The Health Innovations (B) Working Group met Dec. 7, 2019. During this meeting, the Working Group:

1. Adopted its Oct. 28 and Summer National Meeting minutes.

2. Heard two presentations on innovative insurer efforts to contain health care costs. A presentation from UnitedHealth Group (UHG) described the prevalence and causes of wasteful spending, the importance of incentives in driving changed health behaviors, and the benefits of more healthy choices on the part of consumers. A presentation from Medica showed the effects of Medica’s engagement with Accountable Care Organizations (ACOs), which resulted in risk-adjusted cost savings in five of six cases.

3. Heard a presentation on health care costs from the Health Care Cost Institute (HCCI) on trends in health spending. It pointed out that due to high prices, costs have increased even as utilization has decreased in recent years. It also noted that value-based care may be having an effect on the margins, but such care has only been rigorously studied in the Medicare context.

4. Heard a presentation from the Texas Medical Association (TMA) on providers’ reactions to insurer cost containment efforts. The presentation described the burden of prior authorization and other utilization management practices, and it recommended greater regulation of prior authorization.

5. Heard a presentation from Families USA on consumer priorities for cost containment efforts. It shared survey data on the difficulties paying for health care services, related state efforts regarding the control of prescription drug costs, and recommended surprise billing solutions that do not raise premiums.