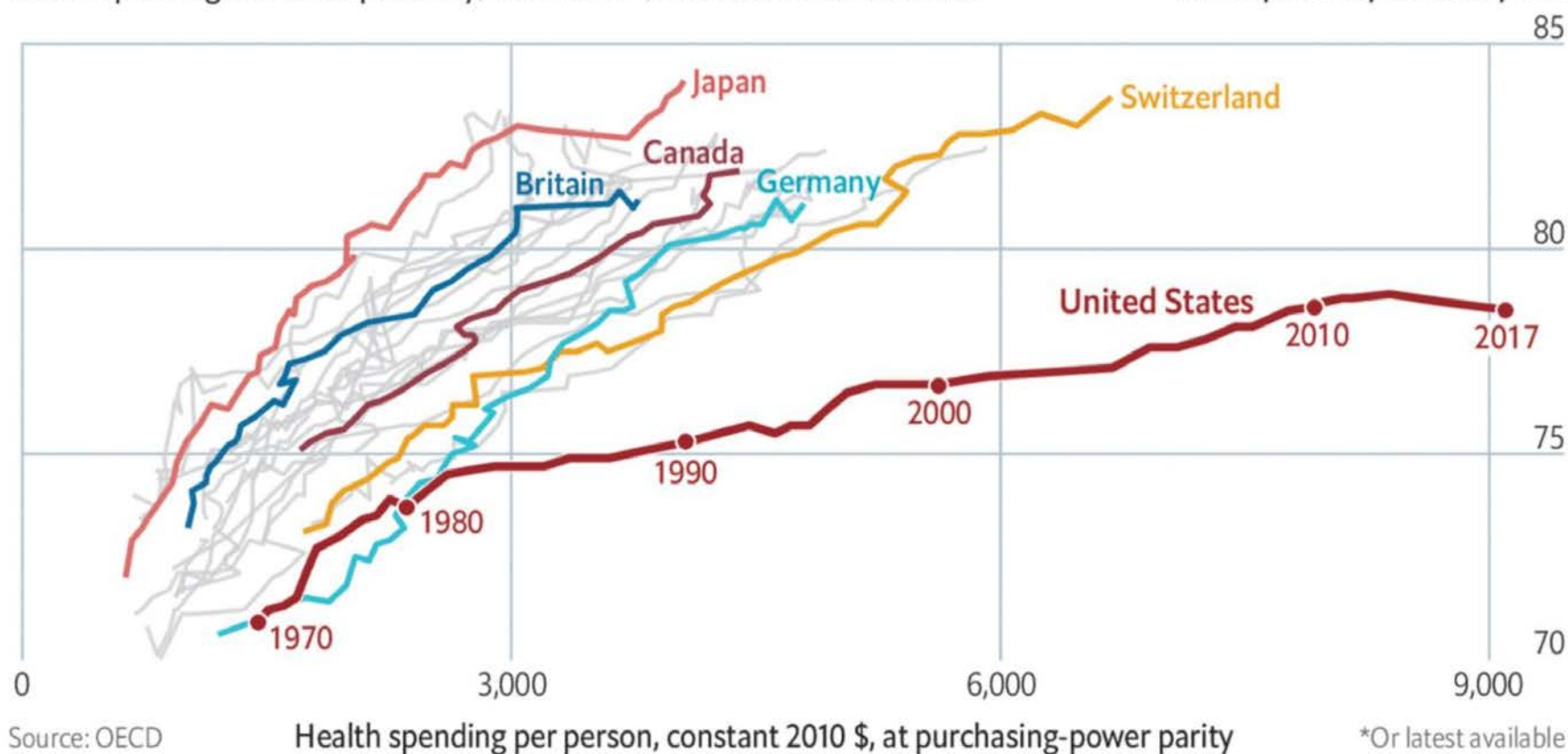


Health Expenses Per Capita and Life Expectancy 1970-2017

Odd man out

Health spending and life expectancy, 1970-2017*, selected OECD countries

Life expectancy at birth, years

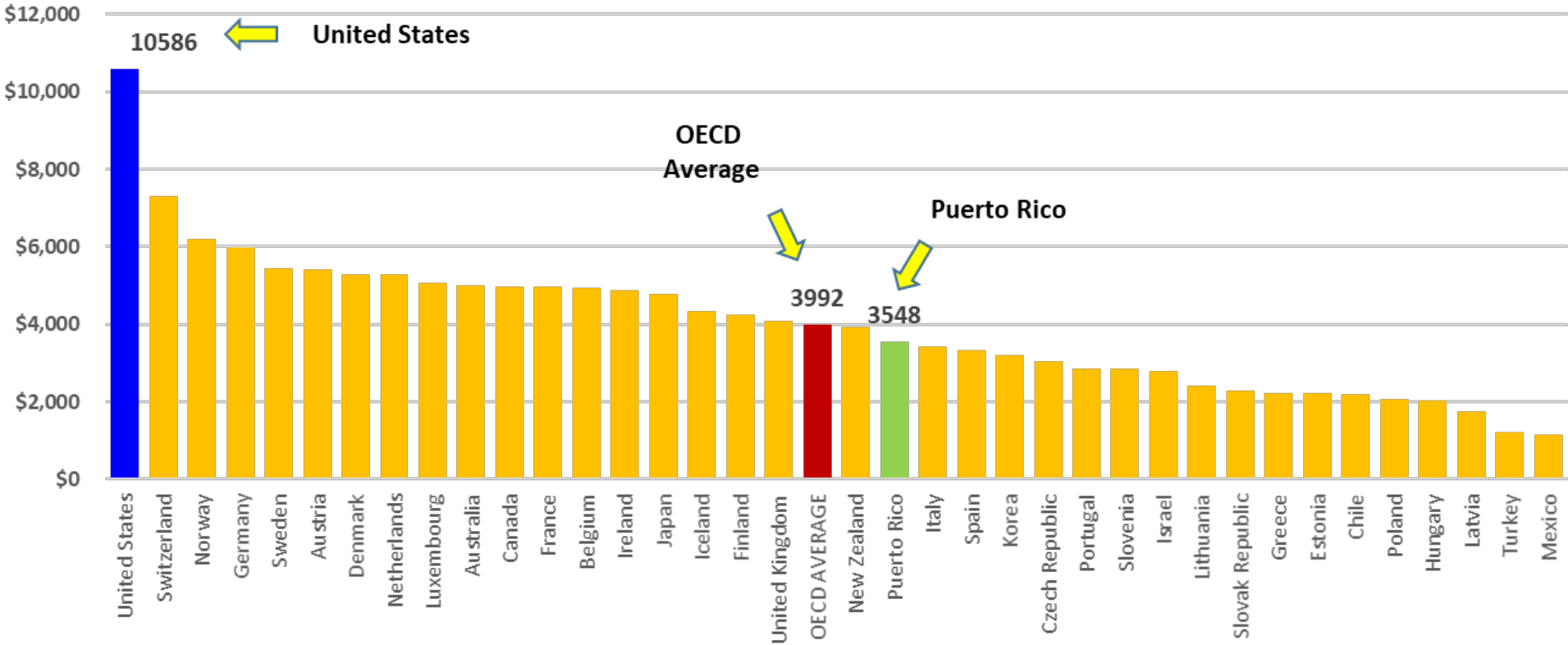


Source: OECD
The Economist

*Or latest available

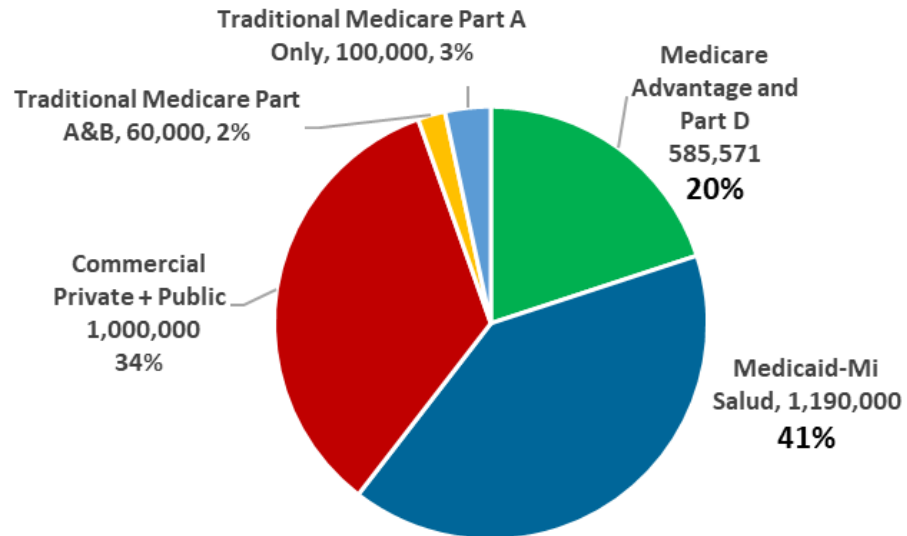
Healthcare Beneficiaries & Healthcare Funding

Current Expenditure on Health Per Capita
US\$ Purchasing Power Parities 2018
OECD Health Statistics

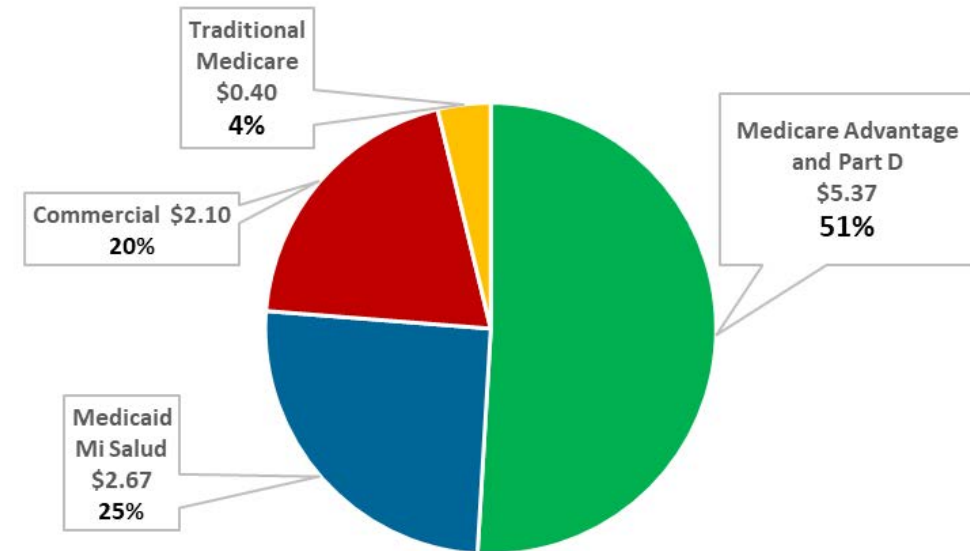


Healthcare Beneficiaries & Healthcare Funding (\$10.5B approx)

Distribution of Beneficiaries by Healthcare Program
2018

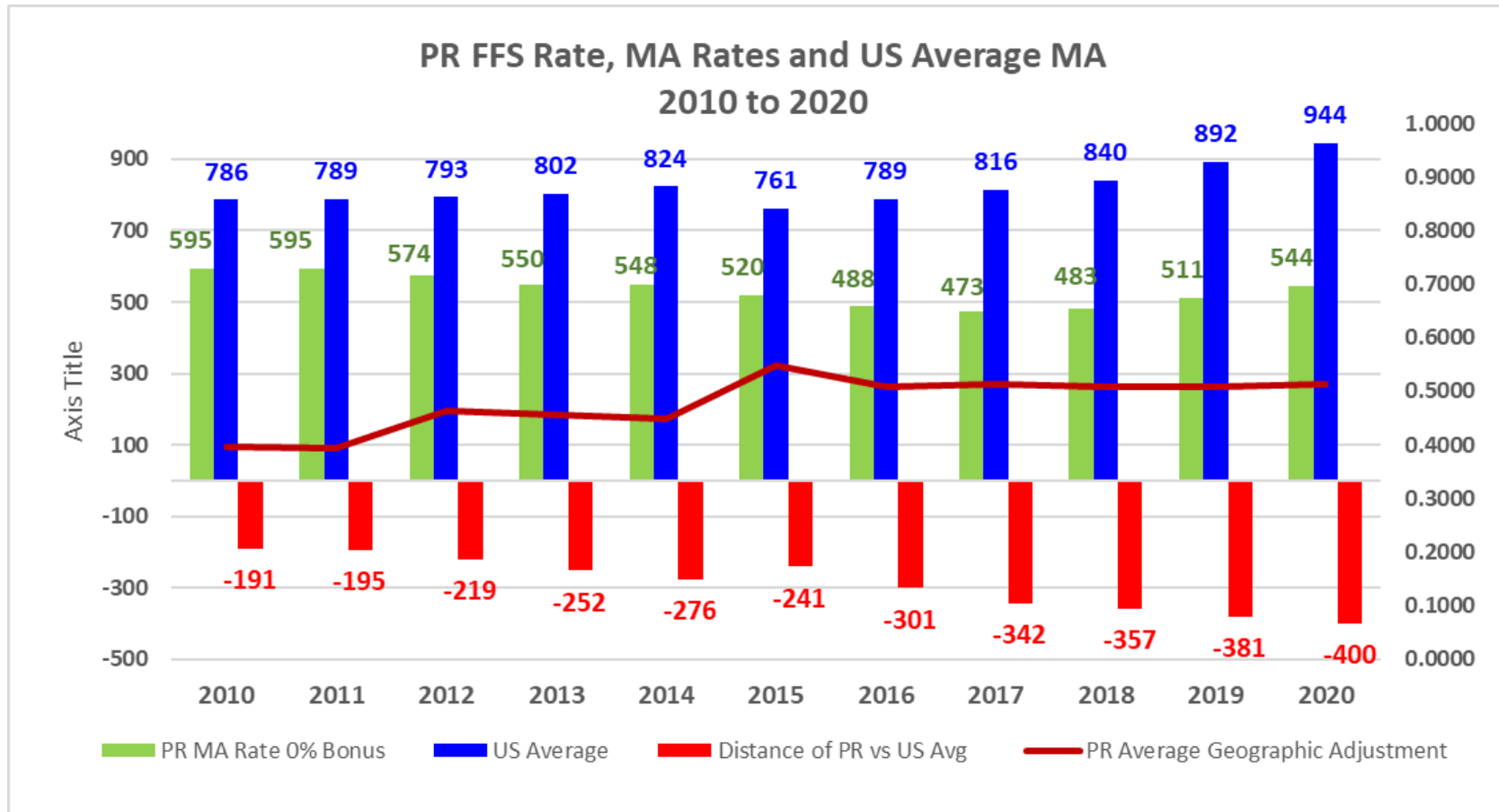


Estimated Distribution of Healthcare Resources PR 2018
(\$ Billions, Based on NAIC Statements)



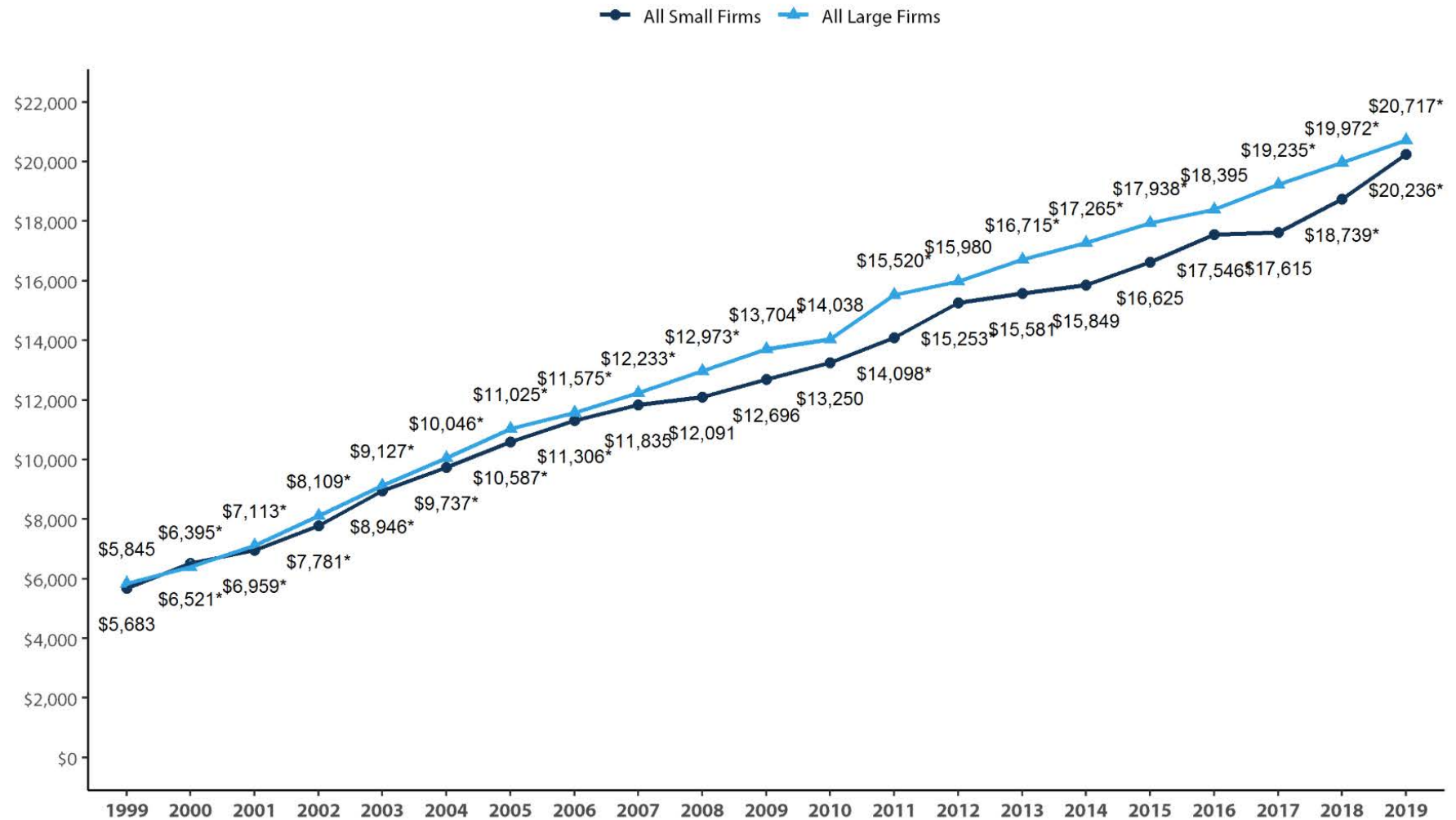
- ~3 million approximately served under health plan programs.
- Within Medicare Advantage, 285,000 beneficiaries (\$3.1B) are in Platino.
- Commercial includes government employees.
- Total healthcare spending in Puerto Rico is \$11-\$12B + out of pocket, FQHCs and DOH.

ACA – Unfair Treatment to PR



- MA cuts
- Medicaid cliff

Figure 1.12
Average Annual Premiums for Covered Workers with Family Coverage, by Firm Size, 1999-2019



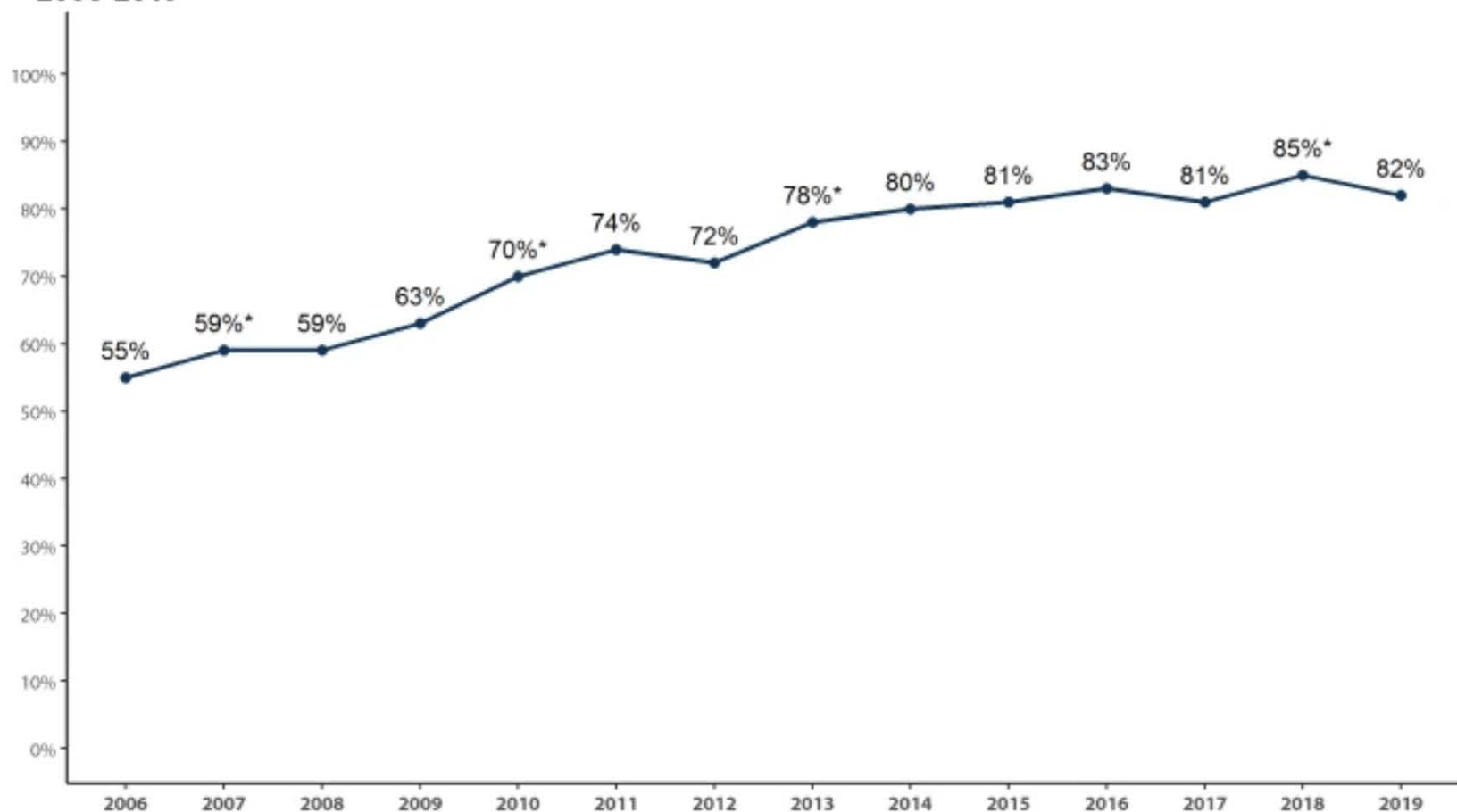
* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: Small Firms have 3-199 workers and Large Firms have 200 or more workers.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017

Published in 2019
Employer Health
Benefits Survey

Figure 7.7
Percentage of Covered Workers with a General Annual Deductible for Single Coverage,
2006-2019



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: Average general annual deductibles are for in-network providers.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2017

Being Upside Down



From: Healthify Insights, September 13, 2017.

Social Determinants of Health in Managed Care Payment Formulas

Arlene S. Ash, PhD; Eric O. Mick, ScD; Randall P. Ellis, PhD; C



FIGURE 1

Social determinants of health encompass a wide range of factors

-  **Housing instability/homelessness**
Having difficulty paying rent or affording a stable place of one's own; living in overcrowded or run-down conditions
-  **Utility needs**
Not being able to regulate bills (e.g., electricity, gas, phone), and/or afford maintenance or repairs
-  **Food insecurity (hunger and nutrition)**
Lacking reliable access to enough affordable, nutritious food
-  **Interpersonal violence**
Being exposed to intent physical force or power, actual, that resulted in injury, death, or psychological trauma
-  **Transportation**
Lacking affordable and reliable ways to get to medical appointments or purchase healthy food
-  **Family and social supports**
Lacking relationships that provide emotional support, interaction, nurturing, and coping with daily life
-  **Education**
Experiencing access barriers to high school or other training that might help someone gain consistent employment
-  **Employment and income**
Lacking the ability to get or gain steady income

Source: Deloitte analysis.

NOVEMBER 2017

Insight on the Issues

Medicare Spends More on Socially Isolated Older Adults

Lynda Flowers
Ari Houser
Claire Noel-Miller
AARP Public Policy Institute

Jonathan Shaw
Jay Bhattacharya
Lena Schoemaker
Stanford University

Monica Farid
Harvard University

Socially isolated older adults are at greater risk for poor health and death than their well-connected counterparts. However, information is lacking on whether social isolation among older adults affects health care spending. This study is the first to examine whether social isolation also affects health care spending among older adults. By examining Medicare spending data, this study found that a lack of social contacts among older adults is associated with an estimated \$6.7 billion in additional federal spending annually.

INTRODUCTION

Social isolation—defined as a lack of meaningful contacts with others—is a significant risk factor for poor health status and increased mortality.¹ Older adults may be especially at risk for social isolation because they are more likely to have experiences—

including inpatient hospital care, preventive care, physician visits, prescription drugs, and other services.⁴ This study focused on the relationship between social isolation and Medicare spending because Medicare is the primary payer for health care services for virtually all Americans ages 65 and

Trust and Ethics

trust

1. firm belief or confidence in the honesty, integrity, reliability, justice, etc. of another person or thing; faith; reliance
2. the person or thing trusted
3. confident expectation, anticipation, or hope: to have *trust* in the future
4. the fact of having confidence placed in one
5. keeping; care; custody



Recordemos...

1. Todos los segmentos necesitan mas fondos
2. La necesidad es la madre de la innovacion
3. La confianza y la etica son pilares del Sistema

“A state of complete physical, mental and social well-being and not merely the absence of diseases”

[WHO, 1948]