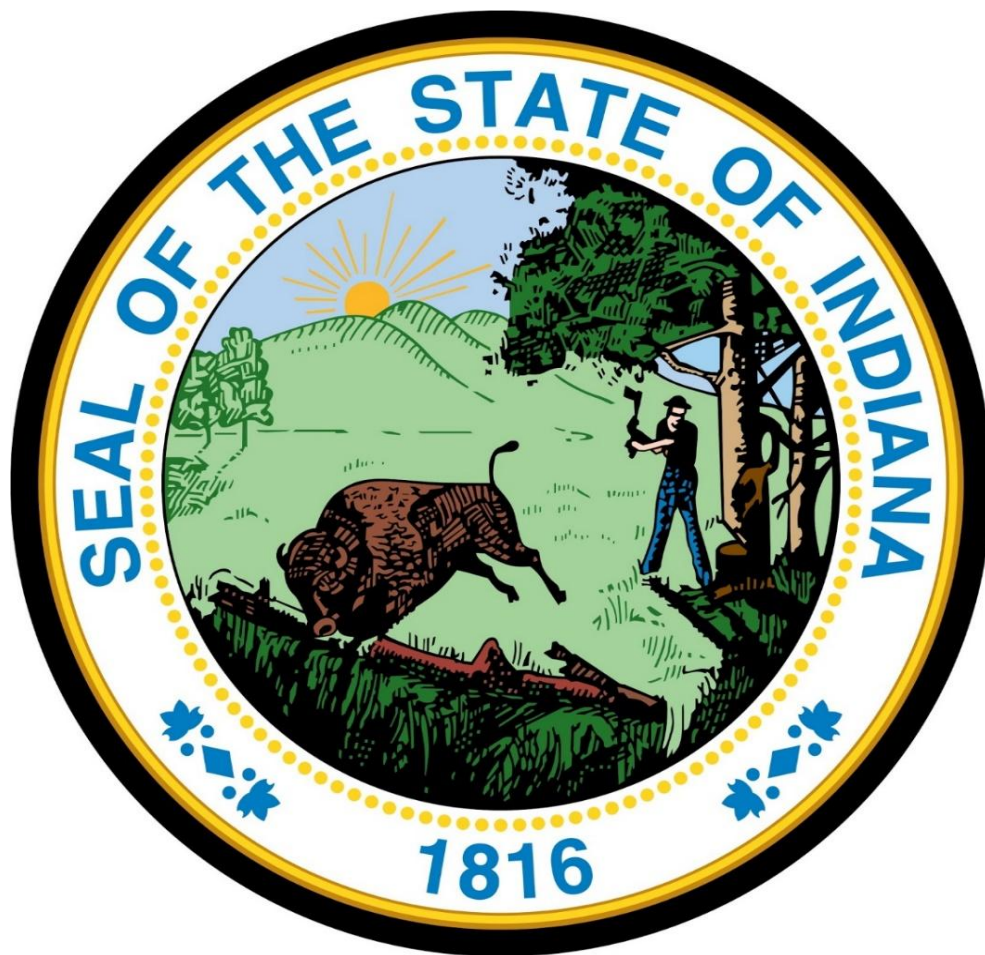


Indiana All Payer Claims Database

2025 Annual Report



Prepared for Governor Mike Braun and the Indiana General Assembly
By Jonathan Handsborough, Indiana Department of Insurance,
Executive Director, Indiana All Payer Claims Database

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Executive Summary

The 2025 Annual Report for the Indiana All Payer Claims Database (APCD) highlights Indiana’s leadership in advancing healthcare data transparency, driving affordability, and enhancing quality. Since its 2020 launch by the Indiana Department of Insurance (IDOI), the Indiana APCD has surged into the Midwest’s largest and most comprehensive source of healthcare claims, housing over 2.3 billion records and 7.7 million unique member records from 38 organizations.

Key achievements include the launch of a consumer-facing website in August 2024, which empowers Indiana residents with interactive tools to compare healthcare costs for medical procedures, office visits, and prescription drugs. The platform’s robust analytics drive informed policy decisions, cost comparisons, and improved health outcomes across the state. Notable milestones this year include uniting commercial and Medicaid data, releasing APCD Snapshot datasets, expanding analytic dashboards, and galvanizing stakeholder engagement.

The Indiana APCD is primarily funded by the IDOI Dedicated Fund, supplemented by grants. Operational costs amount to approximately \$4 million annually, with ongoing efforts to diversify funding sources.

Looking forward, the Indiana APCD aims to set the standard for healthcare data modernization by enhancing transparency, expanding stakeholder engagement, and improving data quality. Initiatives include expanded marketing, new digital tools, and continued development of analytics, providing critical insights for policymakers, providers, and consumers.

Background of the Indiana All Payer Claims Database

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 private and public payers typically include insurance carriers, health plan third party administrators, pharmacy benefit managers, Medicaid, and Medicare. The data is reported directly by private and public payers to the states, usually as required by state law, and can be used to track cost, utilization, and quality of healthcare.

In 2020, the Indiana General Assembly enacted SEA 5 (IC 27-1-44.5-1, *et seq.*), directing the IDOI to issue a request for information (RFI) concerning the creation, operation, and maintenance of an APCD. The new law further tasked the IDOI with issuing a request for proposals to contract with an administrative partner to create, operate, and maintain the Indiana APCD. In July 2020, the IDOI, through the Indiana Department of Administration (DOA), issued the required request for information. In January 2022, the IDOI, through DOA, issued the required request for proposals. In January 2023, after engaging in the State’s competitive bidding process, the IDOI partnered with Onpoint Health Data (Onpoint) to design, develop, and administer Indiana’s APCD. The Indiana APCD supports a wide range of significant activities as outlined in IC 27-1-44.5, including the following:

- Identifying health care needs and informing health care policy.
- Comparing costs between various treatment settings and approaches.
- Providing information to consumers and purchasers of health care.
- Improving the quality and affordability of patient health care and health care coverage.



As part of its work supporting the Indiana APCD, Onpoint partners with several Indiana-based organizations: Brilljent, for project management support; Haystack, for web design and development; and Vespa Group, for supplemental data infrastructure services.

In 2021, the Indiana General Assembly established the Indiana APCD Advisory Board (Advisory Board) to advise IDOI in the administration of the Indiana APCD, as well as ensure the integrity, security, and privacy of its operations. The Advisory Board consists of the Executive Director of the Indiana APCD, eight (8) voting members appointed by the Governor, and seven (7) nonvoting members. The Advisory Board must meet at least two (2) times per calendar year.

Indiana law requires IDOI to submit a report concerning the Indiana APCD to the Governor and the Indiana General Assembly by September 1 of each year detailing the status of the operations and financial stability of, as well as the status of efforts to obtain funding for, the Indiana APCD. This report includes activities from July 1, 2024, through June 30, 2025.

Status of the Operations

At the close of the 2025 first quarter, Indiana APCD claims data, covering the dates from January 1, 2020, to March 31, 2025, consisted of a total of 38 data submitters, 1,274,198,334 total claims, 7,671,368 unique members, and over one billion records. These metrics qualify the Indiana APCD as the largest APCD in the Midwest region.

The Indiana APCD achieved several accomplishments during the last year. The most notable accomplishments are described in detail below.

Indiana APCD Consumer-Facing Website

The Indiana APCD consumer-facing website launched on August 5, 2024. The website allows Indiana residents to compare prices for medical procedures, office visits, labs, and prescription drugs. The Indiana APCD consumer-facing website features a multitude of user-friendly features that include two Healthcare Price & Quality Comparison Tool interactive dashboards and the Indiana APCD Snapshot:

- Procedures & Imaging Dashboard - *Explores the typical total price and average out-of-pocket costs of common medical procedures that take place in a hospital or larger healthcare facility across Indiana, based on ZIP code, distance, and health plan.*
- Office Visits & Labs Dashboard - *Focuses on the typical total price and average out-of-pocket costs of medical services that take place outside of the hospital setting. This data can be filtered by health plan and Indiana county, and the results include a typical total price and price range, as well as information on the volume of services performed and how these results compare to statewide averages.*
- Indiana APCD Snapshot - *Includes an overview of the data collected for the Indiana APCD, such as how many members are included and how those members are covered under different types of health plans. Provides information on common procedures, commonly prescribed drugs in Indiana, and how healthcare utilization has evolved over time.*



Data Collection

Onpoint Health Data and IDOI work closely together to collect accurate and complete claims data from various submitters. IDOI and Onpoint regularly communicate to review and approve any requests for data submission extensions or exemptions. Onpoint has onboarded thirty-eight (38) submitters, including thirty-seven (37) commercial health plans and the Indiana Family and Social Services Administration for Medicaid. All submitters send monthly production submissions to the Indiana APCD. Onpoint continues to meet frequently with health plans that are required to register for the Indiana APCD. These meetings focus on training and onboarding, as well as assisting those who are ready to submit for testing and monthly data. Onpoint also provides IDOI with weekly updates on the status of all current and new submitters.

To maintain the highest quality of data, the Indiana APCD conducts thorough 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 complies with HIPAA security regulations and is certified by the Health Information Trust (HITRUST) Alliance. Additionally, Onpoint provides technical assistance to data submitters and technical staff, helping them understand and comply with data layout requirements, completeness thresholds, quality validations, and compliance procedures.

Legislative and Rulemaking Activities

Below are legislative and rulemaking updates that have impacted the Indiana APCD in the past reporting year.

- **Indiana APCD Final Rule 2024 – 760 IAC 1-83**
 - IDOI adopted a final rule, effective November 29, 2024, adding new guidelines regarding health payer registration and submission to the Indiana APCD
- **2025 Legislative Session**
 - House Enrolled Act (HEA) 1003 – Requires IDOI to issue an RFI no later than September 1, 2025, detailing the creation of the development of a mobile application for the APCD consumer-facing website, and to consider respected data sources outside of the Indiana APCD
 - House Enrolled Act (HEA) 1004 – Requires an insurer, a health maintenance organization, and a third-party administrator to submit commission and brokerage fee data to the Indiana APCD

Indiana APCD Advisory Board Meetings

During the past reporting year, the Advisory Board convened on August 15, 2024; December 10, 2024; May 20, 2025; and June 24, 2025. Notable discussion items included the Indiana APCD consumer-facing website launch and new legislative requirements, including exploration of external data sources relating to the IDOI's issuance of the RFI from the 2025 legislative session.



Financial Stability and Funding Opportunities for the Indiana APCD

Financial Stability

The primary funding source for the Indiana APCD is the IDOI 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. The Centers for Medicare & Medicaid Services awarded the Indiana APCD 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.

Funding Opportunities

IC 27-1-44.5-9(a)(3) requires the Indiana APCD Executive Director to maximize private and federal funding opportunities and the use of fees for the costs of implementing and operating the Indiana APCD. Potential and pending funding sources may include federal, local, and private grants, fees from data requests, submitter penalties, Medicaid matching funds, and general appropriations.



Appendix

Indiana APCD Dashboards & Snapshot

Figures 1 through 3 show screenshots of the Indiana Healthcare Price & Quality Comparison Tool and the Indiana APCD Snapshot. **Figures 4 through 6** show a closer look at Indiana APCD data.



Figure 1. Procedures & Imaging Dashboard of the Indiana APCD Consumer-Facing Website

Procedures & Imaging

This dashboard allows you to explore the typical total price and average out-of-pocket costs of common medical procedures – for instance, knee replacements, caesarean sections, and others – that take place in a hospital or larger healthcare facility across Indiana based on ZIP code, distance, and health plan. Results include a typical price and price range for providers based on your selections as well as information about the volume of services performed by those providers in the most recent year of available data. The underlying data is taken from the Indiana All Payer Claims Database (APCD) and is updated annually. [View Methodology](#)

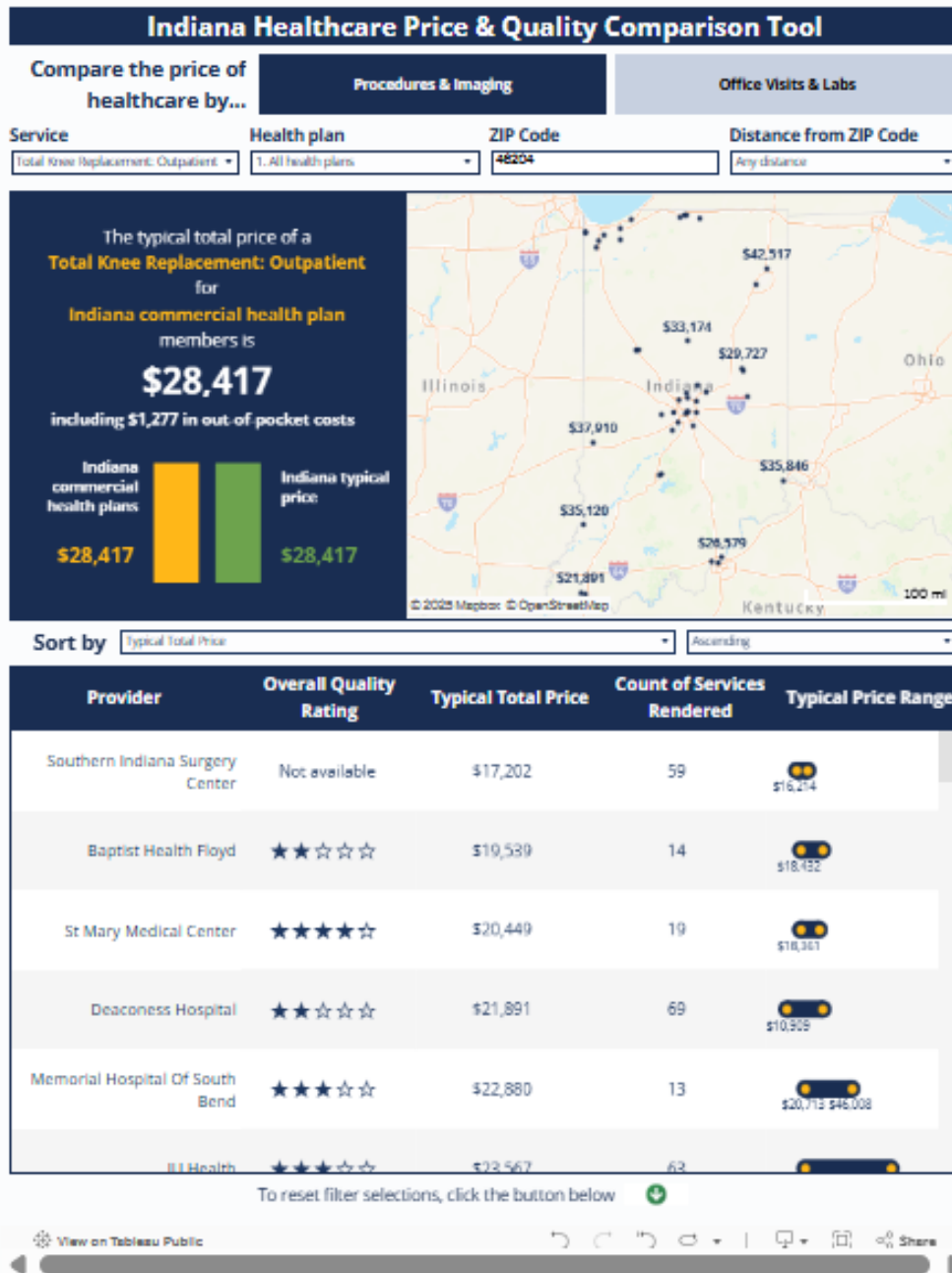




Figure 2. Office Visits & Labs Dashboard of the Indiana APCD Consumer-Facing Website

Office Visits & Labs

This dashboard focuses on the typical total price and average out-of-pocket costs of medical services that take place outside of the hospital setting – for example, a yearly check-up with your primary care provider, screenings for common diseases like diabetes, and routine blood work. The data can be filtered by health plan and Indiana county, and the results include a typical total price and price range as well as information on the volume of services performed and how these results compare to statewide averages. The underlying data is taken from the Indiana All Payer Claims Database (APCD) and is updated annually. [View Methodology](#)

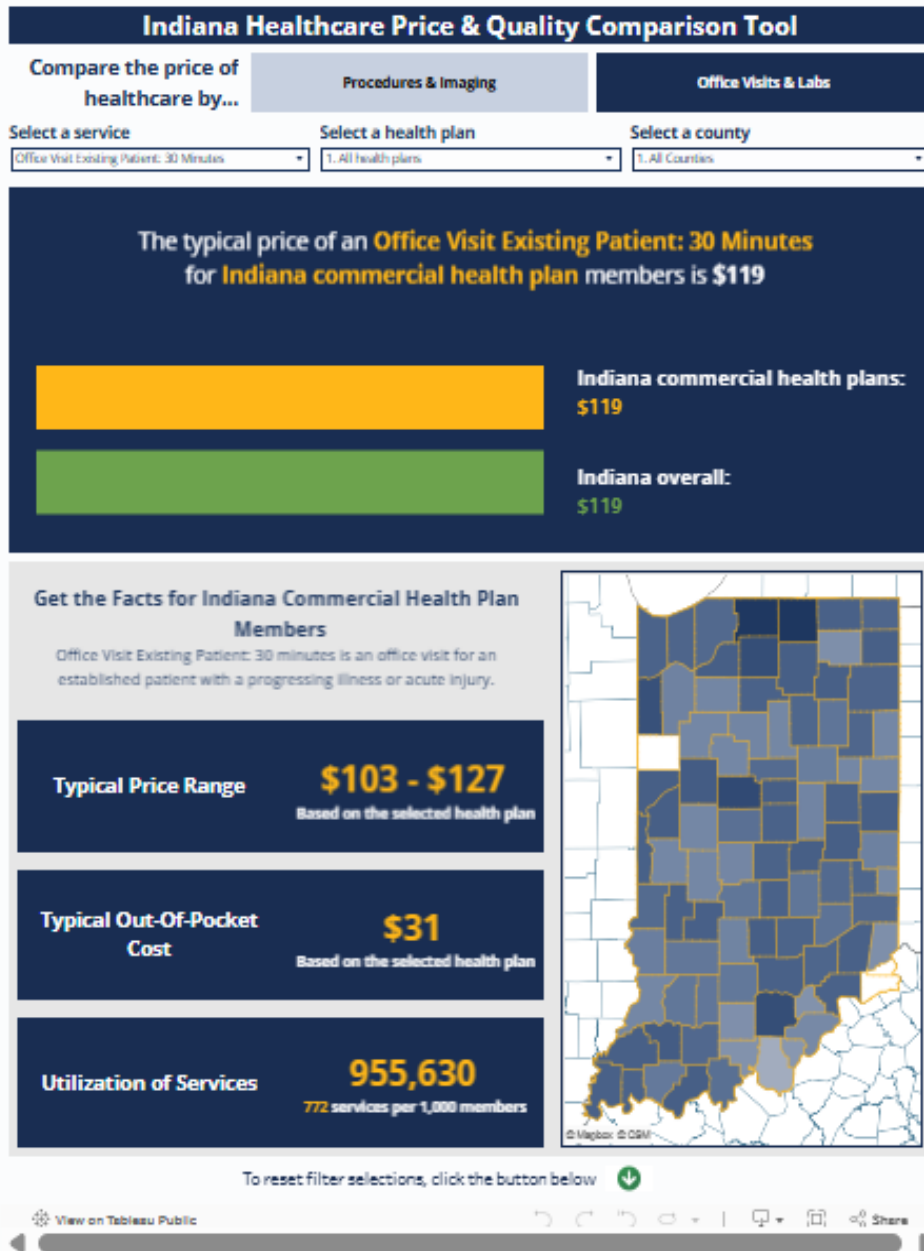




Figure 3. View of the APCD Snapshot page of the Indiana APCD Consumer-Facing Website

APCD Snapshot

The APCD Snapshot provides an overview of the data collected for the Indiana All Payer Claims Database (APCD), including how many members – that is, persons covered under a given health plan – are included and how those members are covered under different types of health plans (e.g., health maintenance organizations (HMOs), preferred provider organizations (PPOs), Medicare Advantage). It also provides information on common procedures and commonly prescribed drugs in Indiana, and how healthcare utilization has evolved over time. The APCD Snapshot is updated quarterly.

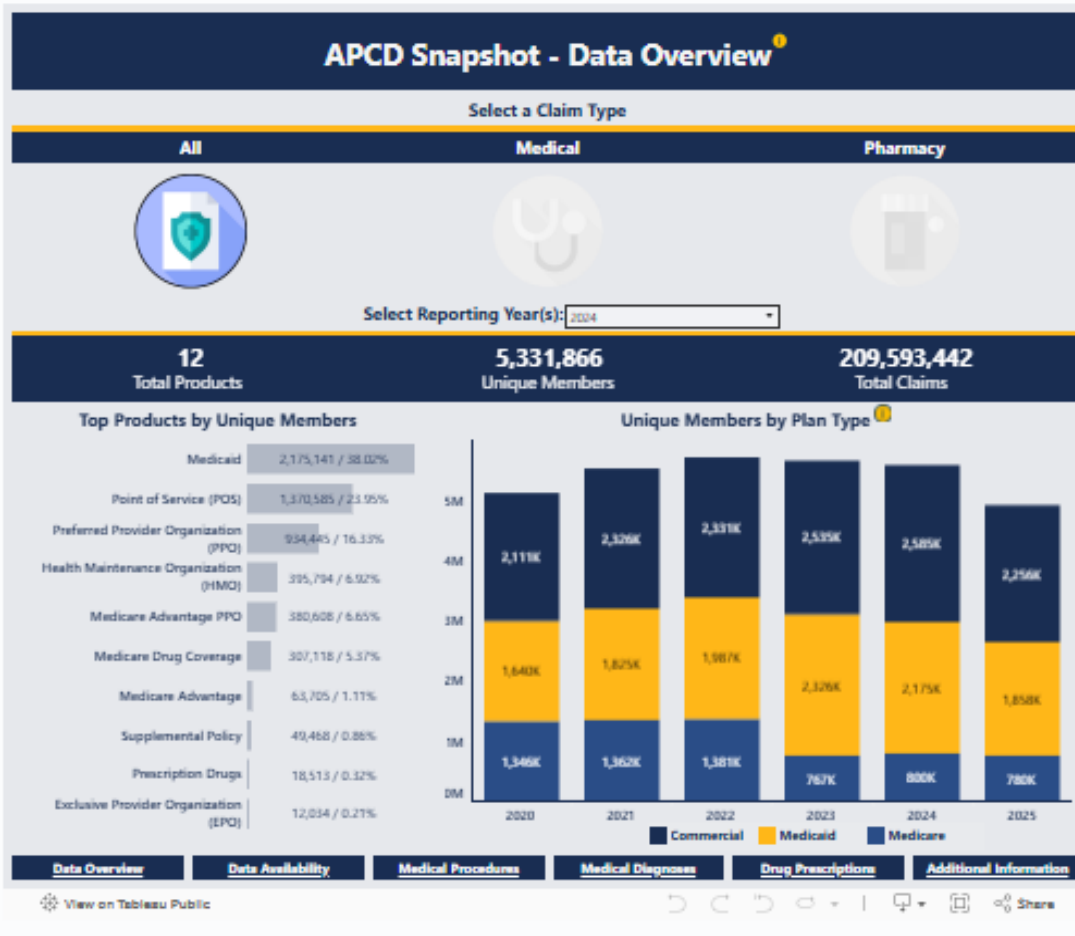




Figure 4: A Closer Look at Indiana APCD Data

Figure 4. Service Overview Tool

Image shows the count of services by quarter for all Indiana Residents, along with the average allowed amount by quarter, across all payer types for all residents by quarter

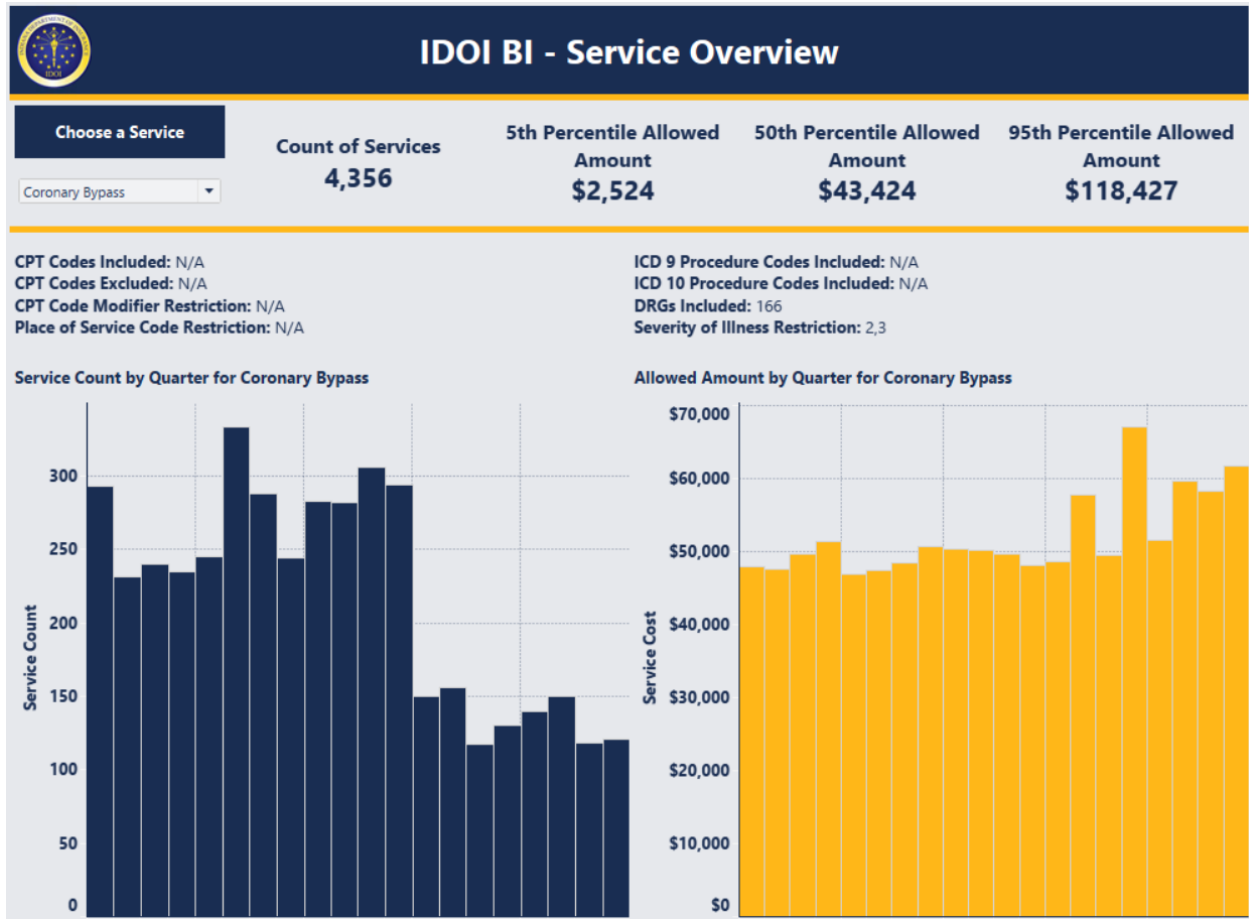




Figure 5. A Closer Look at Indiana APCD Data

Figure 5. Service Overview Tool - Service Breakdown

Left Side: Quarterly Service Allowed Amount by Payer Category (Medicare, Medicaid, Commercial)

Right Side: Service Allowed Amount for all payer types by Professional Charges & Institutional Charges

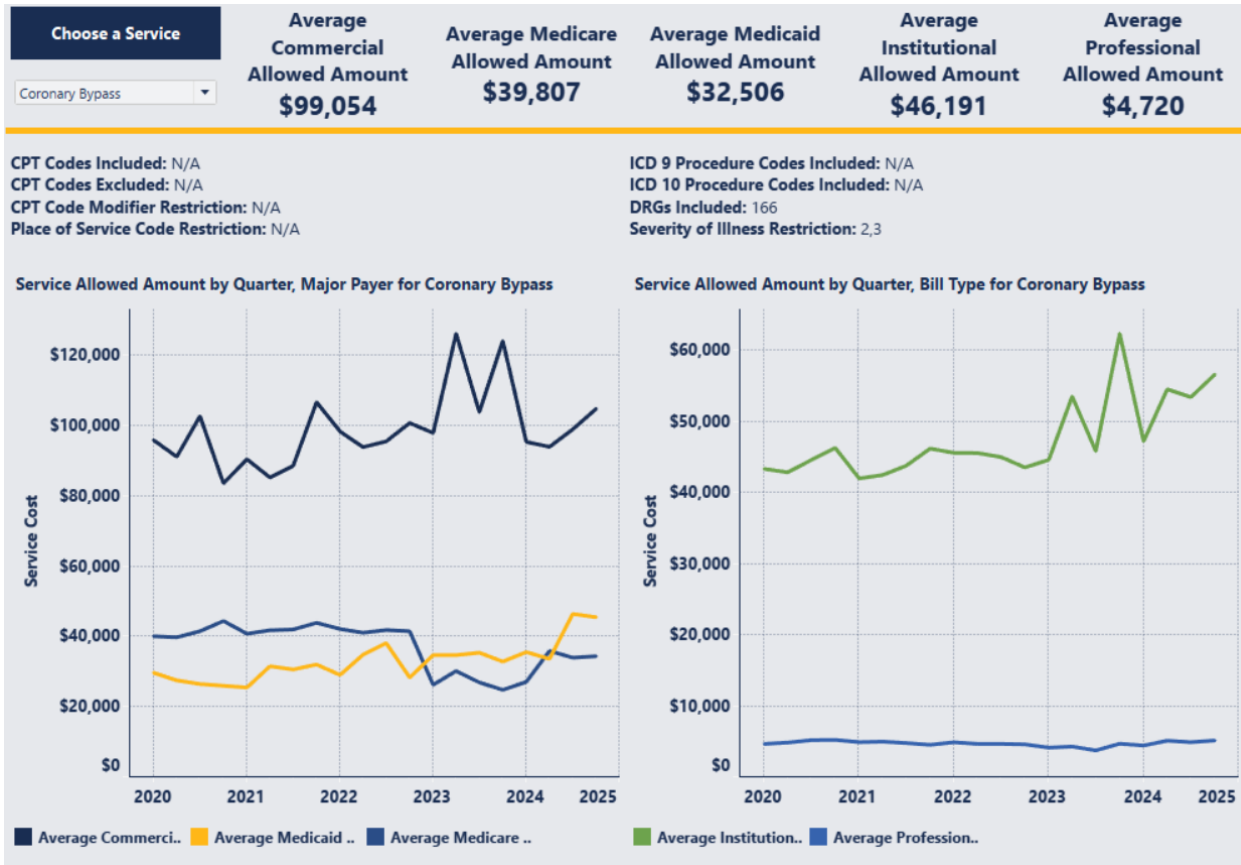




Figure 6. A Closer Look at Indiana APCD Data

Figure 6. Measure Tool - Chronic Condition - Heart Failure

The chart shows the prevalence in Indiana Patient Population for all residents age 45 - 85+, broken down by payer category (Medicare, Medicaid, Commercial).

Tool tip highlights Commercial prevalence at the bottom.

