



Health Care Update

May 15, 2023



Financials (Rae-Ellen)

- Detailed rates with employee share

Partnership (Bernie)

High-level utilization (Josh)

- PrudentRx

Communications (Betsy)

- CareCompass
- Open Enrollment



FY 2022-2023 Year End Health Account Balances

Budget Review 4.15.23

Active Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ 28,535,168.08

Active Employee Healthcare FAD Accounts	
<i>Projected Active Health FAD</i>	\$ 40,031,023.41
<i>Projected Active Rx FAD</i>	\$ 20,178,882.73
<i>Combined FAD Balances:</i>	\$ 60,209,906.13

Retired Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ 88,354,605.71

Retired Employee Healthcare OPEB FAD Accounts	
<i>Projected Retiree Health</i>	\$ 188,175,333.62
<i>Projected Retiree Rx</i>	\$ 9,867,065.31
<i>Combined FAD Balances:</i>	\$ 198,042,398.93

Fiscal Year 2023-2024 Premium Increases

	Member Share	State Share	Total Rate
Active Dental	0.26%	0.13%	0.15%
Active Medical	7.48%	7.48%	7.48%
Retiree Dental	4.25%	4.23%	4.25%
Retiree Medical	7.37%	5.68%	5.69%





Partnership 2.0

As of 5/1/23 we have 160 groups enrolled totaling just under 25,000 employees and approximately 58,000 members.

As of 5/1/23, we had 127 groups who have completed their 3-year contract commitment under Partnership and had the option of leaving the plan without an early termination penalty. Ten groups have decided to leave prior to 1/1/23.

We offered the Quality First Plan for 7/1/23 to new & existing partnership groups as a full replacement option. The deadline to respond was 4/28 and no groups chose to move that plan.

Partnership 1.0

As of 5/1/23 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.

Actives & Non-Medicare Retirees

All Plans

Utilization Dashboard

Current Period: Jan 2022 – Dec 2022

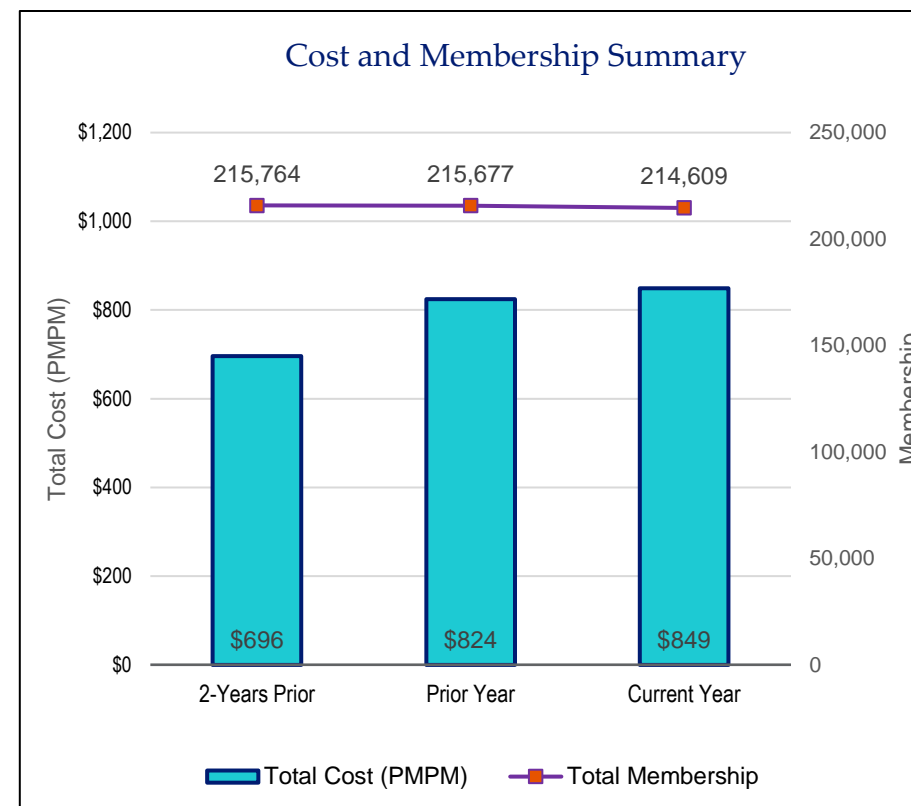
Prior Period: Jan 2021 – Dec 2021

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$692.18	81%	▲ 1.9%
Inpatient Facility	\$134.16	16%	▼ -5.8%
Outpatient Facility	\$273.12	32%	▲ 5.5%
Professional Services	\$264.02	31%	▲ 3.0%
Ancillary	\$20.87	2%	▼ -2.4%
Pharmacy²	\$157.15	19%	▲ 8.2%
Total Cost	\$849.33		▲ 3.0%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Pharmacy - Specialty	\$47.07	\$39.31	▲ \$7.76
Outpatient - Surgery	\$82.19	\$76.31	▲ \$5.87
Emergency Room	\$47.28	\$41.59	▲ \$5.68
Inpatient - Medical	\$35.74	\$40.90	▼ \$5.16
Outpatient - Pharmacy	\$50.56	\$46.16	▲ \$4.40



Observations

- PMPM medical costs have increased 1.9% Year-over-Year (“YoY”) and accounted for 81% of total spend
- PMPM Rx costs have increased 8.2% YoY and accounted for 19% of total spend
- The second table above illustrates the top 5 drivers of trend. Pharmacy - Specialty was the top driver of spend on a PMPM basis, increasing \$7.76 PMPM over last year.

¹ Claims for the current period have been completed using a factor of 0.98

² Pharmacy costs do not reflect PrudentRx savings.

Actives & Non-Medicare Retirees

All Plans

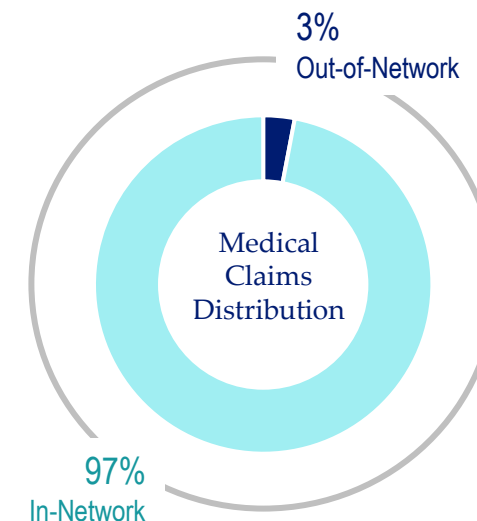
Utilization Dashboard

Current Period: Jan 2022 – Dec 2022

Prior Period: Jan 2021 – Dec 2021

Key Utilization Metrics

Category (Utilization per 1,000)	Current Period	Prior Period	% Change
Office Visits	4,982	5,060	-1.5%
Preventive Services	4,676	4,924	-5.0%
Inpatient Admissions	67	69	-3.4%
Average Cost Per Admission	\$24,127	\$24,761	-2.6%
Emergency Room (ER) Visits	198	181	9.4%
Average ER Visit Cost	\$2,864	\$2,756	3.9%
Urgent Care (UC) Visits	426	475	-10.3%
Average UC Visit Cost	\$211	\$199	6.1%
Rx Scripts	11,423	10,821	5.6%
Average Cost per Script	\$165	\$161	2.5%



Observations

- Office visits per 1,000 remained relatively stable YoY, while preventive services decreased 5.0% YoY.
- Inpatient admissions per 1,000 decreased 3.4% YoY, and average cost per admission decreased 2.6% YoY.
- ER visits per 1,000 increased 9.4% YoY, the average cost per visit increased 3.9% YoY.
- Urgent care visits per 1,000 decreased 10.3% YoY, while the average cost per visit increased 6.1% YoY.
- Rx scripts per 1,000 increased 5.6% YoY, and unit cost trend increased 2.5% YoY.



	PrudentRx Gross Savings Amount	Program Fee	Net Savings	# of Claims	Utilizers
Estimated SFY23-YTD *	\$30.4M	\$5,154,127	\$22.9M	21,568	4,481

Source: CVS Caremark , SOCT plan data

* Based on Invoice dates through 3/31/23

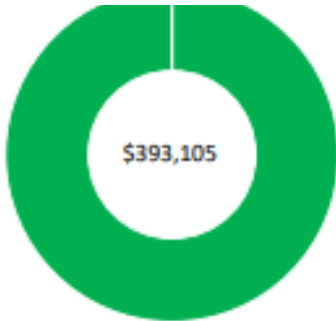
Office of the Connecticut State Comptroller Savings Report

Claims with Invoice Dates Between 01/01/2023 and 03/31/2023

PrudentRx Utilizers By Month

MONTH	UTILIZERS
Jan-23	3,208
Feb-23	3,131
Mar-23	3,354

Implementing the PrudentRx Solution Saved Members \$393,105



Obtained from the base line member cost share credit provided to the client and is equal to the average member's copayment responsibility prior to the PrudentRx Solution



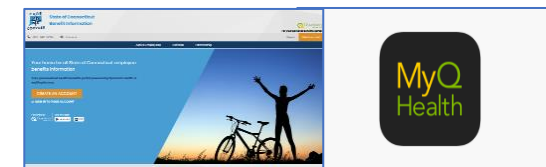
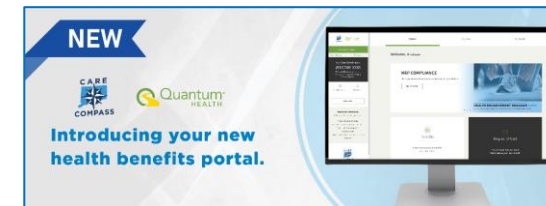
Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
HEP Wellbeing seminars- Monthly	State (4/11)	19%	6%
	SPP (4/11)	39%	1%
	State personal (4/11)	42%	1%
Introducing your new Health benefit portal!	State (4/14)	25%	20%
	SPP (4/14)	46%	7%
	State personal (4/14)	52%	10%
Register to your Benefits Portal /MyQHealth app	State (4/19)	22%	22%
	SPP (4/19)	40%	12%
	State personal (4/19)	42%	14%
Upswing Health webinar- Monthly: Sprains, Strains and Other injuries	State (4/20)	18%	3%
	SPP (4/20)	38%	2%
	State personal (4/25)	42%	1%
Open Enrollment Begins	State (4/27)	23%	20%
	State personal (4/27)	46%	7%

Open Rate = Unique Opens / Deliveries; **Industry standard = 23.7%;**
CTOR = Unique Clicks / Unique Opens; **Industry Standard = 13.4%**

*Emails also sent to agency/group benefit contacts, call centers, Judicial and Higher Ed, HCCC representatives



Care Compass Walk-through

OFFICE of the
STATE COMPTROLLER



The screenshot shows the Care Compass website homepage. At the top left is the "CARE COMPASS" logo and "State of Connecticut Benefit Information". Contact information "833-740-3258" and a "FOLLOW US" link are present. On the right, there's a "Quantum HEALTH" logo and "For your personal benefits portal" with "SIGN IN" and "CREATE ACCOUNT" buttons. A navigation bar includes "Active Employees", "Retirees", and "Partnership". A yellow banner for "Open Enrollment" (Now - May 26, 2023) with a link to "Benefits Enrollment" is displayed. The main content area features the text "Your home for all State of Connecticut employee benefits information" and "Your personalized health benefits portal powered by Quantum Health is waiting for you." Below this are "CREATE AN ACCOUNT" and "or SIGN IN TO YOUR ACCOUNT" buttons. At the bottom left, it says "Powered by Quantum HEALTH" and "Use the app!" with "Android" and "iOS" app store icons. The background image shows a person's silhouette with arms raised next to a bicycle against a sunset sky. At the bottom, there are two icons: "Forms" (a document with a pencil) and "Active Employee Benefits Enrollment" (a person icon surrounded by dollar signs and a house icon).

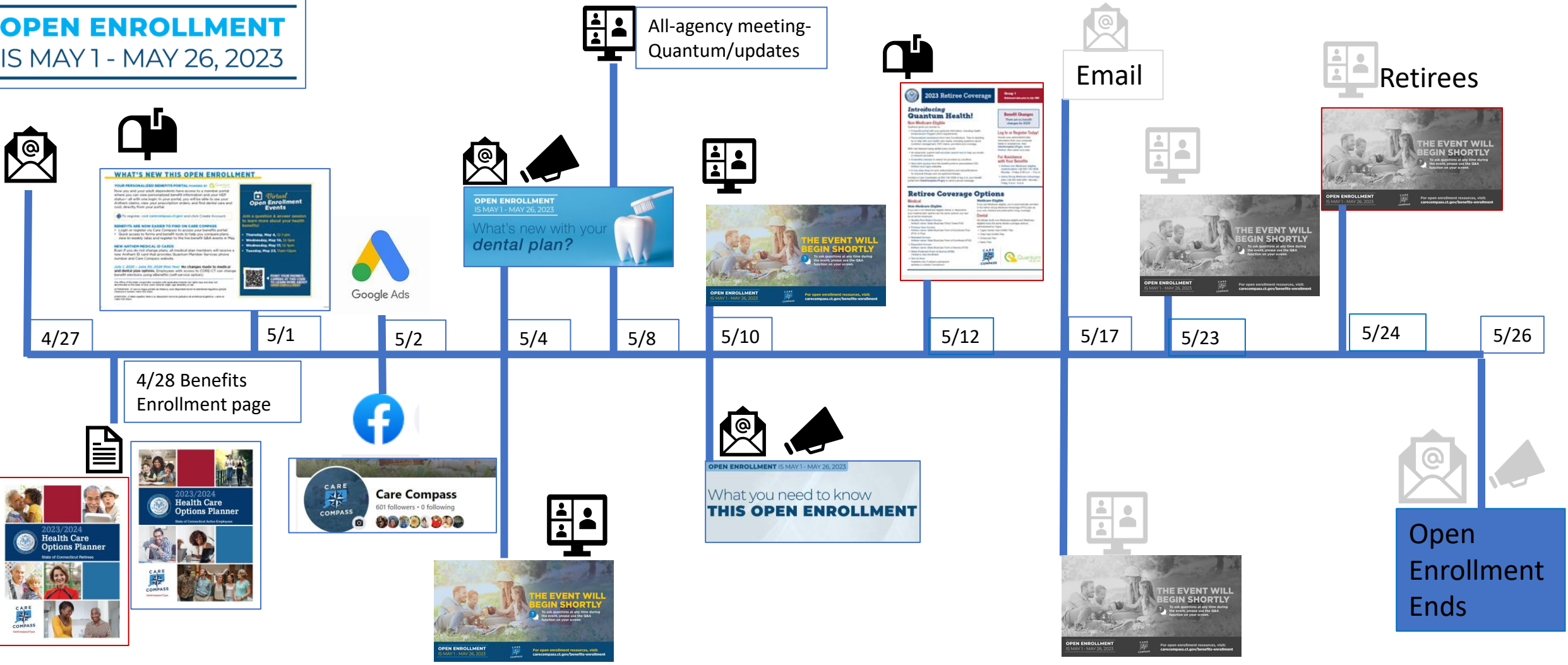
Benefits Navigation

- **Simplified** for employees and benefit specialist
- **Care Compass logo/dual logo** on webpage, benefit portal, all communications and vendor microsites
- **Easy to login** to personal benefit portal
- One click to **Benefits Enrollment page**; includes benefit tools, information and resources
- **Banner** currently being used for open enrollment
- One click to **Forms page**
- *Coming Soon!* Re-design of Active Employees, Retirees and Partnership pages to align function, flow and appearance.

Open Enrollment Communications



OPEN ENROLLMENT
IS MAY 1 - MAY 26, 2023





Questions and Comments



Adjourn



Appendix



State of Connecticut - Office of the State Comptroller
Healthcare Policy & Benefit Services Division
July 2023 - June 2024 Biweekly Medical Insurance Rates

		Total Monthly Premium	Monthly Medical Premium	Monthly State Share Rx Drug	Monthly Medical State Share	Monthly Employee Share	BW State Share Rx Drug	BW State Share Medical	BW Employee Share
Anthem Expanded Access	Employee Only	\$1,102.90	\$929.13	\$173.77	\$779.84	\$149.29	\$80.20	\$359.93	\$68.90
	Employee +1	\$2,426.38	\$2,044.09	\$382.29	\$1,642.65	\$401.44	\$176.44	\$758.15	\$185.28
	Family	\$2,977.83	\$2,508.65	\$469.18	\$2,032.20	\$476.45	\$216.54	\$937.94	\$219.90
	FLES	\$1,874.93	\$1,579.52	\$295.41	\$1,315.27	\$264.25	\$136.34	\$607.05	\$121.96
Anthem Standard Access	Employee Only	\$1,102.25	\$928.48	\$173.77	\$802.46	\$126.02	\$80.20	\$370.37	\$58.16
	Employee +1	\$2,424.95	\$2,042.66	\$382.29	\$1,689.88	\$352.78	\$176.44	\$779.94	\$162.82
	Family	\$2,976.08	\$2,506.90	\$469.18	\$2,044.86	\$462.04	\$216.54	\$943.78	\$213.25
	FLES	\$1,873.83	\$1,578.42	\$295.41	\$1,335.10	\$243.32	\$136.34	\$616.20	\$112.30
Anthem Primary Care Access	Employee Only	\$1,083.88	\$910.11	\$173.77	\$794.10	\$116.01	\$80.20	\$366.51	\$53.54
	Employee +1	\$2,384.53	\$2,002.24	\$382.29	\$1,689.25	\$312.99	\$176.44	\$779.65	\$144.46
	Family	\$2,926.48	\$2,457.30	\$469.18	\$2,059.27	\$398.03	\$216.54	\$950.43	\$183.71
	FLES	\$1,842.60	\$1,547.19	\$295.41	\$1,329.54	\$217.65	\$136.34	\$613.63	\$100.45
Anthem Preferred	Employee Only	\$1,490.44	\$1,316.67	\$173.77	\$1,054.55	\$262.12	\$80.20	\$486.72	\$120.98
	Employee +1	\$3,278.96	\$2,896.67	\$382.29	\$2,131.16	\$765.51	\$176.44	\$983.61	\$353.31
	Family	\$4,024.19	\$3,555.01	\$469.18	\$2,655.24	\$899.77	\$216.54	\$1,225.50	\$415.28
	FLES	\$2,533.75	\$2,238.34	\$295.41	\$1,713.50	\$524.84	\$136.34	\$790.85	\$242.23
Anthem Anthem Out of Area	Employee Only	\$1,490.44	\$1,316.67	\$173.77	\$1,158.30	\$158.37	\$80.20	\$534.60	\$73.09
	Employee +1	\$3,278.96	\$2,896.67	\$382.29	\$2,405.65	\$491.02	\$176.44	\$1,110.30	\$226.62
	Family	\$4,024.19	\$3,555.01	\$469.18	\$2,980.64	\$574.37	\$216.54	\$1,375.68	\$265.09
	FLES	\$2,533.75	\$2,238.34	\$295.41	\$1,958.89	\$279.45	\$136.34	\$904.10	\$128.98
Anthem Quality First Select Access	Employee Only	\$1,012.89	\$839.12	\$173.77	\$747.96	\$91.16	\$80.20	\$345.21	\$42.07
	Employee +1	\$2,228.35	\$1,846.06	\$382.29	\$1,600.94	\$245.12	\$176.44	\$738.90	\$113.13
	Family	\$2,734.80	\$2,265.62	\$469.18	\$1,951.12	\$314.50	\$216.54	\$900.52	\$145.15
	FLES	\$1,721.91	\$1,426.50	\$295.41	\$1,245.70	\$180.80	\$136.34	\$574.94	\$83.45



State of Connecticut - Office of the State Comptroller

Healthcare Policy & Benefit Services Division

July 2023 - June 2024 Biweekly Dental Insurance Rates

Administered By

CIGNA

		Total Monthly Premium	Monthly State Share	Monthly Employee Share	BW State Share	BW Employee Share
Basic Dental Plan	Employee Only	\$39.74	\$39.74	\$0.00	\$18.34	\$0.00
	Employee +1	\$121.21	\$96.77	\$24.44	\$44.66	\$11.28
	Family	\$121.21	\$96.77	\$24.44	\$44.66	\$11.28
	FLES	\$81.47	\$68.95	\$12.52	\$31.82	\$5.78
Enhanced Dental Plan	Employee Only	\$33.57	\$33.57	\$0.00	\$15.49	\$0.00
	Employee +1	\$102.39	\$81.74	\$20.65	\$37.73	\$9.53
	Family	\$102.39	\$81.74	\$20.65	\$37.73	\$9.53
	FLES	\$68.82	\$58.24	\$10.58	\$26.88	\$4.88
Dental HMO	Employee Only	\$22.73	\$22.73	\$0.00	\$10.49	\$0.00
	Employee +1	\$50.01	\$41.83	\$8.18	\$19.31	\$3.78
	Family	\$61.37	\$49.78	\$11.59	\$22.98	\$5.35
	FLES	\$38.64	\$33.87	\$4.77	\$15.63	\$2.20
Judges Plan	Employee Only	\$41.53	\$39.74	\$1.79	\$18.34	\$0.83
	Employee +1	\$126.25	\$96.77	\$29.48	\$44.66	\$13.61
	Family	\$126.25	\$96.77	\$29.48	\$44.66	\$13.61
	FLES	\$84.72	\$68.95	\$15.77	\$31.82	\$7.28
Total Care DHMO	Employee Only	\$28.36	\$28.36	\$0.00	\$13.09	\$0.00
	Employee +1	\$62.39	\$52.18	\$10.21	\$24.08	\$4.71
	Family	\$76.57	\$62.11	\$14.46	\$28.67	\$6.67
	FLES	\$48.21	\$42.26	\$5.95	\$19.50	\$2.75



Link to Retiree Rates: [Retiree Report Of Rates SFY23](#)