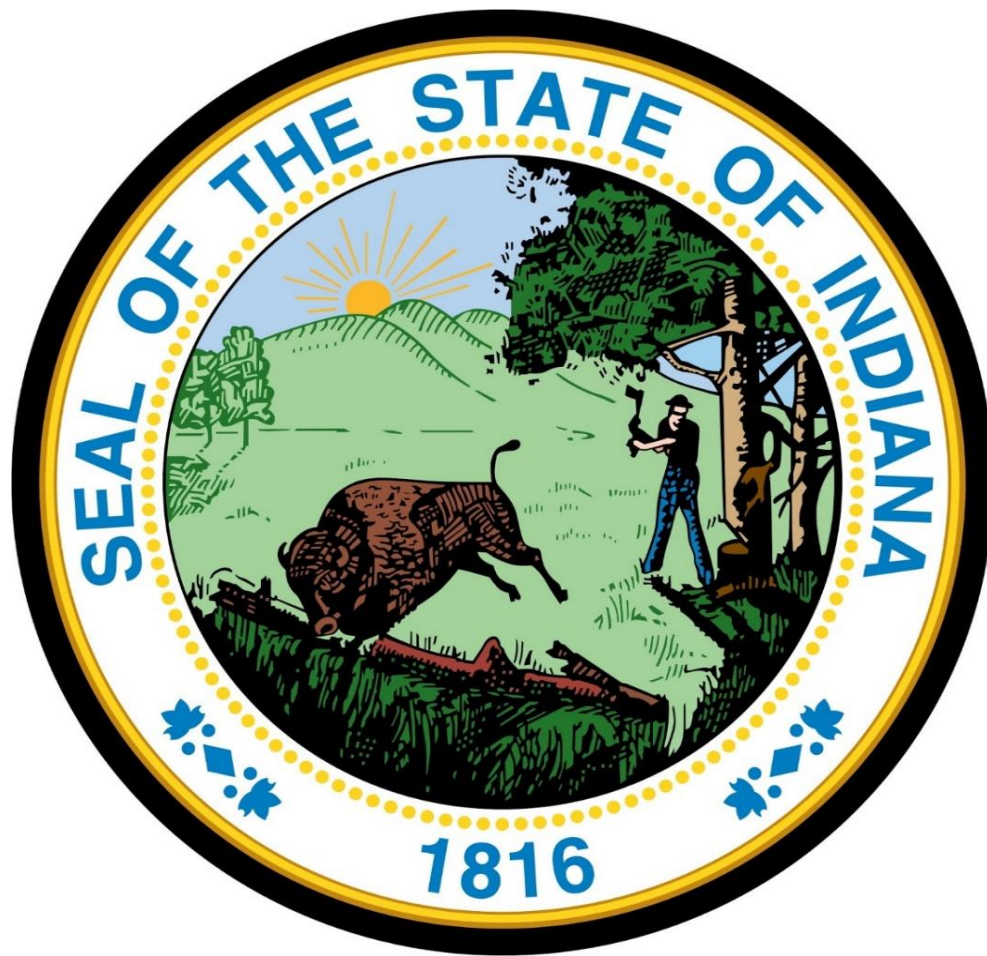


# Indiana All Payer Claims Database

## 2024 Annual Report



Prepared for Governor Eric J. Holcomb and the Indiana General Assembly  
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## Background of the Indiana APCD

### Legislative History of the Indiana APCD

In 2020, the Indiana General Assembly enacted P.L.50-2020, establishing the Indiana All Payer Claims Database (APCD). This legislation required the Indiana Department of Insurance (IDOI) to issue a Request for Information (RFI) and a Request for Proposals (RFP) to select a partner for building, operating, and maintaining the APCD. Additionally, Indiana Code 27-1-44.6 created the APCD Advisory Board, which convenes biannually to provide oversight on the administration of the APCD, ensuring data security, privacy, and integrity.

Indiana law mandates that IDOI submit an annual report to the Governor and the General Assembly by September 1, detailing the following:

- The status of the operations of the APCD;
- The financial stability of the APCD; and
- The status of efforts to obtain funding for the APCD.

### Overview of APCDs

An All-Payer Claims Database (APCD) is a large state database system that collects medical claims, pharmacy claims, eligibility data, and provider information from both private and public payers. These payers typically include insurance carriers, health plans, third-party administrators, pharmacy benefit managers, Medicaid, and Medicare.

The first APCD was developed in Maryland in 1998, followed by other states like Maine, New Hampshire, and Vermont. Today, 30 states have APCDs, with several more in the implementation phase. Indiana followed the proven approach of using commercial claims data and establishing agreements with federal and state offices to access Medicare and Medicaid data.

## Status of the Operations

### Overview of Indiana's APCD

The Indiana APCD is an essential tool for evaluating healthcare costs across the state. Administered by Onpoint Health Data, a leader in the APCD market, the Indiana APCD offers full-service data management. It features a consumer-facing website that provides interactive dashboards, allowing the public to access healthcare provider charges, quality metrics, and other healthcare data. This resource supports informed decision-making for consumers, employers, providers, insurers, and state agencies by enabling them to review healthcare utilization, expenditures, and performance.

Since its inception, the Indiana APCD has collected claims data for services provided to over 5.66 million Hoosiers. This includes 1.4 million lives covered by commercial insurance and extensive data from Medicaid and Medicare. It tracks costs, utilization, and quality of care, providing comprehensive insights into Indiana's healthcare landscape.

### Significant Accomplishments and Milestones

Since the last report to the Indiana General Assembly and Governor Holcomb, the Indiana APCD has achieved several milestones:



## Indiana APCD Consumer-Facing Website Launched

The Indiana APCD achieved a major milestone with the successful launch of its consumer-facing website on August 5, 2024. This dynamic platform features interactive dashboards designed to empower users by allowing them to compare healthcare costs, quality, and performance across various providers, insurers, and hospitals throughout the state. Through these tools, consumers can make more informed decisions about their healthcare options based on transparent data regarding procedure costs, provider quality, and patient outcomes. This website is also a vital resource for employers, researchers, and policymakers who seek to analyze healthcare trends, optimize benefit designs, or develop strategies for cost containment and quality improvement.

The IDOI is committed to robust data collection. Although the launch of the consumer-facing website was just the kick-off of Indiana's APCD, IDOI took measures early on to collect and integrate as much data as possible so that Hoosiers can benefit from the APCD on day one. This includes the successful collection of data from commercial health plans, Medicaid, and Medicare, covering various service settings such as inpatient and outpatient care, Skilled Nursing Facilities, hospice, home health, and Durable Medical Equipment. Moreover, Medicare Part D prescription drug data was successfully integrated, further expanding the database's comprehensive coverage of healthcare services across Indiana. The inclusion of such robust data ensures that the website offers a full-spectrum view of healthcare costs and performance, benefiting all users who rely on accurate, up-to-date information. While the website currently only features commercial costs, phase 2 of development is underway which will incorporate Medicare and Medicaid data. IDOI anticipates that the updated website will launch in early 2025.

In anticipation of the website launch, the Indiana APCD team conducted thorough demonstrations for key stakeholder groups, including the Indiana APCD Advisory Board, the Insurance Institute of Indiana, the Indiana Hospital Association, the Indiana State Medical Association, and the Indiana Employers' Forum. These demonstrations allowed IDOI to showcase the website's features, gather valuable feedback, and refine the user experience. Stakeholder input was carefully considered and incorporated when appropriate into the final version of the website. The collaborative approach taken by the Indiana APCD highlights its commitment to transparency, accessibility, and continuous improvement in healthcare data management.

The Indiana APCD website's launch represents a significant advancement in healthcare transparency for Indiana, providing a powerful tool that not only benefits consumers but also supports a wide array of stakeholders across the healthcare ecosystem. Additional information about the website's features and functionality can be found later in this report.

## Data Collection

The Indiana APCD now hosts claims data for services provided to over 5.66 million Hoosiers. Of these, approximately 1.4 million commercially insured lives have been reported by commercial insurers (commercial does not include Medicare, Medicaid, and Managed Medicaid plans). IDOI and Onpoint have worked closely with health payers to ensure accurate and complete data submission. This includes collecting claims data from insurance carriers, third-party administrators (TPA), pharmacy benefit managers (PBM), Medicaid, and Medicare, and the Family and Social Services Administration (FSSA), which oversees the state's Medicaid program.

IDOI and Onpoint applied to the Center for Medicare and Medicaid (CMS) Research Data Assistance Center (ResDAC) to request Medicare data. The Indiana APCD received the Medicare data in November 2023 for the



following service settings: inpatient, outpatient, Skilled Nursing Facilities, hospice, home health, and Durable Medical Equipment. Data for Medicare Part D plans (covering prescription drugs) were also included for calendar years 2020 and 2021.

### Submission of Test and Production Data

Once health payers successfully complete the registration process and meet the required data submission thresholds, they progress to the next stage of data integration by submitting test data via the Onpoint Claims Data Manager (Onpoint CDM). The Onpoint CDM is a sophisticated, proprietary platform developed specifically for the comprehensive management of large-scale healthcare data. This platform supports multiple key functions, including data collection, integration, enhancement, and extraction, ensuring that all submissions adhere to the highest standards of quality and accuracy. During the testing phase, health payers transmit preliminary data through the Onpoint CDM, which enables both the health payer and Onpoint to proactively identify and resolve any potential issues related to data format, completeness, or accuracy. By rigorously addressing any discrepancies or concerns during this phase, the system ensures that health payers are prepared for a seamless transition to full-scale, regular monthly submissions.

Following successful completion of the testing phase, health payers are required to submit monthly data sets to the Indiana APCD. These monthly submissions are critical for maintaining up-to-date and accurate information within the APCD, which ultimately supports the database's mission of enhancing healthcare transparency and accessibility across the state. Health payers are expected to provide comprehensive data files that include eligibility information, medical claims, pharmacy claims, and provider data. These file types are integral to the APCD's ability to track and analyze healthcare utilization, cost, and quality across Indiana's healthcare system. Each submission undergoes a thorough validation process to ensure the data is complete, correctly formatted, and compliant with Indiana APCD standards. This ongoing data collection allows the Indiana APCD to offer real-time insights and trends that benefit consumers, providers, employers, and policymakers alike, ensuring that the database remains a reliable and up-to-date resource for improving healthcare outcomes statewide.

### Health Payer Support

IDOI and Onpoint are dedicated to addressing questions and resolving issues related to registration and data submission for health payers. The Indiana APCD offers personalized support for health payers to ensure successful data reception and processing. Regular meetings are held with newly registered health payers to provide comprehensive training and onboarding, as well as with those who are prepared to begin submitting test and monthly data.

### Rulemaking

Since the previous report, the IDOI has adopted two temporary rules concerning APCD registration and data submission:

1. Provisional Rule LSA Document #23-678 (Effective September 23, 2023): Clarifies that only the last four digits of individuals' Social Security Numbers (SSNs) are required for data submissions.
2. Interim Final Rule LSA Document #24-119 (Effective May 14, 2024): This rule mirrors the provisions of LSA Document #23-678 and governs APCD data submission.

Following public hearings, the IDOI adopted a final rule that will take effect this year.



## Continued Commitment to Data Security

To ensure the highest quality of data, the Indiana APCD performs rigorous quality checks throughout the data collection process. The Indiana APCD is committed to industry-leading data privacy and security standards to safeguard both personal and business information. Onpoint adheres to HIPAA security regulations and holds certified status from the Health Information Trust (HITRUST) Alliance. Additionally, Onpoint provides technical assistance to data submitters' technical staff, helping them understand and comply with data layout requirements, completeness thresholds, quality validations, and compliance processes.

## Indiana APCD Website Tool and Resources

The Indiana APCD collects eligibility files, medical claims, pharmacy prescription drug claims, and provider files from public and private payers. With OnPoint's help, this massive amount of data is organized into a website that allows Hoosiers to estimate what they may pay for a certain healthcare service at a specific provider. In addition, the website has imbedded quality rating from CMS. Taken together, the APCD website allows Hoosiers to make data-driven decisions about where to go for quality healthcare services at an affordable price. Appendix Figures 1 through Figure 8 include snapshots of the key pages of the Indiana APCD consumer website.

### Interactive Comparison Tools

The Indiana APCD website contains interactive comparison tools that enable users to compare a wide range of healthcare cost transparency information, such as the cost of medical procedures, the quality of providers, and the performance of healthcare facilities. By allowing users to filter by geographic location, insurance plans, or specific treatments, the tools provide a customizable experience tailored to the needs of the user. Furthermore, the data is presented in a clear, visual format—often through graphs, charts, and maps—making complex information accessible to both consumers and industry professionals alike. This interactivity not only empowers users to make more informed healthcare decisions but also promotes transparency in the healthcare market, fostering competition and improving overall service quality.

Users can explore the costs of medical procedures, office visits, lab work, and prescription drugs across different regions and providers in Indiana. The tools available on the Indiana APCD website include:

- **Procedures and Imaging Dashboard:** This dashboard enables users to explore the typical total price and average out-of-pocket costs for common medical procedures, such as knee replacements, caesarean sections, and other procedures performed in hospitals or large healthcare facilities across Indiana. The data can be filtered by ZIP code, distance, and health plan, and is updated annually.
  - Filters for health plans allow users to toggle between various commercial insurance plan types, while ZIP code and distance filters help refine the search by geographic area. Users can narrow their search by procedure, health plan, and location.
  - Hovering over the map markers provides additional information, including the specific cost range for a given procedure. This feature also displays how the price range compares to other providers in the region.
- **Office and Labs Dashboard:** This dashboard focuses on the typical total price and average out-of-pocket costs for medical services provided outside of a hospital setting, such as annual check-ups, diabetes screenings, and routine blood work. This data is updated annually.
  - When users select this option, the dashboard layout adjusts to reflect office visits and lab services. Since the place of service is often not readily identifiable in medical claims, IDOI has aggregated data by county to address this limitation.





- Prices for office visits and lab work tend to remain consistent across locations, which is reflected in the data presented.
- **Indiana APCD Snapshot:** The APCD Snapshot offers an overview of the data collected by the Indiana APCD, including the number of individuals covered by different health plans, common procedures, frequently prescribed drugs, and trends in healthcare utilization over time. The Snapshot is updated quarterly.
  - The Snapshot provides a high-level overview of the types of claims data within the database. The Medical Procedure section offers detailed insights into healthcare procedures across Indiana, displaying data such as the rank, description, setting type, total claim count, total paid amount, and average paid amount per claim.
  - Users can filter the data based on various criteria, including procedure frequency, cost, and the care setting. This functionality is critical to understanding the utilization and cost of different medical procedures within Indiana's healthcare system.

## Employers

For employers, the Indiana APCD serves as a valuable resource, offering transparency that empowers them to make more informed and strategic decisions about employee healthcare benefits. The Indiana APCD's comprehensive data provides unique insights into healthcare quality, costs, and utilization, which are critical for optimizing health plans, managing healthcare expenses, and ensuring that employees receive high-quality care. By leveraging the APCD, employers can achieve several key objectives that drive both business success and employee well-being.

- **Quality Improvement:** The APCD offers employers access to information on health outcomes, which is vital for assessing the quality of care delivered to their workforce. Employers can use this data to evaluate how well healthcare providers are performing in terms of patient outcomes, satisfaction, and overall effectiveness. This level of insight allows employers to identify high-performing providers and facilities, enabling them to direct employees to those delivering superior care. In addition, by analyzing outcome data, employers can work with their insurance partners to incentivize quality care through performance-based agreements, ultimately fostering a healthier, more productive workforce.
- **Population Health Insights:** The Indiana APCD provides employers with a window into population-level health trends that can be used to address health disparities, promote preventive care, and design targeted interventions. For example, employers can use APCD data to understand the prevalence of chronic conditions like diabetes or heart disease among their workforce, allowing them to implement wellness programs that target these specific issues without personally identifying information disclosing an employee's identity. Additionally, the insights gained from population health data enable employers to create more tailored health benefits that focus on the preventive measures most needed by their employee population, thereby reducing long-term healthcare costs by preventing more serious health conditions from arising.
- **Data-Driven Decision Making:** One of the most significant advantages of the Indiana APCD is its ability to support data-driven decision-making. As the APCD continues to develop, employers will eventually be able to request customized reports that offer deep dives into specific areas of interest. This access to detailed claims data enables employers to make more informed choices regarding benefit design, network optimization, and cost containment strategies. For example, an employer could analyze which providers offer the most cost-effective care without compromising on quality, allowing them to adjust



their health plans to include those providers. Employers can also use the data to negotiate better rates with healthcare providers and insurance carriers, ensuring that their employees receive the best possible care at an affordable cost. Additionally, detailed claims data helps employers identify patterns of overutilization or underutilization of certain healthcare services, enabling them to adjust their benefits offerings accordingly to ensure efficient healthcare spending.

The APCD's transparency also extends to helping employers benchmark their healthcare spending and benefits offerings against statewide trends. This benchmarking capability allows employers to evaluate how their healthcare costs compare to similar organizations in Indiana, providing them with the data necessary to stay competitive in terms of compensation packages and employee benefits. Moreover, this level of transparency allows employers to be proactive in responding to industry trends, ensuring that their benefits are aligned with broader market forces and regulatory changes.

The Indiana APCD offers employers a powerful tool that not only enhances transparency but also equips them with the data needed to make informed, strategic decisions about healthcare benefits. Whether the goal is improving care quality, addressing population health needs, or optimizing healthcare costs, the APCD provides employers with the insights they need to support a healthy and productive workforce while ensuring sustainable healthcare spending. As the Indiana APCD evolves, its capacity to provide customized reports and analyses will only enhance employers' ability to navigate the complex healthcare landscape and maximize the value of their healthcare.

## Financial Stability and Funding Opportunities for the Indiana APCD

The Indiana APCD's primary funding source is the Indiana Department of Insurance Dedicated Fund, established by IC 27-1-3-28. For FY 2024-2025, the Indiana General Assembly allocated \$4.5 million to support APCD operations. In addition to this funding, IC 27-1-44.5-9(a)(3) requires the Executive Director to pursue additional funding opportunities. Potential funding sources may include: federal, local, and private grants; fees from data requests; penalties for non-compliance; Medicaid matching funds; and general appropriations.

CMS awarded a \$3.5 million grant for FYS 2023 and 2024 through the Medicaid Enterprise System initiative. This funding will offset the Medicaid portion of database administration costs but will not cover commercial data costs. Funding may cover enhancements to the Medicaid aspects of the system.

## Priorities and Future Initiatives

### Ongoing Quarterly Data Refreshes

Onpoint will continue to provide quarterly updates to the Indiana APCD Snapshot, a series of dashboards that help the public understand healthcare delivery across the state.

### Website Enhancements

The Indiana APCD will continue to undergo enhancements to the consumer-facing website, including the addition of new dashboards to further support transparency and informed decision-making.

### Reporting

The Indiana APCD will allow employers and other interested parties to request customized reports and analyses. We expect the reports can help employers with quality improvement, population health insights, data-driven



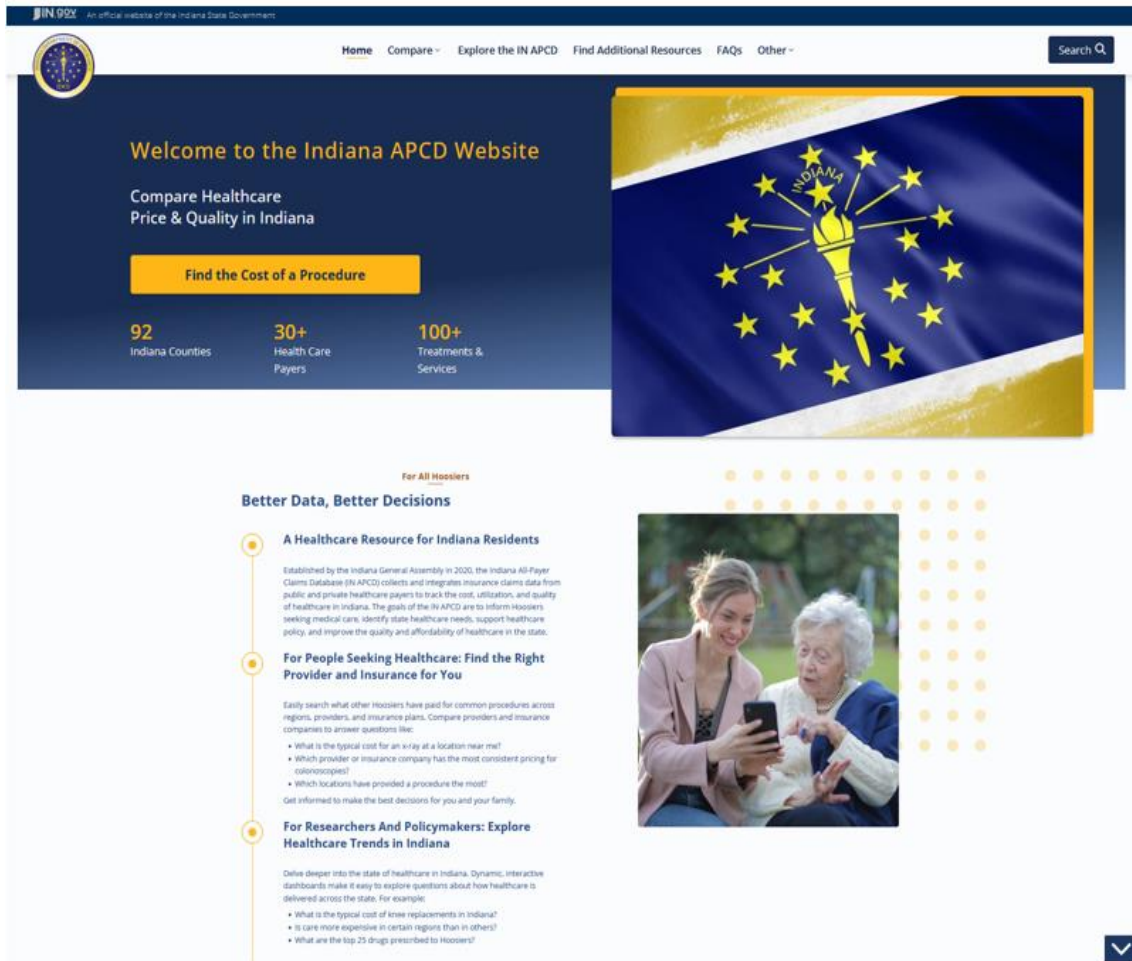


decision making, and benchmarking and comparisons. Customized report processes and request features are under development.



# Appendix

Figure 1. Home Page of the Indiana APCD Consumer-Facing Website





**Figure 2.** Researcher Information on the Indiana APCD Consumer-Facing Website

A screenshot of a website page for researchers. The background is light blue with a pattern of white dots on the left side. The text is centered and reads: "For Researchers" in orange, "Reliable Data to Support Public Health" in dark blue, and a paragraph about data availability. Below that is a section titled "Visit the Request Data Page to Learn:" followed by a bulleted list of four items. At the bottom is a yellow button with the text "Learn More →".

**For Researchers**

## Reliable Data to Support Public Health

In addition to the public reporting on this website, the underlying IN APCD data – longitudinal data beginning in 2020 and updated quarterly – is available to approved researchers and analysts.

**Visit the Request Data Page to Learn:**

- What data is available and in what formats
- Who is eligible to request data
- The fees for the different data products
- How to begin the application process

[Learn More →](#)



Figure 3. Procedures and Imaging Dashboard of the Indiana APCD Consumer-Facing Website

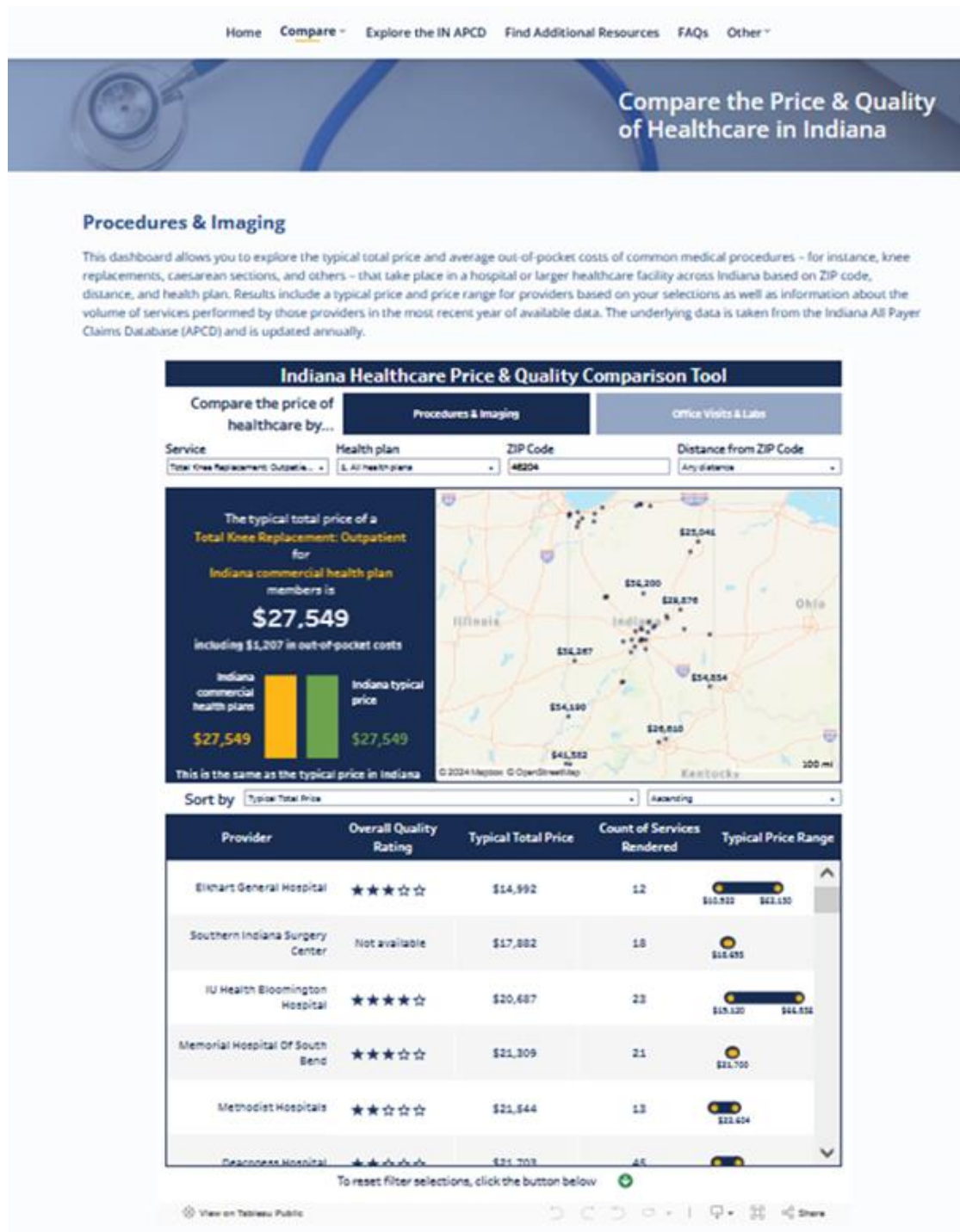
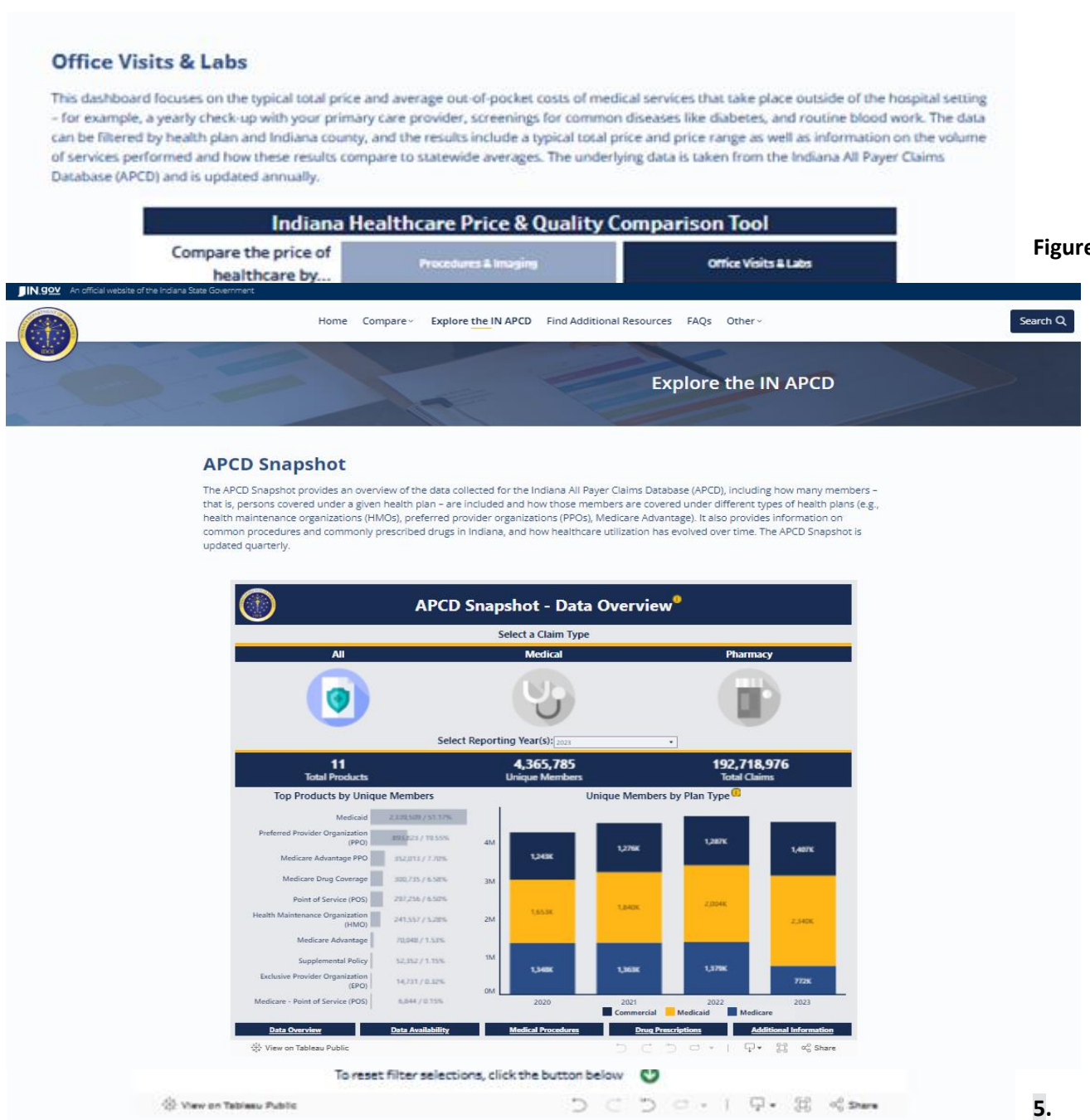




Figure 4. Office Visits and Labs Dashboard of the Indiana APCD Consumer-Facing Website



Figure

5.

Views of the APCD Snapshot Page of the Indiana APCD Consumer-Facing Website





Figure 6. Additional View of the APCD Snapshot Page of the Indiana APCD Consumer-Facing Website

APCD Snapshot - Top Medical Procedures					
Rank Results by...	Search by Procedure Category	Filter by Plan Type	Filter by Type of Service	Filter by Reporting Year	
Total Claim Count		(All)	(All)	(All)	
Rank *	Procedure Category	Type of Service	Total Claim Count	Total Paid Amount	Avg. Paid Amount per Claim
1	Office/outpatient services - Office visits	Provider	57,789,169	\$4,871,472,165	\$84.30
2	Laboratory - Chemistry and Hematology	Outpatient	43,210,079	\$653,310,114	\$16.25
3	Laboratory - Other	Outpatient	18,670,764	\$437,121,467	\$23.41
4	Ancillary Services	Provider	18,493,957	\$4,740,788,405	\$257.29
5	Physical/occupational/speech therapy - Exercises	Provider	18,251,589	\$715,705,484	\$39.26
6	Laboratory - Chemistry and Hematology	Independent Labs	17,572,369	\$193,266,062	\$10.83
7	Psychological and psychiatric evaluation, therapy	Provider	17,210,144	\$2,596,318,636	\$150.86
8	Prophylactic vaccinations and inoculations	Provider	16,253,932	\$546,636,568	\$33.63
9	Hospital inpatient services	Provider	15,832,570	\$1,328,521,832	\$83.99
10	Non-hospital-based care (home health, hospice)	Provider	15,200,928	\$2,701,518,232	\$177.72
11	Alcohol and drug management, treatment, and rehal	Provider	13,458,486	\$1,667,460,967	\$123.90
12	DME and supplies	Provider	12,560,032	\$1,348,823,139	\$101.40
13	Non-hospital-based care (home health, hospice)	Home Health	11,039,784	\$1,316,775,583	\$119.20
14	Laboratory - Other	Independent Labs	10,828,182	\$296,989,219	\$26.50
15	Medications (injections, infusions, other forms)	Outpatient	10,445,825	\$3,604,373,167	\$345.05
16	Microscopic examination (e.g., lab, toxicology)	Outpatient	9,164,776	\$224,755,929	\$24.52
17	DME and supplies	DME	8,913,054	\$946,759,737	\$106.22
18	Radiology - Diagnostic (other)	Provider	8,478,522	\$170,335,238	\$20.09
19	Laboratory - Chemistry and Hematology	Provider	8,167,359	\$71,648,334	\$8.77
20	Laboratory - Other	Provider	7,067,760	\$91,073,517	\$12.90
21	Emergency department services	Provider	6,767,722	\$752,370,082	\$111.17
22	Physical/occupational/speech therapy - Exercises	Outpatient	6,750,114	\$590,798,258	\$87.41
23	Office/outpatient services - Preventive visits	Provider	6,376,796	\$653,495,672	\$102.48
24	Emergency department services	Outpatient	6,360,691	\$2,345,045,927	\$362.96
25	Ophthalmologic/otologic diagnosis and treatment	Provider	6,252,021	\$290,121,025	\$46.55

\* Total procedure categories = 254

Data Overview	Data Availability	<b>Medical Procedures</b>	Drug Prescriptions	Additional Information
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**Figure 7:** Find Additional Resources Page of the Indiana APCD Consumer-Facing Website





**Figure 8.** Frequently Asked Questions Page of the Indiana APCD Consumer-Facing Website

The screenshot shows the top navigation bar with links for Home, Compare, Explore the IN APCD, Find Additional Resources, FAQs, and Other. Below this is a blue header with the text "Frequently Asked Questions" and an image of a woman and child looking at a laptop. A navigation bar below the header has four tabs: Consumers (selected), Carriers & Providers, Employers, and Government & Researchers. The main content area features three sections, each with a yellow circular icon on the left:

- What is the Indiana APCD?**

The Indiana APCD is a healthcare claims database overseen by the Indiana Department of Insurance (IDOI). Established by the Indiana General Assembly in 2020, the database collects eligibility, medical claims, pharmacy claims, and provider files from public and private payers. This data will help consumers explore healthcare costs and aid researchers and policymakers as they work to improve the quality of the state's healthcare.
- What are the goals for the Indiana APCD website?**

The Indiana APCD will provide the public, researchers, and administrators with the ability to review the cost and quality of health services in Indiana on a Consumer-Facing Website. The goals for the APCD include:

  - Allow consumers to meaningfully shop for healthcare by comparing procedures across providers, insurers, hospitals, and pharmacies
  - Be easy to use, and simple to navigate
  - Foster greater healthcare cost transparency
  - Inform policy decisions regarding the provision of quality healthcare
  - Reduce disparities in healthcare costs and access
  - Cater to these specific audiences:
    - Consumers
    - Hospitals & Providers
    - Researchers
    - Employers
    - Legislators & Government Entities
    - Insurance Carriers
- Who is developing and managing the IN APCD for Indiana?**

Onpoint Health Data is the administrator of the Indiana APCD. Founded in 2003, Onpoint is a nonprofit organization committed to providing independent, reliable, and insightful health data solutions to clients nationwide.