



Health Care Update

AUGUST 12, 2024



- Public Comment
- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
- HEP Compliance Review
- Communications (Betsy)



Public Comment



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review FY24 Year End	
Active Employee Healthcare Appropriation	
Appropriation Balance:	\$ 2,521,369.28
Active Employee Healthcare FAD Accounts	
Active Health FAD	\$ 111,648,623.38
Active Rx FAD	\$ 18,353,368.33
Combined FAD Balances:	\$ 130,001,991.71
Retired Employee Healthcare Appropriation	
Appropriation Balance:	\$ 1,850,559.60
Retired Employee Healthcare OPEB FAD Accounts	
Retiree Health	\$ 320,112,192.66
Retiree Rx	\$ -98,091,351.74
Combined FAD Balances:	\$ 220,020,840.92



Partnership 2.0

As of 8/1/24 we have 167 groups enrolled totaling over 25,000 employees and just over 60,000 members.

We completed quarterly update meetings on July 22nd and 26th for existing partnership groups.

One group is confirmed to join on 9/1/24

Partnership 1.0

As of 8/1/24 we still have 5 groups remaining totaling approximately 2,500 employees and 3,500 members.

Actives & Non-Medicare Retirees: All Plans

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$724.69	82%	▲ 4.1%
Inpatient Facility	\$137.35	16%	▼ 0.4%
Outpatient Facility	\$288.79	33%	▲ 5.5%
Professional Services	\$276.80	31%	▲ 5.0%
Ancillary	\$21.75	2%	▲ 5.1%
Pharmacy²	\$157.99	18%	▲ 9.5%
Total Cost	\$882.68		▲ 5.1%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Prescription Drugs - Brand	\$89.09	\$78.30	▲ \$10.80
Outpatient - Surgery	\$91.83	\$83.01	▲ \$8.81
Inpatient - Medical	\$42.66	\$36.58	▲ \$6.08
Inpatient - Surgery	\$57.31	\$63.07	▼ \$5.76
Professional -E&M	\$51.11	\$47.66	▲ \$3.45

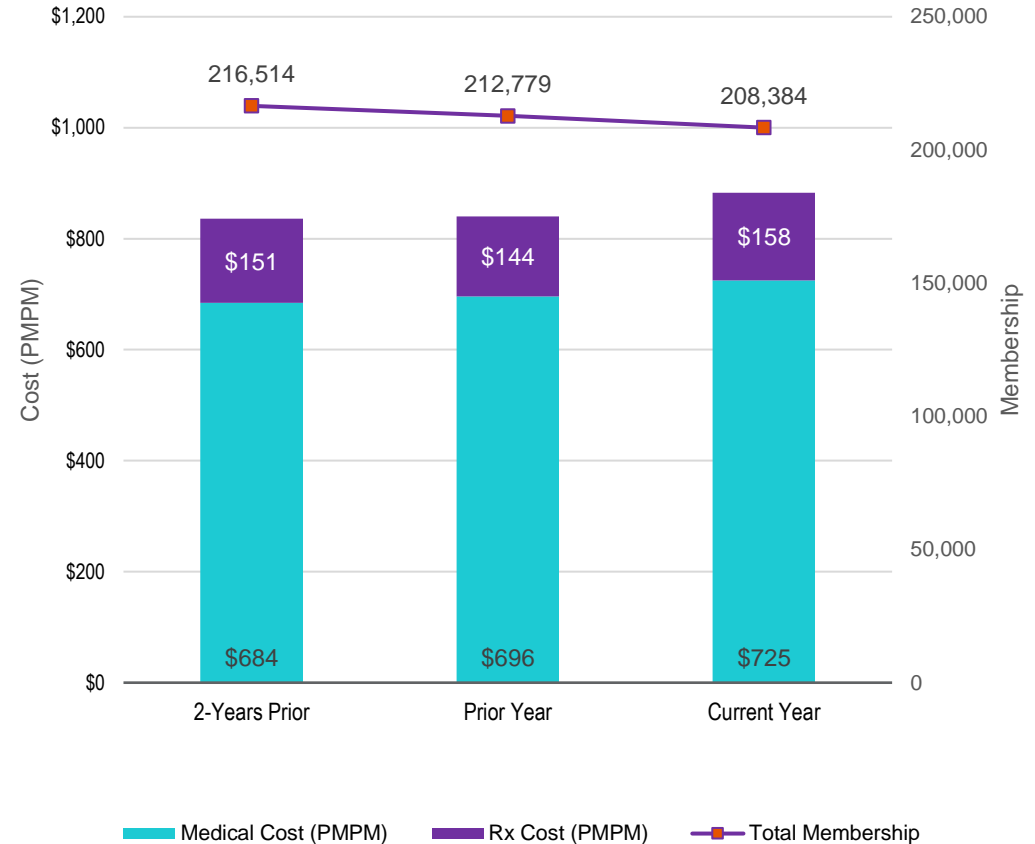
Observations

- PMPM medical costs have increased 4.1% Year-over-Year (“YoY”) and accounted for 82% of total spend.
- PMPM Rx costs have increased 9.5% YoY and accounted for 18% of total spend.
- The second table above illustrates the top 5 drivers of trend. Prescription Drugs - Brand remained the top driver of spend on a PMPM basis, increasing \$10.80 PMPM over last year.

¹ Reflects paid claims through June 2024. Claims for the current period have been completed using a factor of 0.95

² Pharmacy costs reflect PrudentRx savings.

Cost and Membership Summary



2023 COMPLIANCE - TOTALS

Updated Totals

Total Eligible Households: 77,934	As of 12/5/23	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	43,310 (53%)	55,805 (69%)	59,509 (74%)	62,905 (79%)	64,565 (82%)	65,967 (83%)	67,578 (86%)	68,311 (87%)	69,429 (89%)
Non-Compliant	38,086 (47%)	25,090 (31%)	20,972 (26%)	17,085 (21%)	14,951 (18%)	13,152 (17%)	11,297 (14%)	9,898 (13%)	8,506 (11%)

Total Eligible Participants: 178,765	As of 12/5/23	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	133,470 (71%)	149,332 (81%)	154,252 (84%)	160,495 (88%)	162,306 (89%)	163,825 (90.2%)	165,690 (91%)	165,697 (92%)	167,115 (93%)
Non-Compliant	55,367 (29%)	35,810 (19%)	30,013 (16%)	22,799 (12%)	20,131 (11%)	17,729 (9.8%)	15,347 (9%)	13,497 (8%)	11,651 (7%)

2024 COMPLIANCE - TOTALS

Updated Totals

Total Eligible Households: 86,696	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	11,662 (14%)	18,530 (22%)	30,123 (35%)
Non-Compliant	72,681 (86%)	67,716 (78%)	56,574 (65%)

Total Eligible Participants: 181,738	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	53,518 (30%)	71,828 (40%)	99,201 (55%)
Non-Compliant	122,372 (70%)	108,025 (60%)	82,538 (45%)

Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
New Plan Year/Provider Tool	State –July 2	25%	7%
	State personal-July 2	57%	3%
	SPP - July 2	64%	5%
Wellbeing/Chronic Condition (HEP) Presented by WellSpark + Upswing Health	State –July 9	18%	8%
	State personal-July 9	49%	4%
	SPP - July 9	45%	2%
Diabetes Prevention Program (DPP) Class #13 registration	State –July 16	18%	6%
	State personal-July 16	48%	4%
	SPP - July 16	55%	4%



July Portal Sliders:

NOT SURE WHERE YOU STAND WITH HEP? CALL A CARE COORDINATOR

"I wasn't sure if I was in compliance for HEP because life has been hectic. David was helpful, patient and kind. He explained everything! I dreaded calling this morning but David was wonderful, and now I know what to do."
- HEP Participant

FIND AN IN-NETWORK MEDICAL PROVIDER

You can now search for in-network providers using a personalized provider search tool

[FIND A PROVIDER](#)

2024 HEP REMINDER

Stay on top of your health and HEP requirements with regular preventive exams! Remember, claims can take up to 8 weeks to appear in your portal.

[CHECK STATUS NOW](#)

Open Rate = Unique Opens / Deliveries; Industry standard = 23.7%; CTOR = Unique Clicks / Unique Opens; Industry Standard = 13.4%; Emails were also sent to agency/group benefit contacts, call centers, Judicial and Higher Ed, HCCC representatives **Facebook posts created and boosted (ads) to align with all-user topics each month; additional marketing may include a slider featured on the QH benefits portal



Questions and Comments



Adjourn



Appendix

2023 COMPLIANCE – STATE OF CT

Updated Totals

Total Eligible Households: 58,113	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	42,193 (70%)	45,070 (75%)	47,611 (80%)	48,868 (83%)	49,892 (85%)	51,116 (87%)	51,624 (89%)	52,426 (90%)
Non-Compliant	17,969 (30%)	14,826 (25%)	11,942 (20%)	10,356 (17%)	9,035 (15%)	7,655 (13%)	6,682 (11%)	5,688 (10%)

Total Eligible Participants: 132,565	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	111,851 (82%)	115,650 (85%)	120,260 (89%)	121,583 (90%)	122,660 (92%)	124,037 (92%)	123,947 (93%)	124,945 (94%)
Non-Compliant	25,213 (18%)	20,826 (15%)	15,530 (11%)	13,549 (10%)	11,883 (8%)	10,161 (8%)	8,904 (7%)	7,621 (6%)

2023 COMPLIANCE – PARTNERSHIPS

Updated Totals

Total Eligible Households: 19,822	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	13,613 (66%)	14,440 (70%)	15,295 (75%)	15,698 (77%)	16,076 (80%)	16,463 (82%)	16,688 (84%)	17,004 (86%)
Non-Compliant	7,122 (34%)	6,147 (30%)	5,144 (25%)	4,596 (23%)	4,118 (20%)	3,643 (18%)	3,217 (16%)	2,819 (14%)

Total Eligible Participants: 46,201	As of 1/3/24	As of 2/1/24	As of 3/7/24	As of 4/3/24	As of 5/2/24	As of 6/4/24	As of 7/7/24	As of 8/7/24
Compliant	37,482 (78%)	38,603 (81%)	40,236 (85%)	40,720 (86%)	41,166 (88%)	41,654 (89%)	41,751 (90%)	42,171 (91%)
Non-Compliant	10,598 (22%)	9,188 (19%)	7,270 (15%)	6,502 (14%)	5,847 (12%)	5,187 (11%)	4,594 (10%)	4,031 (9%)

2024 COMPLIANCE – STATE OF CT

Updated Totals

Total Eligible Households: 63,741	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	8,808 (14%)	14,069 (22%)	22,766 (36%)
Non-Compliant	53,145 (86%)	49,253 (78%)	40,976 (64%)

Total Eligible Participants: 132,538	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	39,882 (31%)	53,746 (41%)	74,040 (56%)
Non-Compliant	88,168 (69%)	77,198 (59%)	58,499 (44%)

2024 COMPLIANCE – PARTNERSHIPS

Updated Totals

Total Eligible Households: 22,956	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	2,855 (13%)	4,462 (20%)	7,358 (32%)
Non-Compliant	19,537 (87%)	18,464 (80%)	15,599 (68%)

Total Eligible Participants: 49,201	As of 5/2/24	As of 6/4/24	As of 8/7/24
Compliant	13,637 (29%)	18,083 (37%)	25,162 (51%)
Non-Compliant	34,205 (71%)	30,828 (63%)	24,040 (49%)