b>Nov-16</b>	31,932	\$3,946,091.28
<b>Nov-17</b>	49,857	\$7,178,042.86



## HEALTHY MICHIGAN PLAN MI HEALTH ACCOUNT: JANUARY 2018

The Department of Treasury may garnish tax refunds or lottery winnings up to the amount referred to them from the MI Health Account.

Chart 11 displays collection activities by the Department of Treasury.

<b>Chart 11: Garnishments Collected by Treasury</b>						
Tax Year	Collected by Taxes		Collected by Lottery		Total Garnishments Collected	
	#	Total	#	Total	#	Total
<b>2016</b>	2,151	\$207,873.10	7	\$485.67	<b>2,158</b>	<b>\$208,358.77</b>
<b>2017</b>	19,401	\$2,186,302.74	68	\$7,926.14	<b>19,469</b>	<b>\$2,194,228.88</b>
<b>2018</b>	3,143	\$425,673.13	4	\$677.52	<b>3,147</b>	<b>\$426,350.65</b>
<b>Calendar YTD</b>	<b>3,143</b>	<b>\$425,673.13</b>	<b>4</b>	<b>\$677.52</b>	<b>3,147</b>	<b>\$426,350.65</b>
<b>Program Total</b>	<b>24,695</b>	<b>\$2,819,848.97</b>	<b>79</b>	<b>\$9,089.33</b>	<b>24,774</b>	<b>\$2,828,938.30</b>