



Health Care Update

August 14, 2023



- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
- Quantum Implementation (Quantum)
 - Report review
 - UM update
- Communications (Betsy)



FY 2022-2023 Year End Health Account Balances

Budget Review FY23 Year End

| Active Employee Healthcare Appropriation | |
|---|-------------------------|
| <i>Projected Appropriation Balance</i> | \$ 28,765,036.45 |

| Active Employee Healthcare FAD Accounts | |
|--|-------------------------|
| <i>Projected Active Health FAD</i> | \$ 57,147,880.17 |
| <i>Projected Active Rx FAD</i> | \$ 27,255,382.47 |
| <i>Combined FAD Balances:</i> | \$ 84,403,262.64 |

| Retired Employee Healthcare Appropriation | |
|--|-------------------------|
| <i>Projected Appropriation Balance</i> | \$ 93,096,501.14 |

| Retired Employee Healthcare OPEB FAD Accounts | |
|--|--------------------------|
| <i>Projected Retiree Health</i> | \$ 209,189,007.49 |
| <i>Projected Retiree Rx</i> | \$ 3,274,398.15 |
| <i>Combined FAD Balances:</i> | \$ 212,463,405.64 |

Partnership 2.0

As of 8/14/23 we have 153 groups enrolled totaling just under 24,000 employees and approximately 54,000 members.

We held quarterly partnership update meetings (2 sessions) for existing groups in July and they were well received. We had approximately 150 attendees between both sessions and went over updates such as upcoming HEP compliance and utilization trends.

Partnership 1.0

As of 8/14/23 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.

SOCT Health Plan Actives & Non-Medicare Retirees

All Plans

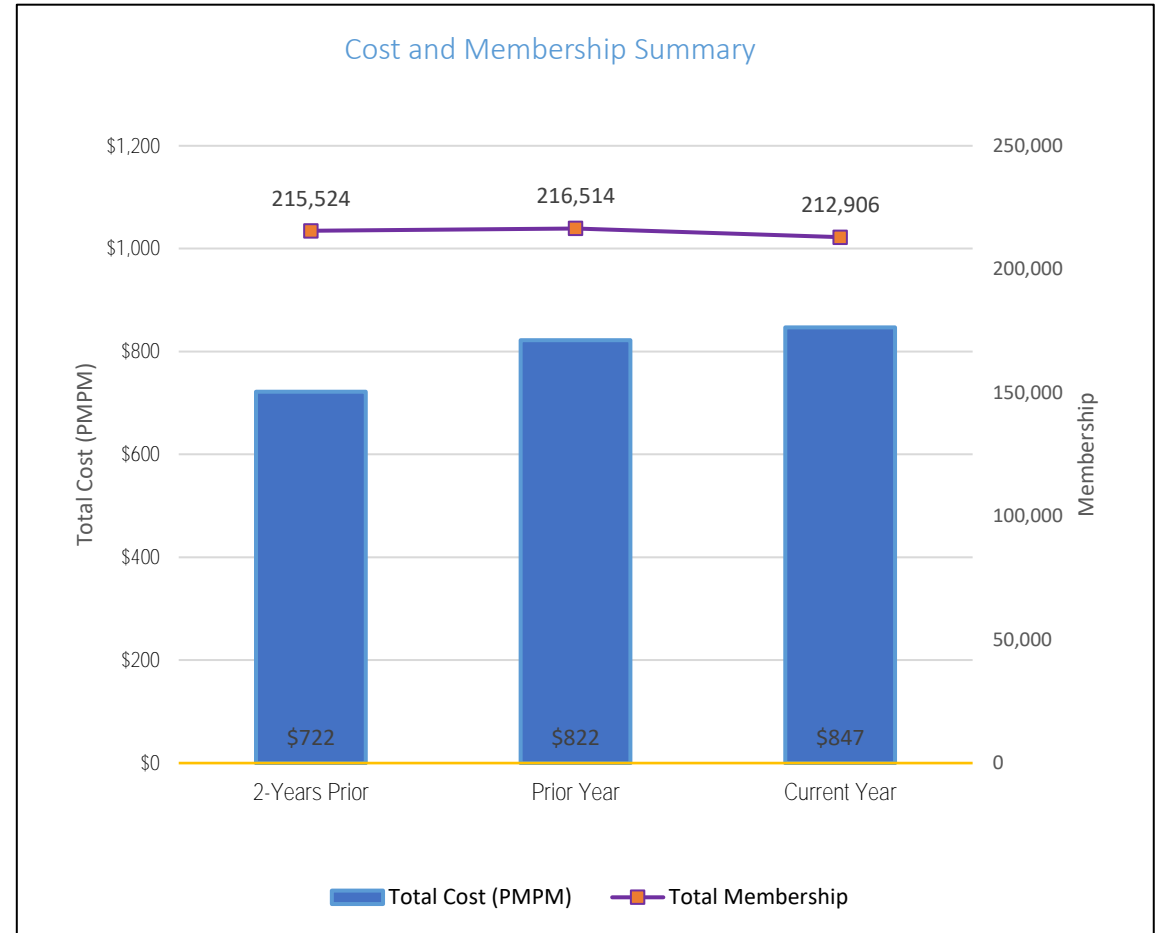
Claims Summary¹

| | Total Cost (PMPM) | % of Total Cost | Current Trend |
|-----------------------|-------------------|-----------------|---------------|
| Medical | \$685.08 | 81% | ▲ 2.1% |
| Inpatient Facility | \$129.71 | 15% | ▼ -1.0% |
| Outpatient Facility | \$265.57 | 31% | ▲ 3.9% |
| Professional Services | \$268.16 | 32% | ▲ 2.3% |
| Ancillary | \$21.65 | 3% | ▼ -1.8% |
| Pharmacy ² | \$162.04 | 19% | ▲ 7.0% |
| Total Cost | \$847.12 | | ▲ 3.0% |

Drivers of Trend

| Service Category | Current PMPM | Prior PMPM | Change |
|------------------------------|--------------|------------|----------|
| Pharmacy - Specialty | \$48.72 | \$41.67 | ▲ \$7.05 |
| Outpatient - Surgery | \$85.24 | \$77.91 | ▲ \$7.33 |
| Emergency Room | \$48.31 | \$43.72 | ▲ \$4.59 |
| Outpatient - Lab/Pathology | \$10.87 | \$15.05 | ▼ \$4.18 |
| Professional - Lab/Pathology | \$18.12 | \$22.21 | ▼ \$4.08 |

Cost and Membership Summary



Observations

- PMPM medical costs have increased 2.1% Year-over-Year (“YoY”) and accounted for 81% of total spend.
- PMPM Rx costs have increased 7.0% 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 \$7.05 PMPM over last year.

¹ Claims are reported on incurred basis with 2-months runout.

² Pharmacy costs do not reflect PrudentRx savings.



Health Plan Performance Review For State of Connecticut Health Plan

*I just wanted to say what a positive experience it was to speak with Whitney. It was over an hour on the phone due to all of my questions and issues that I had. She stayed on the phone with me the whole time and got to the bottom of everything for me. She reached out to others to get all of the information to make sure that I understood everything with my plan as well. I want to make sure you know that she did a great job, and how much I appreciate her efforts. Thank you, Whitney Hart, for upholding all our pillars, offering our member **Sanctuary**, lending your **Expertise** to assist our member, and showing our member **Friendship**.*



Membership Overview

Demographics



210,916

Average Members

▲35.6% vs. Prior

37.2

Member Average Age

▲1.0% vs. Prior
▲6.9% vs. Period BoB

2.2

Average Family Size

▼0.5% vs. Prior
▲11.2% vs. Period BoB

52.6%

Percent Female

▼0.15 ppt vs. Prior
▲1.29 vs. Period BoB

Average Concurrent MARA Risk
Score

▼25.9% vs. Prior

Enrollment by Relationship

Demographics



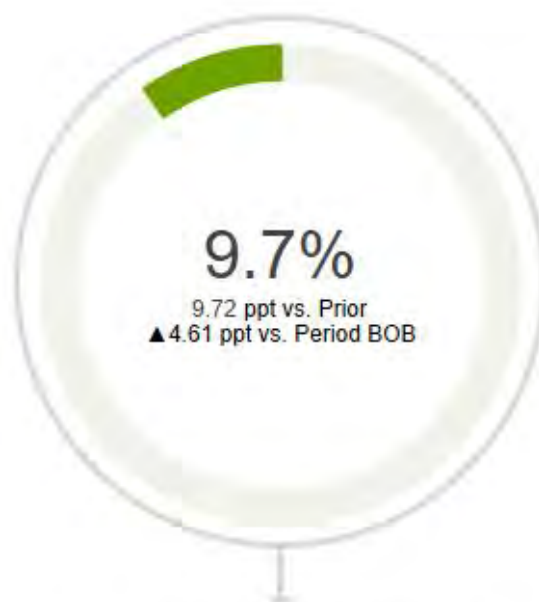
¹ Spouses include Domestic Partners where applicable

Member Engagement

Member Experience



Attempted Engagement



Successful Engagement



Clinical Engagement

*Engaged members have had at least one conversation or Quantum Health had a conversation with a provider on their behalf.

*Spouses include Domestic Partners where applicable.

Summary

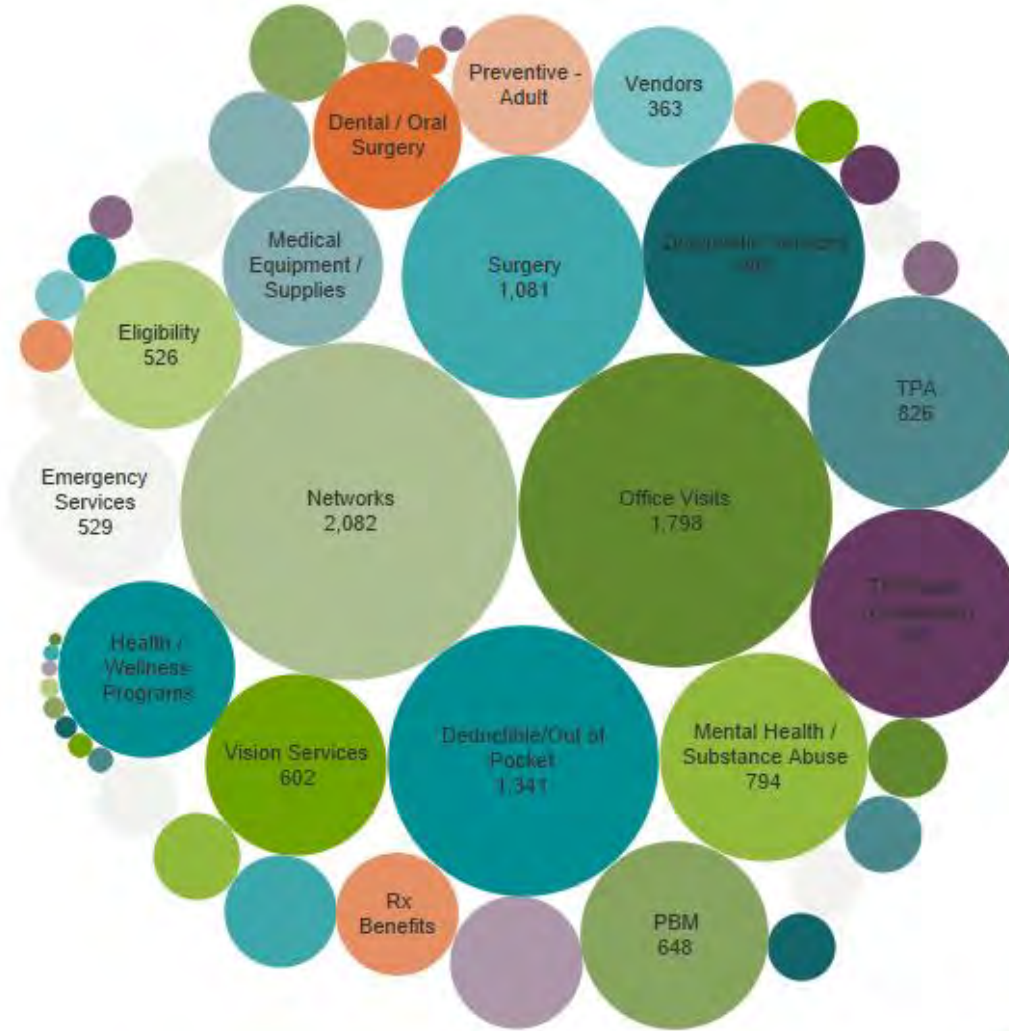
Benefit Topics

97

Benefits Quoted per 1,000 Members

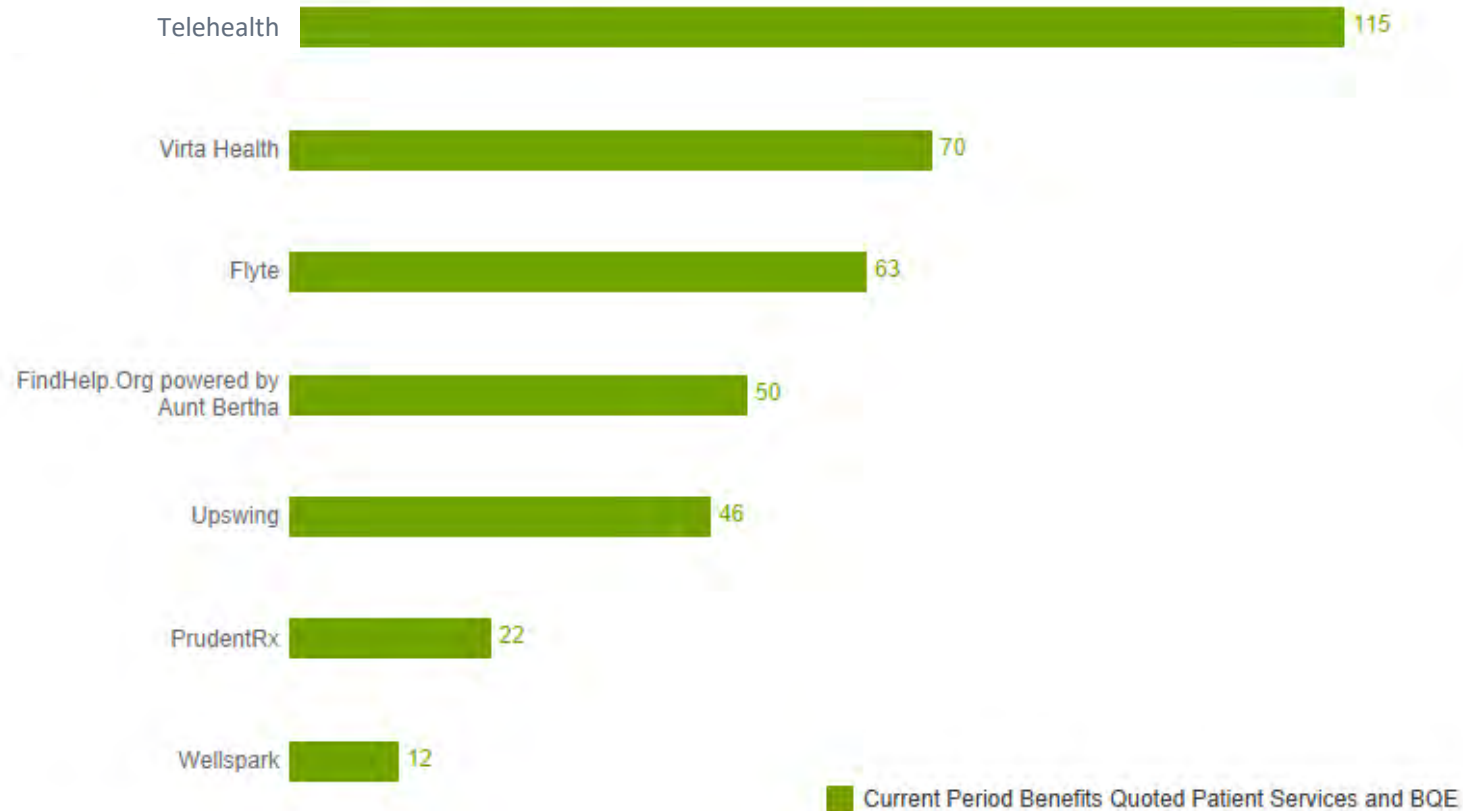
0.10

Avg Benefits Quoted Per Member



Top Vendor Referrals - Point Solutions

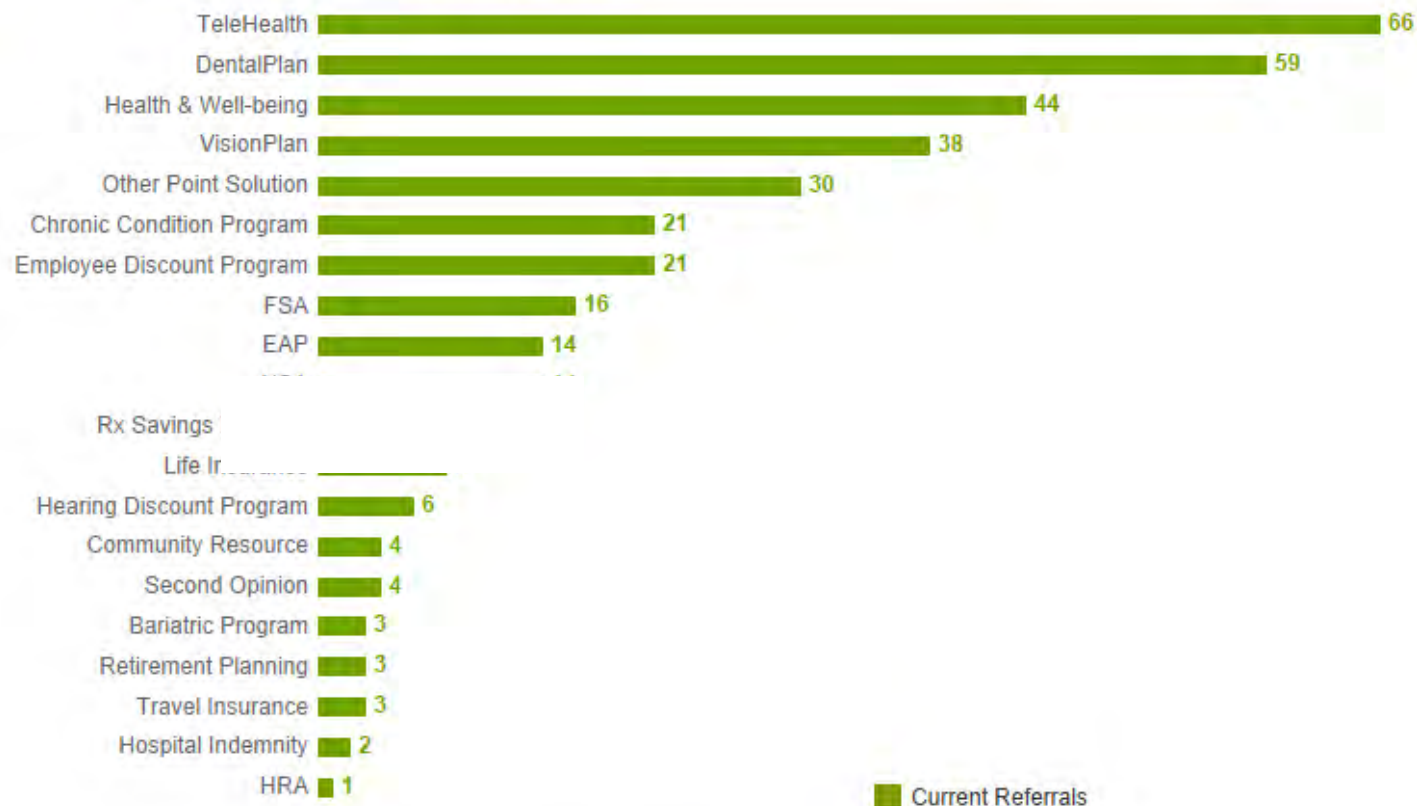
Benefits Quoted



*One referral can be associated to many vendors

Top Vendor Referrals - Additional Vendors

Benefits Quoted



Limited to the top 20 vendors based on the number of quotes in the current period.

NPS Summary

Net Promoter Score



Current NPS
vs. Prior

3,015 Total Surveys Sent
5.1% Response Rate



Period BoB

194,739 Total Surveys Sent
4.5% Response Rate

A satisfaction survey is e-mailed every week to randomly selected members who had a conversation with a Care Coordinator¹ in the prior week. One of the four survey questions evaluates a member's willingness to recommend Quantum Health to a co-worker.

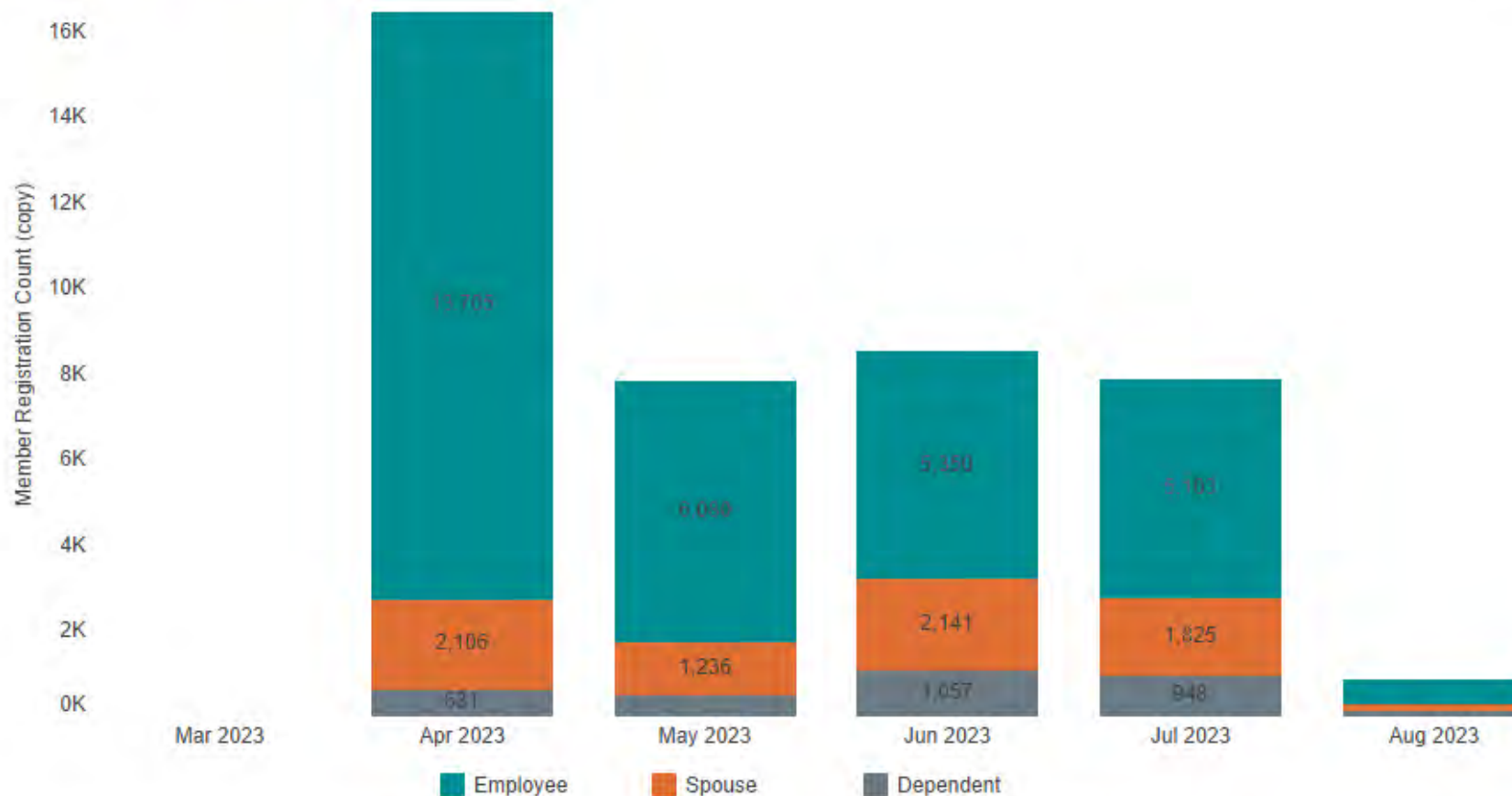
The Net Promoter Score is calculated by taking Promoters (9 or 10 rating) minus Detractors (0 - 6 rating) per 100 surveys.

¹ Care Coordinator is defined as Patient Service Representatives (PSRs), Personal Care Guide (PCG) nurses, Utilization Management nurses or any other Quantum Health member advocate

² If less than 30 surveys are returned the NPS is deemed not credible.

Web Registration by Relationship

My QHealth



Percent Members Registered

19.8%

Members Registered

41,569

Modes of Successful Engagement Overview

Engagement



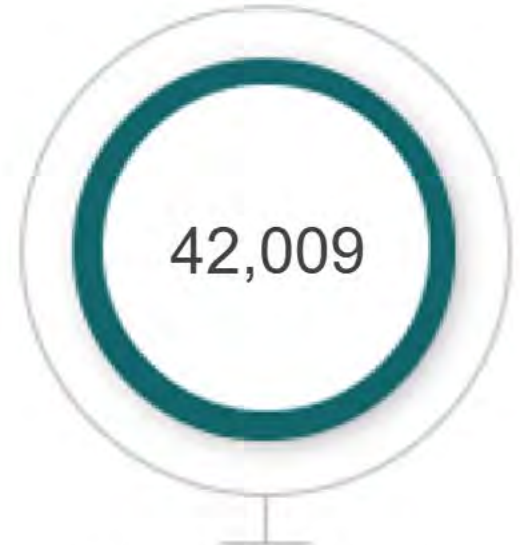
Secure Messages
vs. Prior



Chats
vs. Prior



Phone Calls
vs. Prior



MyQHealth Logins
vs. Prior

Monthly All-User Email Impact



| Email Topic | Sent*/Group | Open Rate | CTOR |
|---|-----------------------|-----------|------|
| HEP Wellbeing seminars-Monthly | State (7/5) | 18% | 6% |
| | SPP (7/5) | 39% | 1% |
| | State personal (7/5) | 38% | 2% |
| Virta Diabetes | State (7/12) | 18% | 5% |
| | SPP (7/12) | 39% | 1% |
| | State personal (7/14) | 39% | 2% |
| New Plan Year | State (7/18) | 24% | 15% |
| | SPP (7/18) | 61% | 13% |
| | State personal (7/18) | 61% | 7% |
| Upswing Health webinar Monthly: Joint Pain | State (7/19) | 19% | 2% |
| | SPP (7/19) | 44% | 1% |
| | State personal (7/19) | 46% | .5% |
| Healthcare Benefits Survey 2023 –week 1 | State (7/26) | 21% | 20% |
| | Retirees-Pre65 (7/26) | 61% | 11% |
| | State personal (8/1) | 57% | 6% |

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 Website-Point Solutions



Path: Carecompass.ct.gov>Active Employee>Medical

HEALTH ENHANCEMENT PROGRAM (HEP)

The Health Enhancement Program (HEP) encourages employees and their enrolled family members to take charge of their health and their health care by providing guidelines to follow for preventative and chronic care management. HEP is designed to positively impact the overall health of its participants.

[LEARN MORE](#)

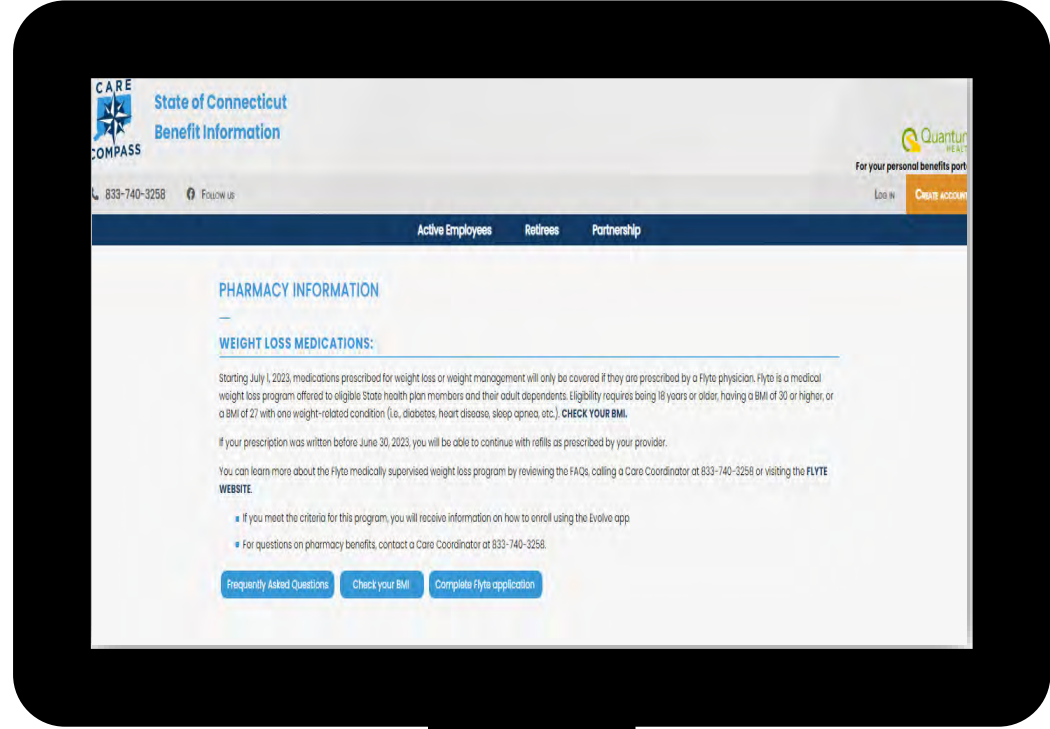
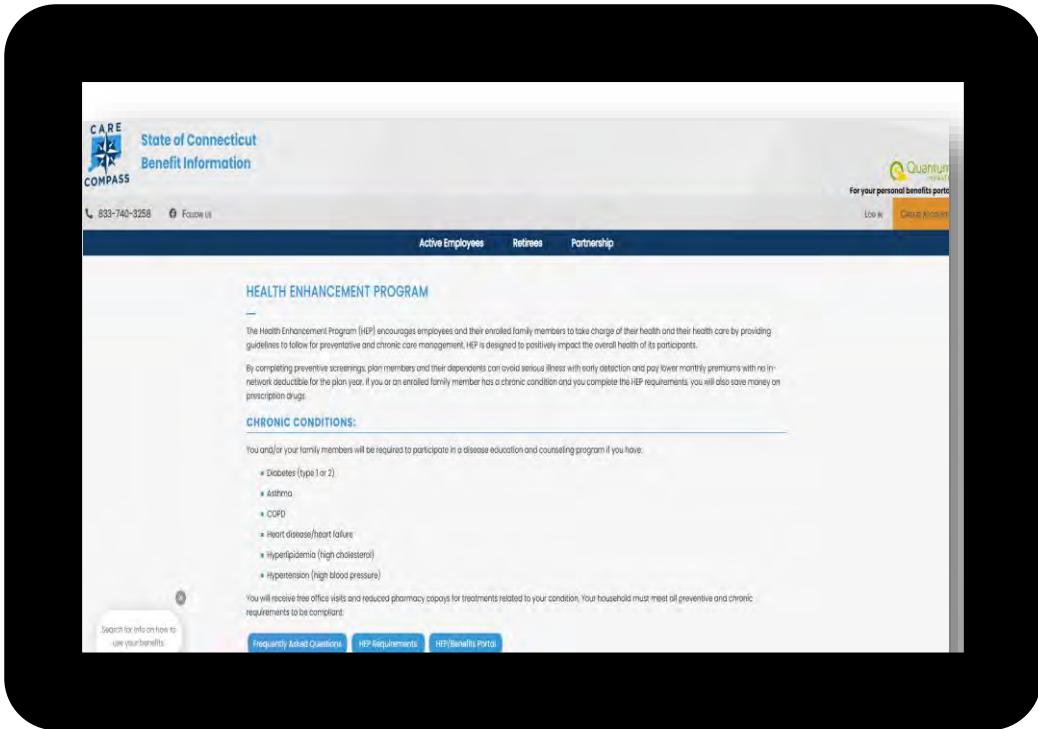
Health Plan Highlights

WEIGHT MANAGEMENT MEDICATIONS

Starting July 1, 2023, medications prescribed for weight loss or weight management will only be covered if they are prescribed by a Flyte physician. Flyte is a medical weight loss program offered to eligible State health plan members and their enrolled family members.

[MORE INFORMATION ON FLYTE](#)

[COMPLETE FLYTE APPLICATION](#)





- **Employee Survey**
 - Benefits navigation, communication needs
 - All employees through August 31st
- **Focus Groups**
 - HEP, Point Solutions and Well-being needs
 - Open to all employees
 - (1) online live and two-week asynchronous
 - (4) in-person groups (TBD)
 - Agency Benefit Specialists
 - (3) virtual Teams groups





Questions and Comments



Adjourn