



# HEALTH AND LONG-TERM CARE

## HEALTH RESEARCH REPORTS AND SOFTWARE

**Analysis of Individual Disability Income (IDI) Tables** consists of two reports analyzing industry IDI claim incidence and termination experience trends relative to the 2013 IDI Valuation Table base incidence and termination rates.

**Examining Predictive Modeling-Based Approaches in Health Care Fraud** provides a systematic evaluation of the modeling methodologies and data samples used to characterize health care fraud.

**Model of Long-Term Health Care Trends in Canada** is a resource model that provides long-run forecasts of health care spending in Canada.

**Provider Networks – Actuarial Perspective on Performance In and Out of Exchanges** describes aspects of provider network performance in health care settings with particular focus on experiences with exchanges.

**Actuarial Review of Insurer Insolvencies, Future Preventions** looks at causes of insolvency and decisions made by management, regulators and policyholders over the life cycle of insolvency.

**Insurance Risk and Its Impact on Provider Shared Risk Payment Models** examines the risk associated with the unpredictable variation in utilization and cost of services.

**Medicaid Managed Care Organizations: Considerations in Calculating Margin in Rate Setting** describes the components of margin for calculating capitation rates in a Medicaid context along with a description of practical issues that may be encountered by MCOs.

**Opioid Overdose Deaths in the United States** is an article describing the demographics and geography of the increasing number of opioid deaths in the U.S.

**Accuracy of Claims-Based Risk Scoring Models** presents the results of a study comparing health risk scoring models, building on prior SOA studies.

**Massachusetts Health Insurance Reform** describes and analyzes healthcare reform in Massachusetts between 2006 and the passage of the ACA in 2010.

**Risk Scoring in Health Insurance: A Primer** provides a detailed explanation of the first stage of a risk adjustment program: the risk score model, also referred to as “risk scoring.” Included in the report is a discussion of the history and considerations related to risk scoring beyond its application in the ACA context.

**A Practical Approach to Assigning Credibility to Group Medical Insurance Pricing** focuses on credibility when used in the underwriting and pricing of group medical insurance.

**Provider Payment Arrangements, Provider Risks, and their Relationship with the Cost of Health Care** provides a thorough educational resource that can be used by health actuaries and others to explain various types of provider payment and risk arrangements.

**Indications of Pent-Up Demand** examines the use of services that are likely to be deferred or avoided due to financial constraints as a result of lack of health insurance in the context of the ACA.

**Evaluating Approaches for Adoption of Medical Technologies** evaluates medical technologies from an actuarial perspective and includes a tool that allows actuaries to evaluate evidence related to the use of medical technologies provided through health plans.

**Actuarial Model for Wellness** explores the current wellness environment in a three phase project: a literature search, a survey of the actuarial and vendor community and interviews with researchers in the field.

**Health Care Costs—From Birth to Death** provides analysis and graphical representation of the changes in health care costs as individuals age.

**Cost of the Newly Insured Under the Affordable Care Act** examines the health care cost impact to the individual market as a result of the ACA.

**Measurement of Health Care Quality and Efficiency: Resources for Health Care Professionals** is a comprehensive review of programs and published sources related to this topic. It includes updated materials to reflect PPACA and other environment changes.

**Economic Measures of Medical Errors** estimates the direct and indirect costs of medical errors to the system itself and the overall U.S. economy.

**Modeling Long-Term Health Care Cost Trends** projects per-person health care cost expenditures and growth rates through 2099.

**Statistical Methods for Health Actuaries – IBNR Estimates: An Introduction** is the first in a series of guides on the use of statistical techniques that are geared toward the work of a practicing health actuary.

**Evaluating the Results of Care Management Interventions: Comparative Analysis of Different Outcomes Measures Claims** is a series of papers assessing the methodologies and application of care management interventions.

## LONG-TERM CARE RESEARCH REPORTS AND SOFTWARE

**Long-Term Care and the Middle Market: Sizing the Opportunity for New Ways to Finance Long-Term Care** explores two long-term care insurance product concepts that were developed as part of an effort to create innovative new LTC insurance products.

**Understanding the Volatility of Experience and Pricing Assumptions in Long-Term Care Insurance** aims at advancing knowledge in LTC pricing.

**Land This Plane: A Delphi Research Study of Long-Term Care Financing Solutions** explores the opinions of various LTC experts and stakeholders on a wide range of financing issues and potential solutions.

**Quantification of the Natural Hedge Characteristics of Combination Life or Annuity Products Linked to Long-Term Care Insurance** examines the factors that reduce risks for insurers issuing these products.

**Long-Term Care Morbidity Improvement Study** examines trends in HIPAA ADL disability and cognitive impairment between 1984 and 2004 using the National Long-Term Care Survey.

**Managing the Impact of Long-Term Care Needs and Expense on Retirement Security Monograph** expands thinking on how LTC events impact retirement security and approaches to mitigating the impact of these events.

The Society of Actuaries continually publishes new Health and Long-Term Care research reports and software. All material is available at [SOA.org/Research](http://SOA.org/Research).