

Quality Reporting Requirements for Group and Individual Insurers

The Patient Protection and Affordable Care Act (ACA) requires that no later than March 2012, the federal government, in consultation with health care stakeholders, must begin developing quality reporting requirements for group and individual market insurers that disclose health plan benefits and reimbursement structures intended to improve the quality of care provided to beneficiaries. Upon implementation, health plans will be required to submit to the federal government and plan enrollees on an annual basis a report outlining how benefits and reimbursement structures promote quality care. In November 2012, the Department of Health & Human Services (HHS) released a request for information soliciting comments on the current quality reporting landscape and strategies to integrate quality reporting into health insurance exchanges.

What will insurers have to report?

Insurers will have to report that the coverage they provide satisfies the following goals:

- Improve health outcomes through delivery system initiatives such as quality reporting, effective case management, care coordination, chronic disease management, medication and care compliance initiatives and use of the medical home model.
- Include initiatives designed to reduce hospital readmissions, including patient-centered education and counseling and comprehensive discharge planning.
- Improve patient safety and health outcomes through use of best clinical practices, evidence-based medicine, and health information technology.
- Promote use of wellness and prevention services such as smoking cessation programs, weight management, physical fitness and nutrition.

What happens if an insurer fails to report or doesn't satisfy the quality coverage requirements?

The Secretary of the Department of Health & Human Services (HHS) is able to penalize any health insurer that fails to meet the quality reporting requirement. Certain health insurers deemed by the Secretary to be “substantially” meeting the above goals may be granted an exception from the reporting requirement.

Will the insurer's quality reports be made public?

Yes, the federal government will make the reports available through the Internet.