# UNDERWRITING AUTOIMMUNE CONDITIONS WITH PRESCRIPTION DATA AND MEDICAL DATA

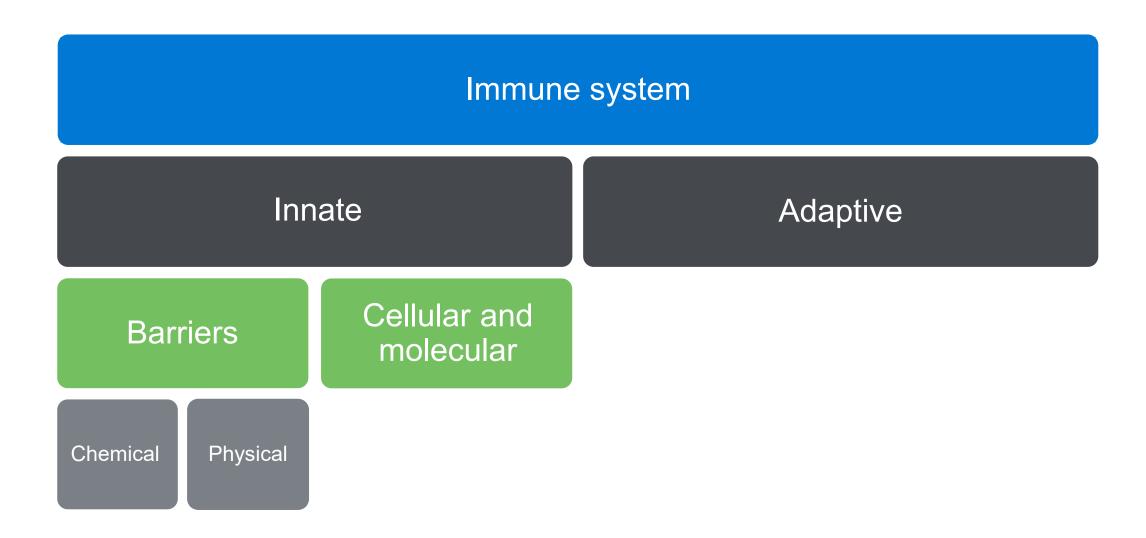
WAHLU Kyle Schimek, PharmD, BCPS October 2023

Milliman IntelliScript®

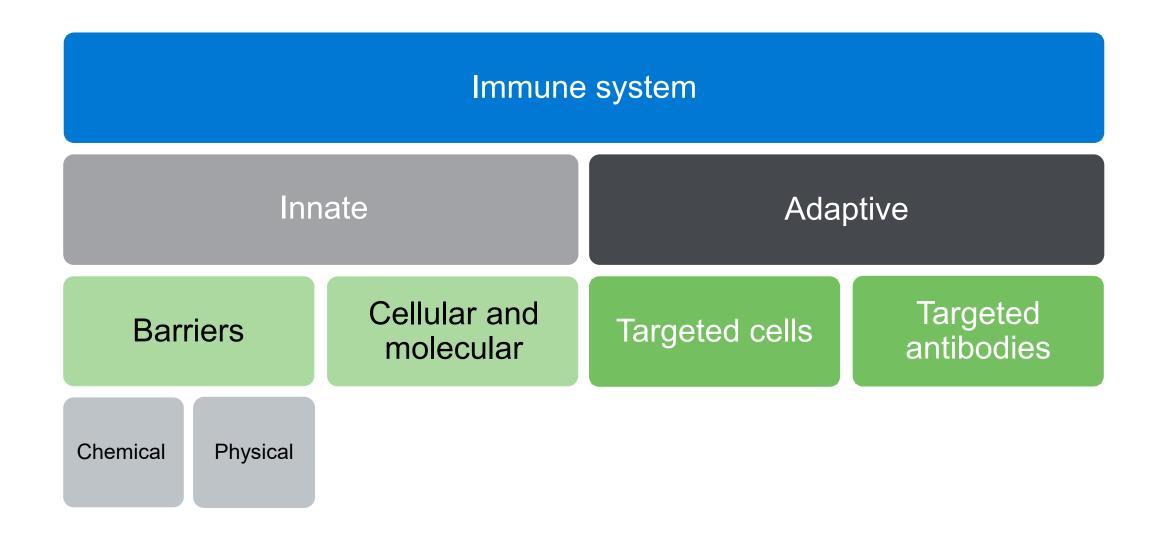
### AGENDA

- Immune system
- Autoimmune overview and mortality
- Select autoimmune diseases
- Underwriting autoimmune disorders
- Medications and disease activity

### THE IMMUNE SYSTEM DEFENDS YOUR BODY AGAINST INFECTION.

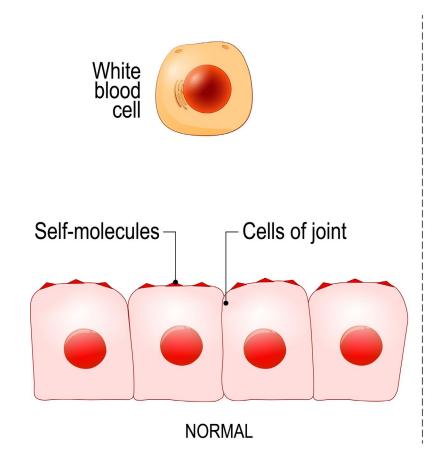


### THE ADAPTIVE IMMUNE SYSTEM LEARNS FROM PREVIOUS INFECTIONS.

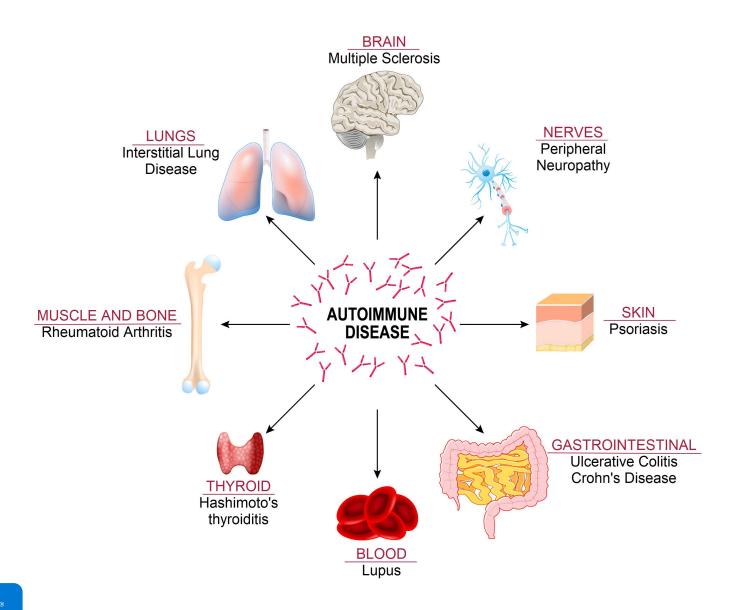


# AUTOIMMUNE OVERVIEW AND MORTALITY

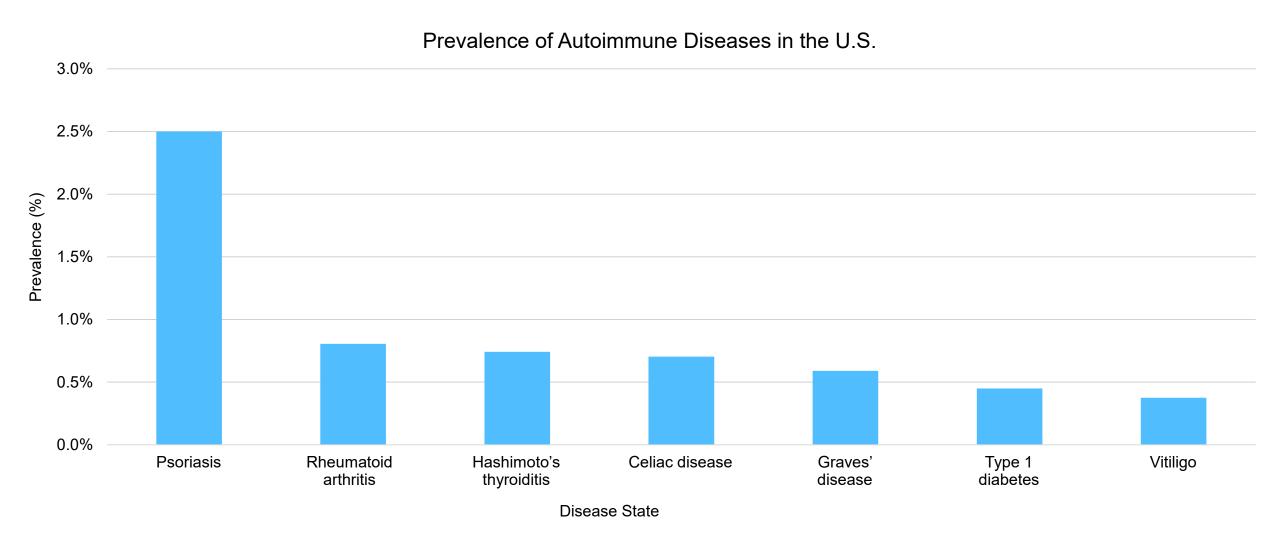
### **AUTOIMMUNE DISEASES CAUSE HARMFUL INFLAMMATION.**



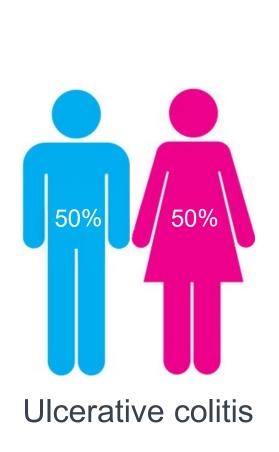
### **AUTOIMMUNE DISEASES MAY AFFECT ANY PART OF THE BODY.**

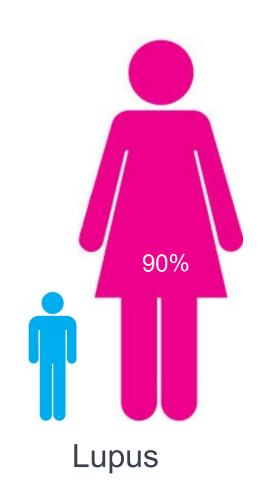


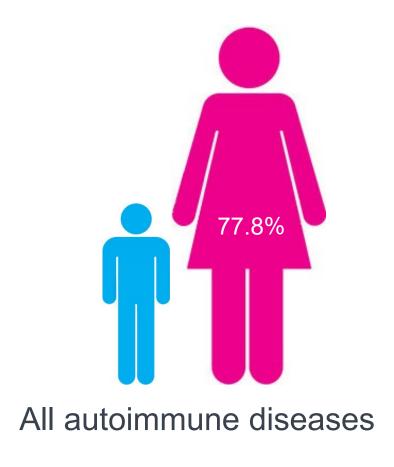
### **AUTOIMMUNE DISEASES ARE COMMON.**



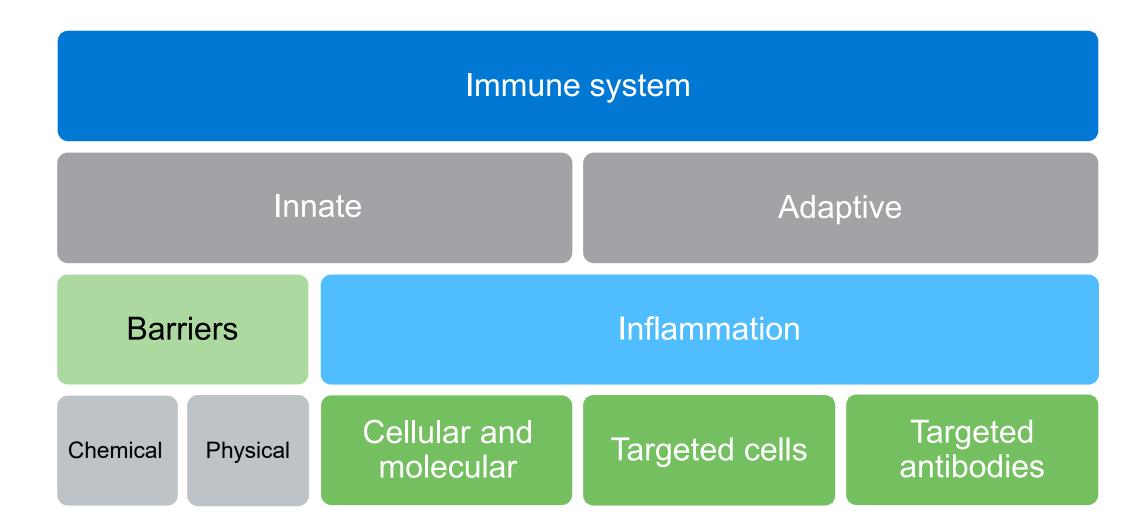
### **AUTOIMMUNE DISEASES DISPROPORTIONATELY AFFECT WOMEN.**







### THE IMMUNE SYSTEM RELIES ON INFLAMMATION.



### **INFLAMMATION**

### Immune-mediated inflammation

- Local
- Systemic
- Tissue damage and proliferation

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### **COMORBIDITIES**

Increased risk of

### **INFLAMMATION**

### Immune-mediated inflammation

- Local
- Systemic
- Tissue damage and proliferation

### **COMORBIDITIES**

#### Increased risk of

- Pulmonary disease
- Anemia
- Cancer
- Heart disease

| Medical claims data   | % CAD diagnosis |
|-----------------------|-----------------|
| Autoimmune<br>disease | 10.8%           |
| No autoimmune disease | 3.9%            |

### **INFLAMMATION**

### Immune-mediated inflammation

- Local
- Systemic
- Tissue damage and proliferation

### **COMORBIDITIES**

#### Increased risk of

- Pulmonary disease
- Anemia
- Cancer
- Heart disease

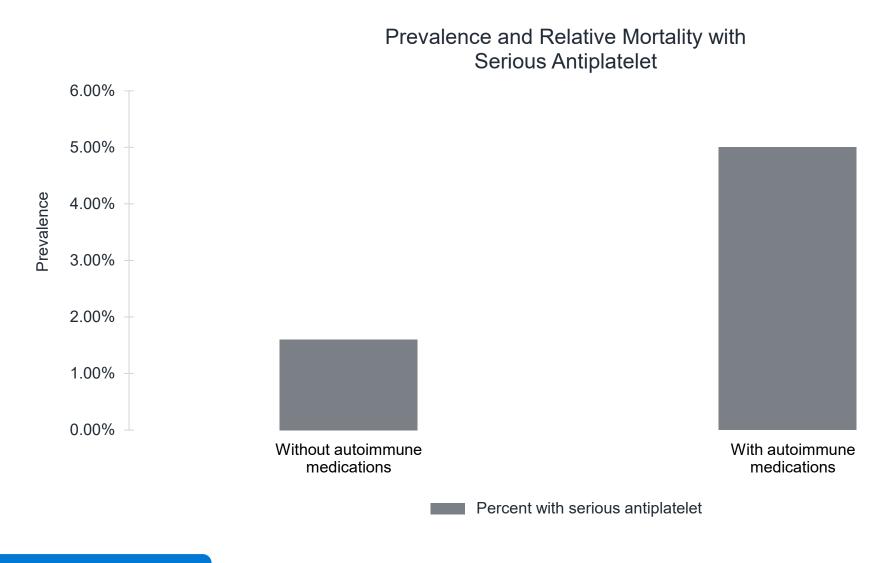
| Medical     | % CAD     |
|-------------|-----------|
| claims data | diagnosis |

Autoimmune disease 10.8%

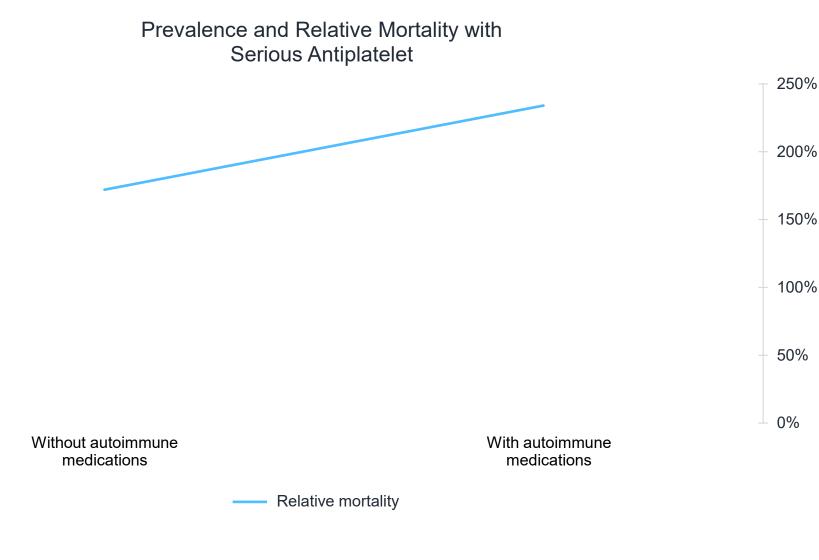
No autoimmune 3.9%

INCREASED MORTALITY

### AUTOIMMUNE MEDICATIONS ARE ASSOCIATED WITH CARDIOVASCULAR RISK.

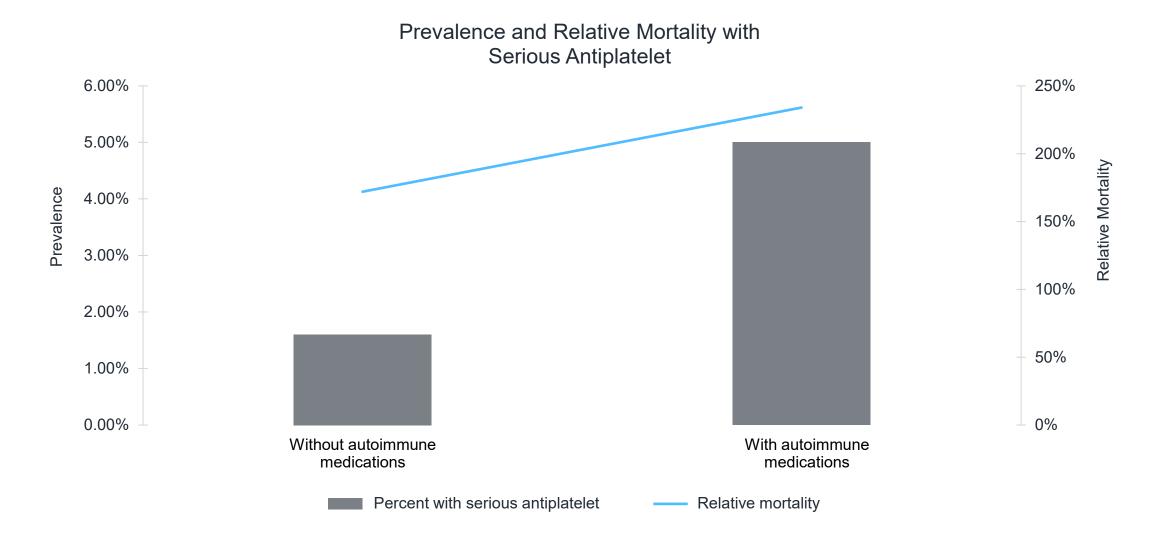


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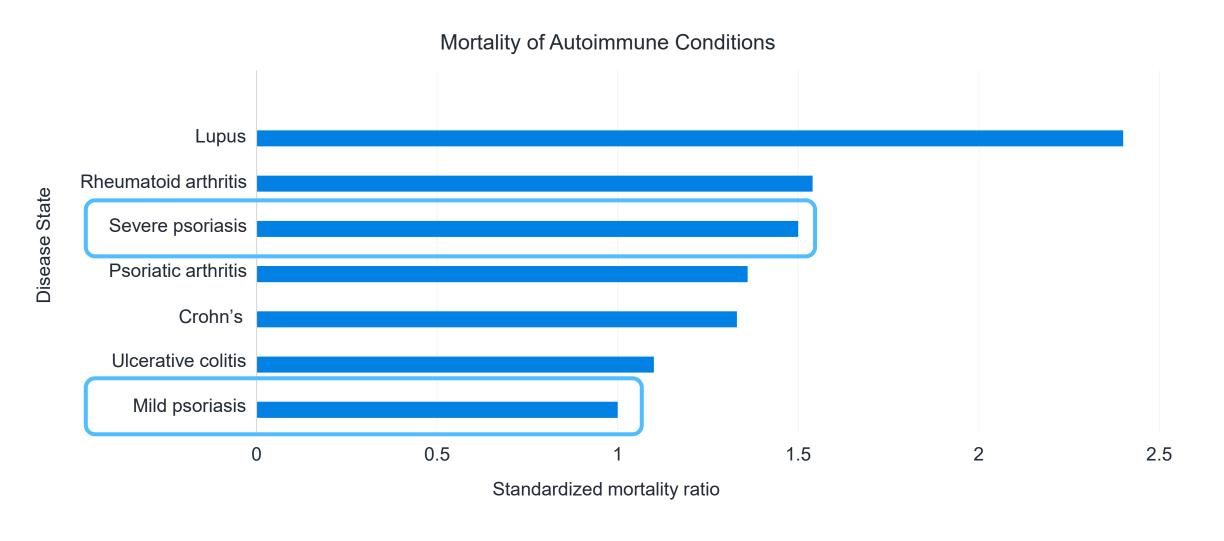


Relative Mortality

### AUTOIMMUNE MEDICATIONS ARE ASSOCIATED WITH CARDIOVASCULAR RISK.



#### **AUTOIMMUNE DISEASES INCREASE MORTALITY.**

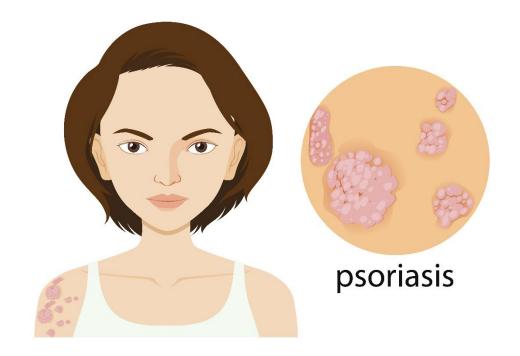


van den Hoek J, et al. *Rheumatol Int*. 2017 Apr;37(4):487-493. Gelfand JM, et al. *Arch Dermatol*. 2007;143(12):1493-1499. Jussila A, et al. *J Crohns and Colitis*. 2014; 8(9):1088-1096.

### SELECT AUTOIMMUNE DISEASES

### **PSORIASIS IS NOT JUST A BENIGN SKIN CONDITION.**

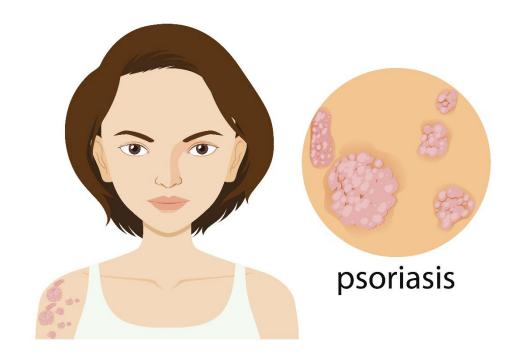
- Characterized by flaky, irritated skin plaques
- Peak incidence in 30-year-olds
- Increased risk of myocardial infarction
- As a group, mortality risk not increased



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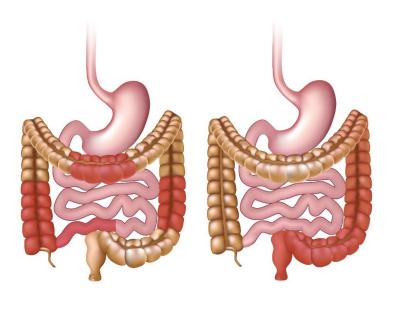
| Disease activity | Relative mortality |
|------------------|--------------------|
| Mild             | ~100%              |
| Severe           | ~150%              |



### INFLAMMATORY BOWEL DISEASE COMPRISES TWO SEPARATE DISEASES.

- Characterized by pain, bleeding, diarrhea
- Peak incidence between 15–30 years old
- Increased comorbid anxiety and depression
- Relative mortality ~120%

#### Inflammatory Bowel Disease



Crohn's disease

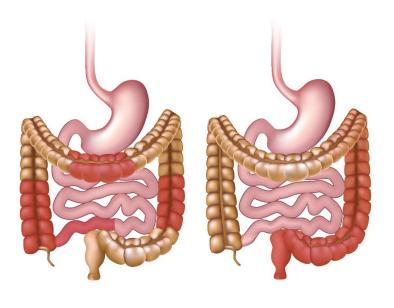
Ulcerative colitis

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- Characterized by pain, bleeding, diarrhea
- Peak incidence between 15–30 years old
- Increased comorbid anxiety and depression
- Relative mortality ~120%

| Disease activity | Relative mortality |
|------------------|--------------------|
| Mild             | ~110%              |
| Severe           | ~160%              |

#### Inflammatory Bowel Disease



Crohn's disease

Ulcerative colitis

### **LUPUS IS ASSOCIATED WITH ELEVATED MORTALITY.**

- Characterized by fatigue, arthralgia, rash
- Primarily affects women of childbearing age
- Increased risk of infection, renal disease, MI
- Five-year survival rate = 40% without treatment



Wallace DJ. UpToDate. 2019.

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- Five-year survival rate = 40% without treatment

| Disease activity | Relative mortality |
|------------------|--------------------|
| Mild-Moderate    | 130-220%           |
| Severe           | >400%              |

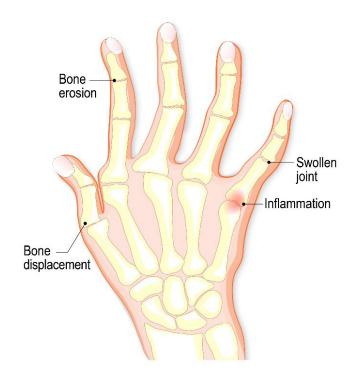


Wallace DJ. UpToDate. 2019.

#### RHEUMATOID ARTHRITIS PRIMARILY AFFECTS OLDER INDIVIDUALS.

- Symmetrical joint pain, stiffness, and swelling
- Inflammation leads to erosion of the bone
- Women > men, incidence peaks in 50s
- Relative mortality of ~150-200%

#### Rheumatoid arthritis

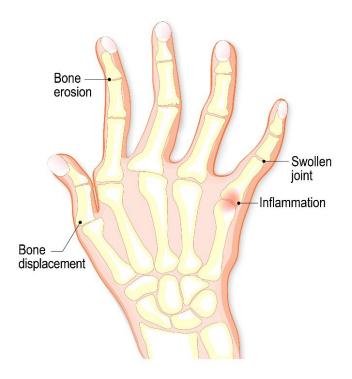


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- Symmetrical joint pain, stiffness, and swelling
- Inflammation leads to erosion of the bone
- Women > men, incidence peaks in 50s
- Relative mortality of ~150-200%

| Disease activity | Relative mortality |
|------------------|--------------------|
| Mild             | ~140%              |
| Severe           | >200%              |

#### Rheumatoid arthritis



# UNDERWRITING AUTOIMMUNE DISORDERS

### CLAIMS CODES REVEAL VALUABLE HEALTH CARE INFO.



#### **ICD CODES**

Diagnosis codes | Procedure codes

#### **CPT CODES - CATEGORY I AND II**

Procedure codes (clinic visits, surgery, etc.)

#### **HCPCS CODES**

Facility-administered drugs | Medical equipment

#### **REV CODES**

Revenue codes (additional procedure details)

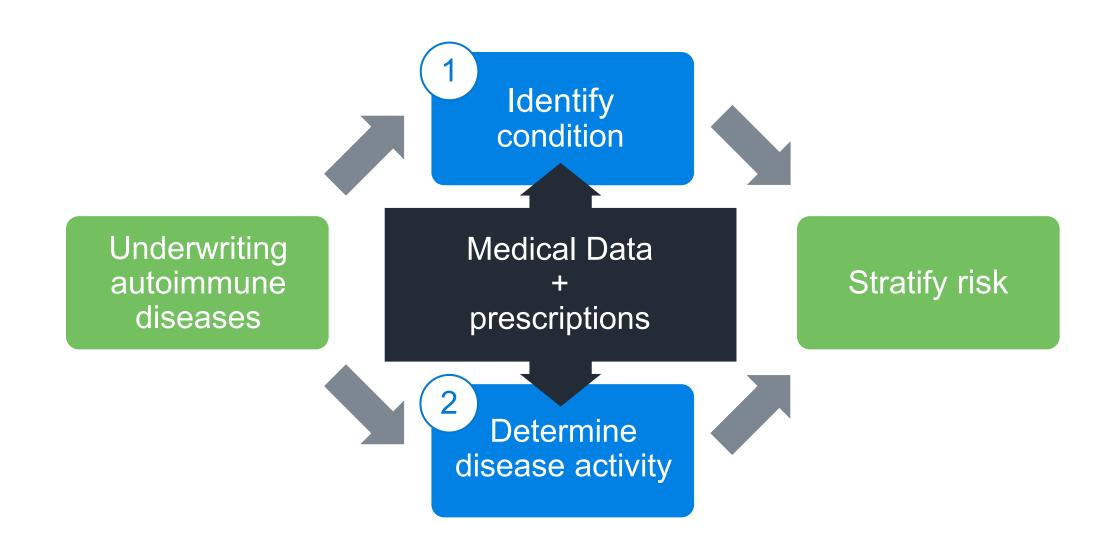
#### **PROVIDER**

Specialty | Contact information | Place of service

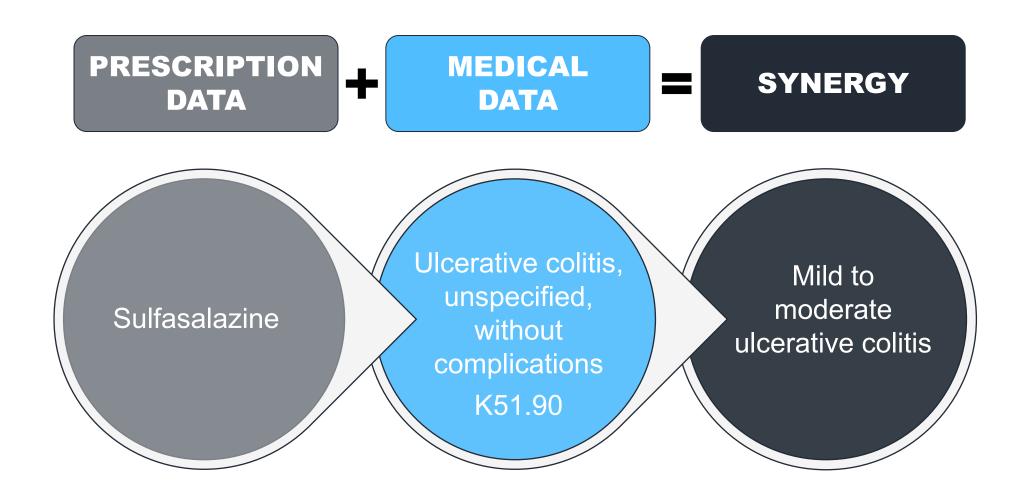


- Interpreted by Irix Rules Engine
- FCRA-compliant

### UNDERWRITING AUTOIMMUNE DISORDERS REQUIRES MULTIPLE DATA POINTS.



### PRESCRIPTION DATA PLUS MEDICAL DATA STRATIFY AUTOIMMUNE RISK.



## MEDICATIONS AND DISEASE ACTIVITY

Medications for autoimmune conditions

Anti-inflammatory

**Immunomodulators** 

Medications for autoimmune conditions

Anti-inflammatory

Immunomodulators

**NSAIDs** 

Naproxen Ibuprofen Meloxicam

Medications for autoimmune conditions

Anti-inflammatory

Immunomodulators

**NSAIDs** 

Steroids

Prednisone Methylprednisolone Dexamethasone

Medications for autoimmune conditions

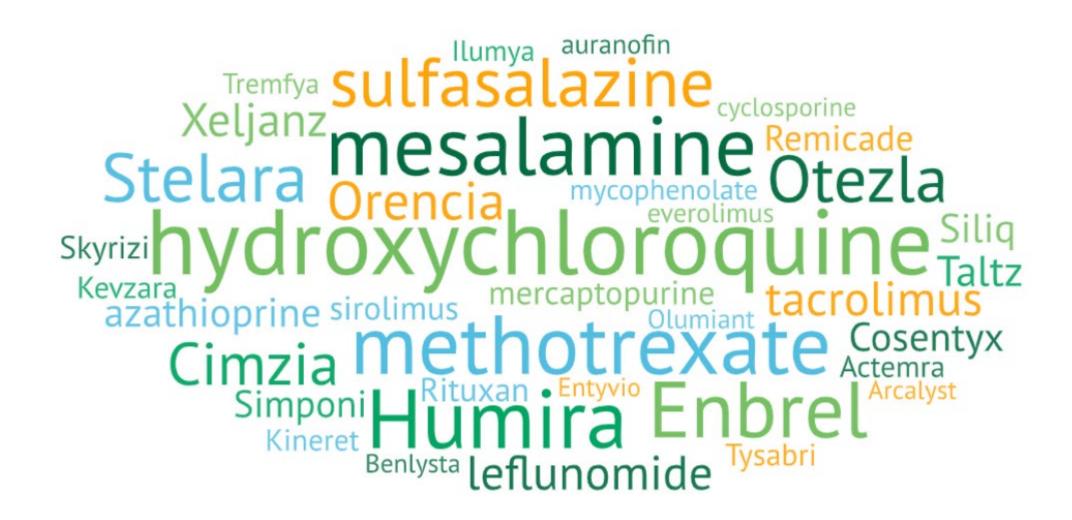
Anti-inflammatory

**Immunomodulators** 

**NSAIDs** 

**Steroids** 

#### IMMUNOMODULATORY MEDICATIONS ARE NUMEROUS.



# IRIX MAKES UNDERWRITING FASTER, EASIER, AND MORE ACCURATE.



**PRESCRIPTION** 

**MEDICAL DATA** 

**CREDIT DATA** 

**CRIMINAL DATA** 

**OTHER DATA** 

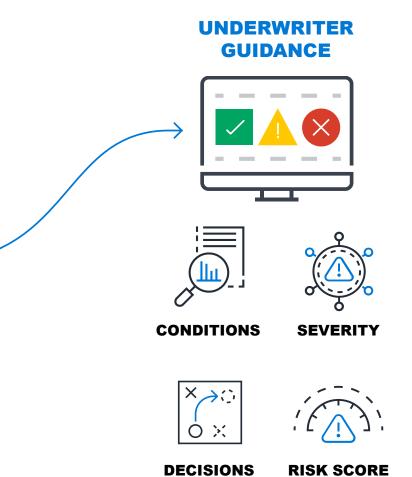
**APPLICATION** 

MIB, MVR, ETC.

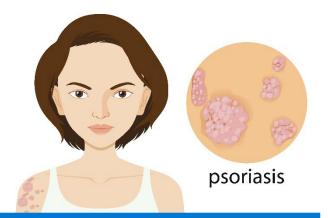


#### **RULE VARIABLES**

- Provider specialty
- Medical encounter location
- Drug and medical claim combinations
- Claim timing, frequency, dosage
- Risk Score thresholds



#### **KEY MEDICATIONS REVEAL LIKELY CONDITIONS.**



#### **PSORIASIS**

Topical vitamin D analogs

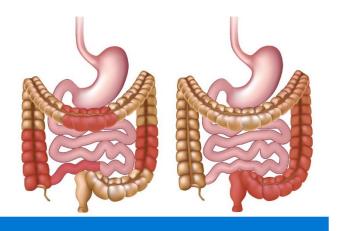
- Calcipotriene
- Calcitriol



#### **LUPUS**

Hydroxychloroquine + one of the following

- Azathioprine
- Mycophenolate
- Tacrolimus
- Cyclosporine



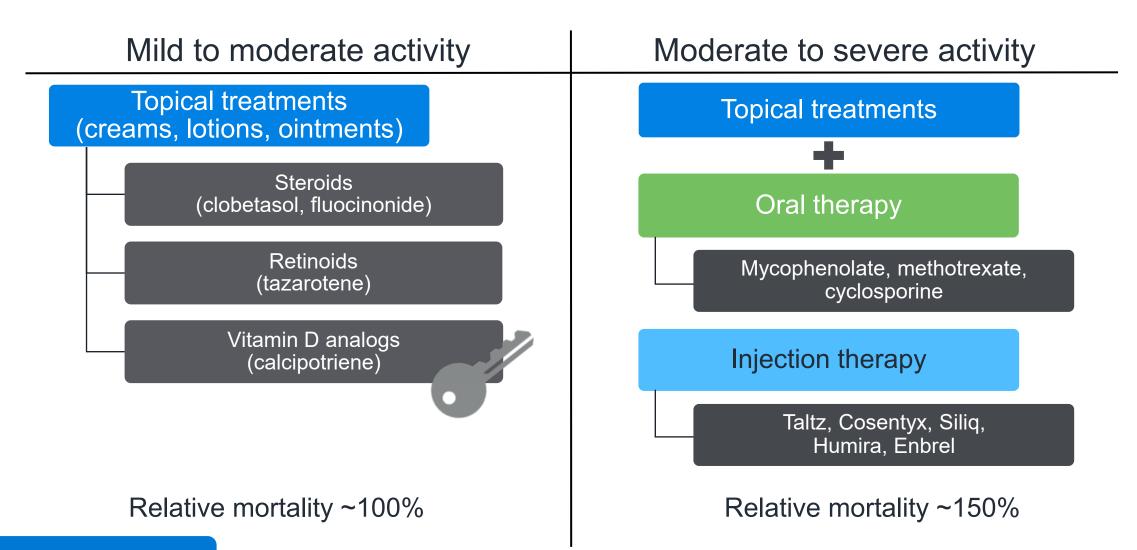
#### INFLAMMATORY BOWEL DISEASE

Any of the following

- Mesalamine
- Budesonide (oral)
- Mercaptopurine

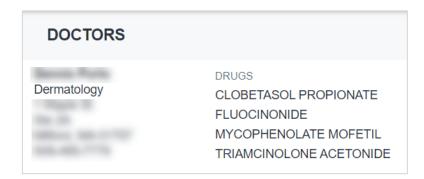


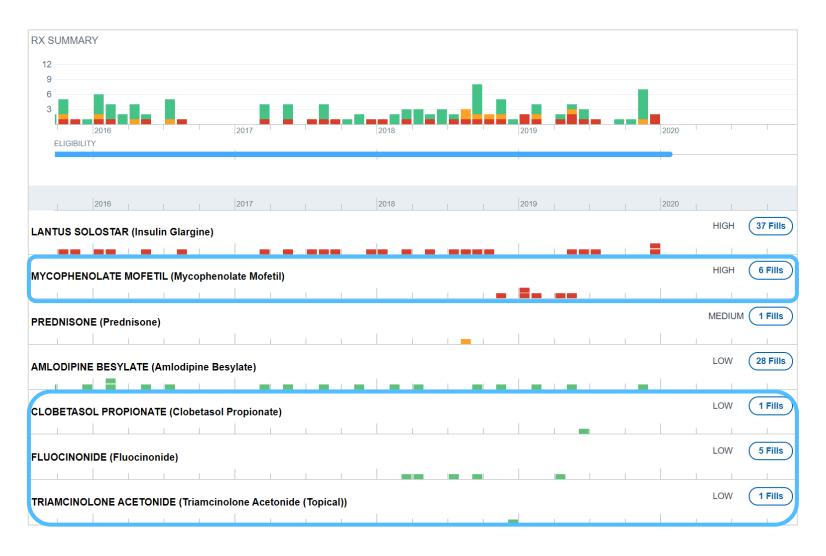
#### SEVERE PSORIASIS CAN BE DIFFERENTIATED USING MEDICATIONS.



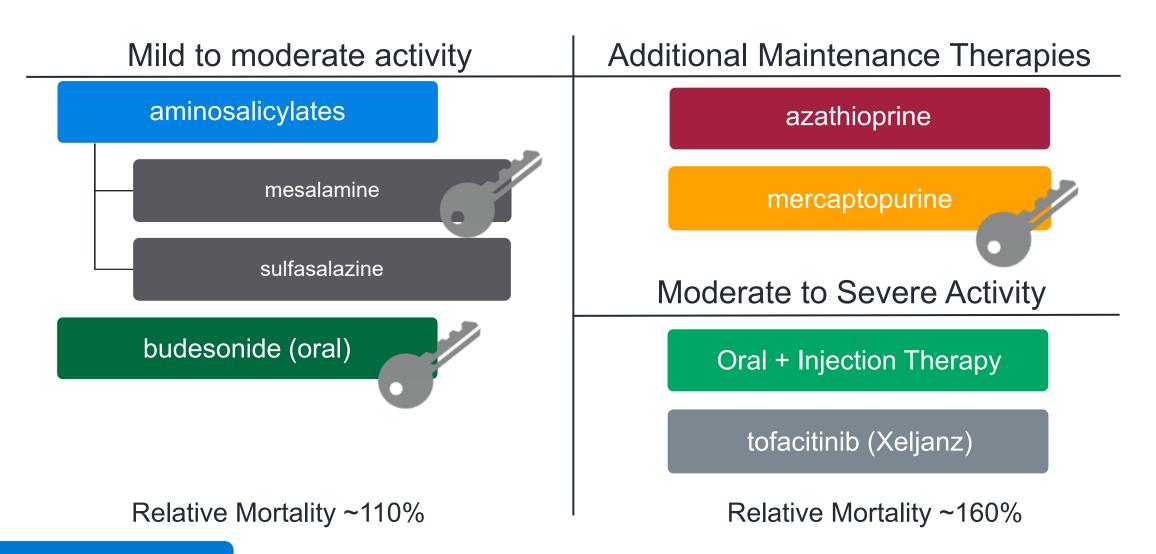
Age: 84 | Gender: M

Application Date: 1/7/20





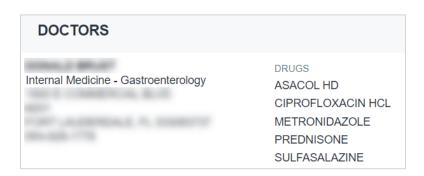
#### MILD TO MODERATE IBD IS ASSOCIATED WITH LOWER RISK.

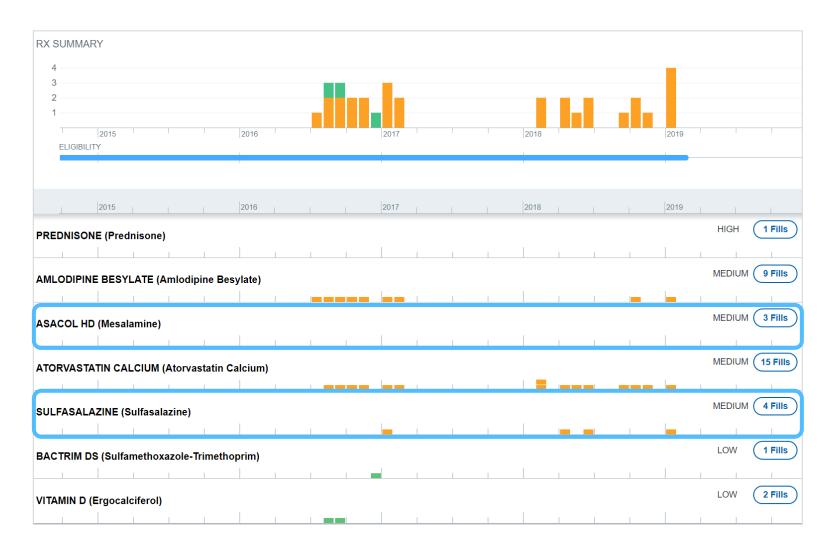


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Age: 48 | Gender: M

Application date: 2/9/19





# DRUG THERAPIES CAN BE USED TO DIFFERENTIATE LUPUS SEVERITY.

Mild to moderate lupus

Topical steroids



Hydroxychloroquine

| Disease activity | Relative mortality |
|------------------|--------------------|
| Mild             | ~130%              |
| Moderate         | ~200%              |
| Severe           | ~270%              |

Signs of advanced disease

Hydroxychloroquine



Azathioprine

Mycophenolate

Cyclosporine

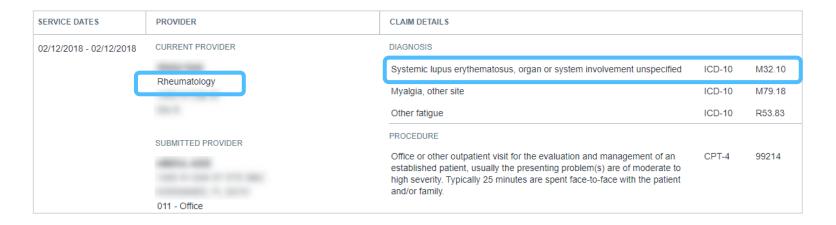




### MEDICAL DATA IDENTIFIES THE CONDITION.

Age: 52 | Gender: F

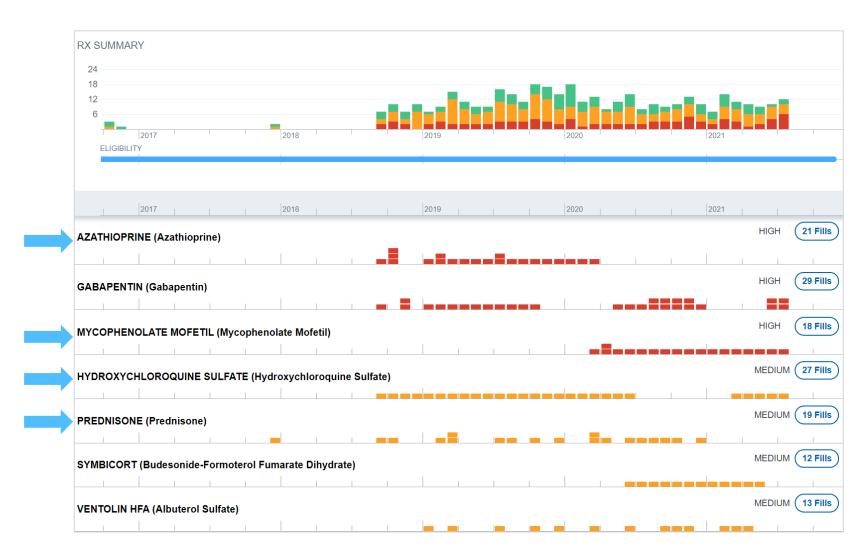
Application date: 9/23/21



#### WHAT IS THE LUPUS ACTIVITY?

Age: 52 | Gender: F

Application date: 9/23/21



#### WHAT IS THE LUPUS ACTIVITY?

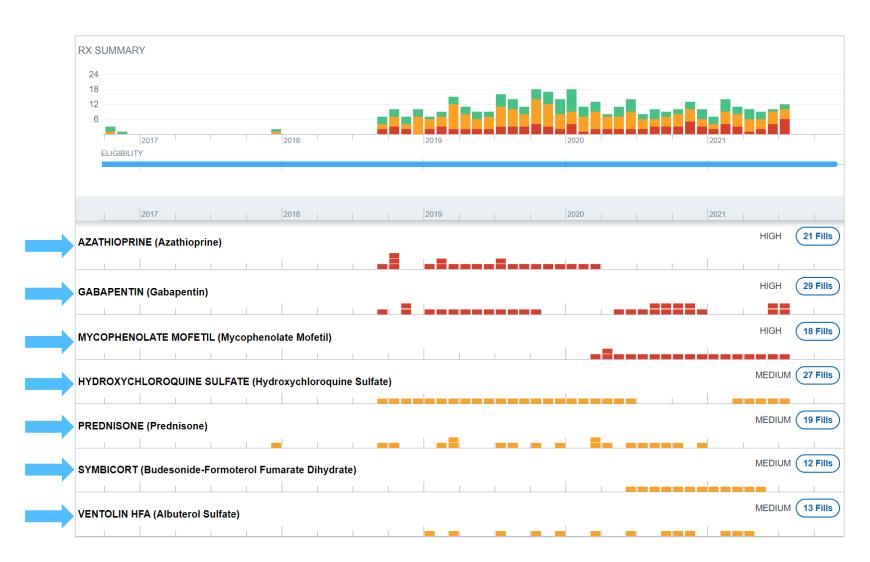
Age: 52 | Gender: F

Application date: 9/23/21

Rx Fills: 412

#### **Rule names**

Rx—Lupus likely
Dx—Systemic lupus
Persistent asthma
Unmanaged rescue inhaler use



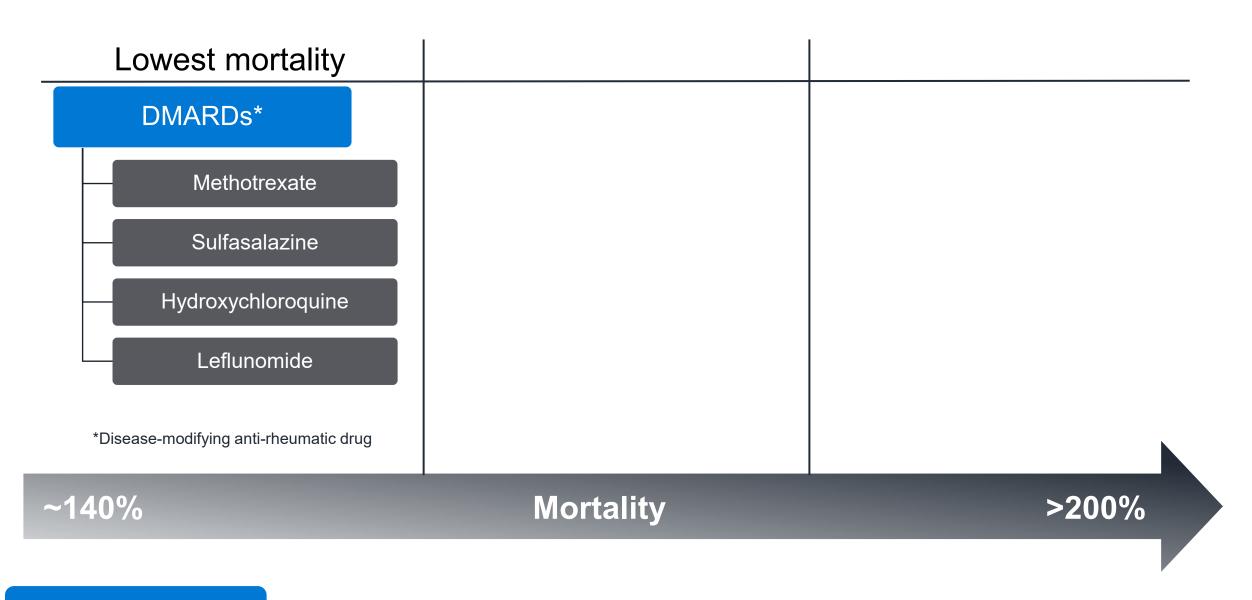
# WHAT IS THE LUPUS ACTIVITY?

Age: 52 | Gender: F

Application date: 9/23/21

| SERVICE DATES           | PROVIDER                        | CLAIM DETAILS   |        |         |
|-------------------------|---------------------------------|---|--------|---------|
| 01/06/2021 - 01/06/2021 | CURRENT PROVIDER                | DIAGNOSIS   |        |         |
|                         | Emergency Medicine              | Encounter for observation for suspected exposure to other biological agents ruled out   | ICD-10 | Z03.818 |
|                         |                                 | Pneumonia, unspecified organism   | ICD-10 | J18.9   |
|                         | 023 - Emergency room - hospital | PROCEDURE  Emergency department visit for the evaluation and management of a patient, usually the   | CPT-4  | 99285   |
|                         | SUBMITTED PROVIDER              | presenting problem(s) are of high severity and pose an immediate significant threat to life or physiologic function.(COST-SHARING WAIVED) |        |         |
|                         | 023 - Emergency room - hospital |   |        |         |
| 01/07/2021 - 01/07/2021 | CURRENT PROVIDER                | DIAGNOSIS   |        |         |
|                         | No. of the second               | Pneumonia, unspecified organism   | ICD-10 | J18.9   |
|                         | Infectious Disease Medicine     | Pleural effusion, not elsewhere classified  | ICD-10 | J90     |
|                         |                                 | Systemic lupus erythematosus, unspecified   | ICD-10 | M32.9   |
|                         | 021 - Inpatient hospital        | PROCEDURE   |        |         |
|                         | SUBMITTED PROVIDER              | Subsequent hospital care per day for the evaluation and management of a patient,  | CPT-4  | 99232   |
|                         |                                 | usually the patient is responding inadequately to<br>therapy or has developed a minor complication,<br>typically 25 minutes               |        |         |
|                         | 021 - Inpatient hospital        |   |        |         |

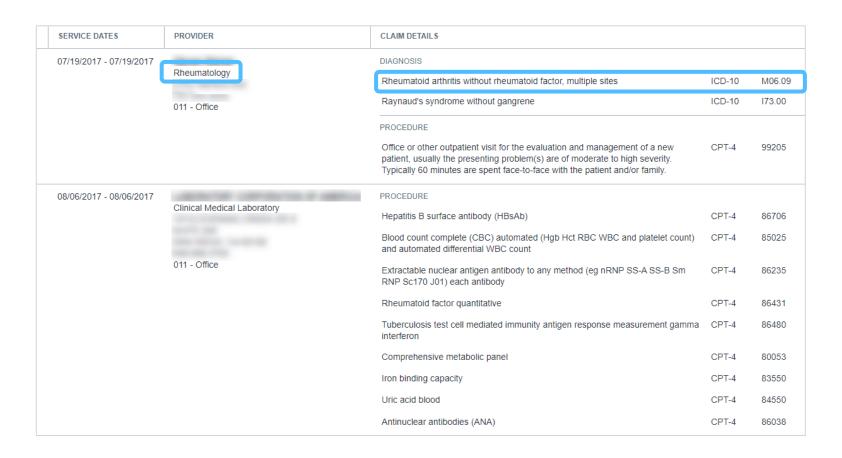
# MEDICATIONS CAN BE USED TO STRATIFY MORTALITY IN RA.



#### MEDICAL DATA CONFIRMS THE DIAGNOSIS.

Age: 59 | Gender: M

Application date: 1/20/20



#### WHAT IS THE RHEUMATOID ARTHRITIS ACTIVITY?

Age: 59 | Gender: M

Application date: 1/20/20



# CASE EXAMPLE

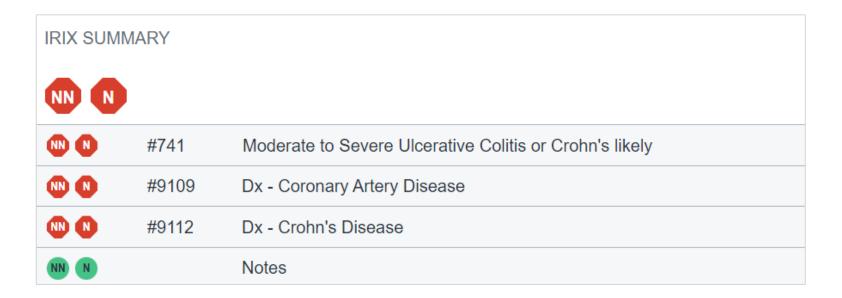
Age: 29 | Gender: F

Application date: 12/12/18



Age: 29 | Gender: F

Application date: 12/12/18



# **AUTOIMMUNE SUMMARY**

The immune system relies on inflammation

Autoimmune inflammation increases comorbidities and mortality

Prescription Data and Medical Data stratify autoimmune risk Rules engines automate differentiation of autoimmune diseases Milliman IntelliScript® See more. Fear less.

# THANK YOU!

Kyle Schimek, PharmD, BCPS

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