



# Understand your *Right to Win*

Market Analysis & Competitive Landscape

May 2020



## ***Right to Win Analysis Overview***

What is it and how will it help us during AEP?

### **Organizational Benchmarks**

With constant evolution in the Medicare Advantage marketplace, many Payers struggle to quantify their competitive value in a changing market and agree on a strategic approach due to limited or incomplete data.

The *Right to Win* analysis leverages multiple data sources, unique methodologies, and proprietary metrics to evaluate variables within a specific market and provide payers with informative & actionable insights. This allows our clients to better understand the unique design of their market and take actions to increase overall competitiveness.

### **Marketing & Sales Teams**

Understanding product marketability and how each organization/product positions itself in the market, are critical data points to identify the efforts required to acquire or maintain market share.

Prepare your Sales & Marketing teams with a comprehensive market overview, which not only provides transparency into the competitive landscape, but also unlocks key points of differentiation to leverage in both sales & marketing campaigns during the highly contested AEP.

Going even further, we provide identification & analysis of the specific benefits & cost variables influencing market level enrollment. Plus, with the addition of our propriety plan scoring metrics, you'll have the insights needed to drive strategic decision making on product positioning, prospect communications, and sales preparedness.



## Business Questions Addressed

Market Overview, Competitive Landscape, Product Landscape

### Market Overview

- What are the characteristics, conditions & trends of the market?



### Competitive Landscape

- How is the competitive landscape shaped in a market?
- What is our position in the plan types we compete in?
- Which organizations are on the rise or decline?



### Product Landscape

- How competitive is our product at the market level?
- Which benefits or scoring values serve give us an advantage?
- Which benefits are influencing beneficiary enrollments?





# Methodology & Process

## Exploratory Data Analysis (EDA) & Advanced Analytics

An Automated Data-Driven  
Approach to select variables

### INPUT

#### Data – Driven Approach

Harmonizing CMS data for 2  
years

Split & Transform Variables

Variance Check

Correlation Check

Derived Variables

Multicollinearity Check

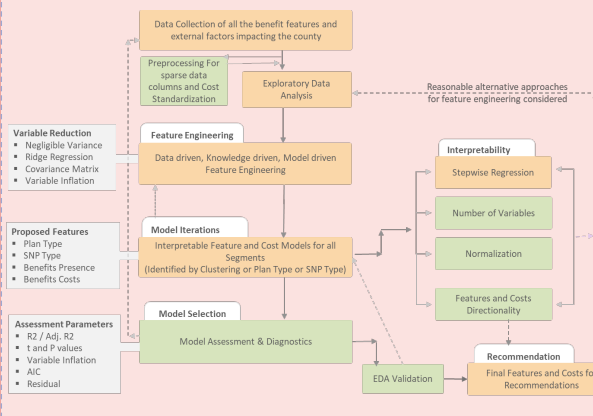
Ideal Model Selections

Advanced Analytics Approach

### MODELS

#### Judicious Mix of Absolute & Delta variables

#### Statistical & Business Muster



#### Competitiveness scoring for Products in the specific market

Market & Product Scoring,  
Trends and Landscape

### OUTPUT

#### Analysis of the market based on changes across years, including cost factors.

Provides a context on what has  
changed and what is likely to evolve

#### Compare against your competition across plan types

Performance at a market level,  
including segmentation on variables

#### Product Competitiveness Score

Proprietary methodology to score  
plans based on similar factors and  
weigh based on market conditions





# Sample Output

## Exploratory Analysis & Recommendations by Market

### Executive Overview



#### Product Competitiveness

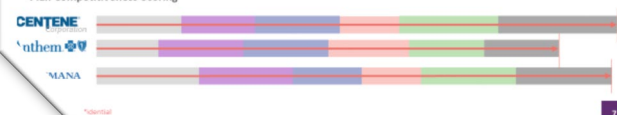
Variables driving competitive value

How can we objectively provide a score to rank each Plan's competitiveness in the market based on plan factors?



What are the favorable cost features? What is the desired benefit combination? How do star ratings impact competitiveness? Competitiveness based on OOPC/Actual value? How relevant is your plan for the market? How does your value to the consumer compare?

#### Plan Competitiveness Scoring



#### Organizational View

Competitive Values - Aetna

##### County wise Product Competitiveness for Aetna

Organization	Number of Plans	Net AEP Enrollment	Organization Score in County	Market Share
Aetna	1	-151	14	6.78%
Golden State	2	75	1	0.40%
Humana	2	-16	3	0.34%
InterValley Health Plan	1	-188	6	1.72%
Kaiser Foundation Health Plan, Inc.	2	-94	6	2.33%
SCAN Health Plan	1	-108	4	1.20%

##### Level Product Scores for Aetna

Plan ID	Plan Name	Description	Plan Cost	Star Rating	Plan Benefits	OOPC Part C	Product Score	Net AEP Enrollment
H0523-031	Aetna Medicare Select Plan (HMO)	Renewal Plan	95	25	61	59	74	-151
H0523-082	Aetna Medicare Select Plan (HMO)	Renewal Plan	84	25	46	43	57	154
H0523-061	Aetna Medicare Prime Plan (HMO)	Consolidated Renewal	81	25	46	36	56	-79
H0523-082	Aetna Medicare Select Plan (HMO)	Renewal Plan	94	25	61	42	63	16
H0523-061	Aetna Medicare Prime Plan (HMO)	Consolidated Renewal	81	25	51	36	61	-32
H0523-022	Aetna Medicare Select Plan (HMO)	Renewal Plan	81	25	46	65	63	-188
H0523-022	Aetna Medicare Select Plan (HMO)	Renewal Plan	81	25	46	41	50	-140
H0523-063	Aetna Medicare Prime Plan (HMO)	Renewal Plan	69	25	46	56	55	46
H0523-052	Aetna Medicare Select Plan (HMO)	Renewal Plan	73	25	46	27	51	-108



#### Market View

Competitive Values - Organization Level

##### County wise Product Competitiveness

County/ Organization	Number of Plans	Net AEP Enrollment	Organization Score in County	Market Share
Golden State Medicare Health Plan	1	194	0	0.16%
Humana Inc.	3	166	20	5.91%
InterValley Health Plan	2	-506	26	6.45%
Kaiser Foundation Health Plan, Inc.	1	829	74	23.47%
SCAN Health Plan	4	125	67	16.62%
UnitedHealth Group, Inc.	4	2,378	100	25.09%
Universal Care, Inc.	3	48	2	1.47%
WellCare Health Plans, Inc.	2	387	3	0.67%

##### Plan Level Product Scores

County/ Organization	Plan ID	Plan Name	Description	Plan Cost	Star Rating	Plan Benefits	OOPC Part C	Product Score	Net AEP Enrollment
Aetna Inc.	H0523-022	Aetna Medicare Select Plan (HMO)	Renewal Plan	61	25	46	65	63	-188
ARMAC	H0549-001	Central Health Medicare Plan (HMO)	Renewal Plan	61	50	86	100	96	487
Central Health	H0549-004	Central Health Premier Plan (HMO)	Renewal Plan	0	50	86	38	43	63
Alignment Healthcare	H0815-001	Alignment Health Plan My Choice (H)	Renewal Plan	61	50	64	37	71	-613
USA, LLC	H0815-009	Alignment Health Plan CalPlan (H)	Renewal Plan with SAE	0	50	32	34	33	293
Anthem Inc.	H0815-015	Alignment Health Plan Platinum (H)	New Plan	61	50	100	61	67	1,961
	H0544-068	Anthem Medicare Select Plan (HMO)	Renewal Plan	8	75	28	26	41	56
	H0544-067	Anthem Medicare Select Plan (HMO)	Renewal Plan	87	75	76	58	54	472
	H0544-071	Anthem Medicare Select Plan (HMO)	Renewal Plan	0	75	32	31	41	46
California	H0544-026	Blue Shield GS Plus (HMO)	Renewal Plan	71	50	37	40	70	-122

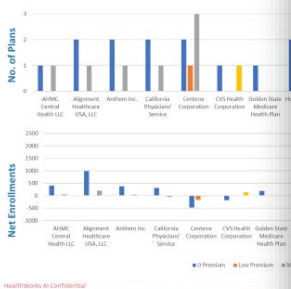
### Supporting Metrics & Graphs



#### Plan Cost Factors in Market

Payor Wise Performance by Premium Bucket

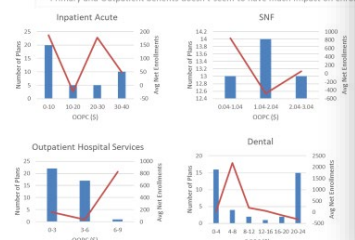
Most of the payors in 'Zero Premium' bucket are have shown positive faced a decline in enrollments. In fact, Centene has declined in all plan each in the 'Zero Premium' and Low Premium buckets.



#### Benefit Cost Implications

By Benefit Category

- Lower Inpatient, SNF OOPC estimates correspond to higher net enrollments
- Despite having similar number of plans in the highest and lowest ranges, the p higher enrollments
- Medium range OOPC values work better for Hearing benefit
- Primary and Outpatient benefits doesn't seem to have much impact on enroll



#### Enrollment Analysis for Star Ratings

State vs County Comparison

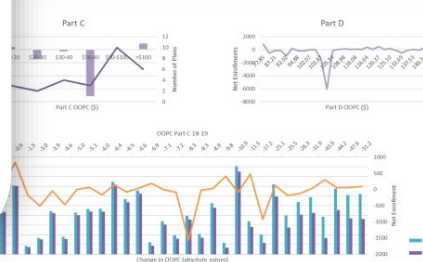
- Plans rated 4 or higher in 2019 have most market share & YOY net enrollments.
  - Close to 3,500 of the YOY net enrollments are from plans which were rated 4.5 in 2018 and dropped to a 4 rating in 2019.
- Plans rated 5 have remained consistent with only a slight growth in enrollment
- Trends at the state level are similar to the market.



#### OOPC Part C & Part D Analysis

2018 v 2019

Part C and Part D values only begin having an impact at a certain threshold. Below that threshold, the competitiveness between plans is negated. A plan with lower or higher OOPC value decreases its OOPC further, little impact is realized. If a mid range OOPC plan reduces its OOPC the impact is seen in YOY net enrollments.



An elderly couple is sitting on a wooden park bench. The woman on the left is wearing a grey patterned dress and is focused on reading a newspaper. The man on the right is wearing a light blue jacket, a red shirt, white pants, a white fedora, and sunglasses. He is smiling at the camera while holding a newspaper. The background shows a park setting with trees and a path. The entire image has a purple overlay.

# Thank You



HealthWorks AI