



Health Care Update

May 9, 2022



- Financials (Rae-Ellen)
 - Rate Renewal
- Partnership (Bernie)
 - Rates – projection process and recent meeting with groups
- Communications (Betsy)



FY 2021-2022 Year End Health Account Balances

Budget Review 4.15.22

Active Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ 29,196,918.96

Active Employee Healthcare FAD Accounts	
<i>Projected Active Health FAD</i>	\$ 115,256,416.21
<i>Projected Active Rx FAD</i>	\$ 36,389,463.91
<i>Combined FAD Balances:</i>	\$ 151,645,880.13

Retired Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ 1,336,680.15

Retired Employee Healthcare OPEB FAD Accounts	
<i>Projected Retiree Health</i>	\$ 183,639,357.98
<i>Projected Retiree Rx</i>	\$ 70,459,670.78
<i>Combined FAD Balances:</i>	\$ 254,099,028.76



Partnership 2.0

As of 5/1/22 we have 154 groups enrolled totaling over 26,000 employees and almost 64,000 members.

As of 5/1/22, we had 107 groups who have completed their 3-year contract commitment under Partnership and had the option of leaving the plan without an early termination penalty. To date, no group has left Partnership 2.0.

Had a meeting on 4/27 to discuss the rate renewal for 7/1/22 and explained a change to the projection process for next year. We will continue to offer an initial projection in January but will give an updated projection prior to April when rates are finalized to help groups monitor their budgets more closely.

- Market is seeing higher than normal rate impacts for FY 23 due to Covid utilization impacts
- Partnership active plan renewals over the last three years are below:

7/1/22	10.5%
7/1/21	0.9%
7/1/20	3.0%

Average: 4.8%

We have 3 confirmed groups coming on for 7/1/22 and potentially 3 more (they will confirm in next 2 weeks)

Partnership 1.0

As of 5/1/22 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.



Communications Update

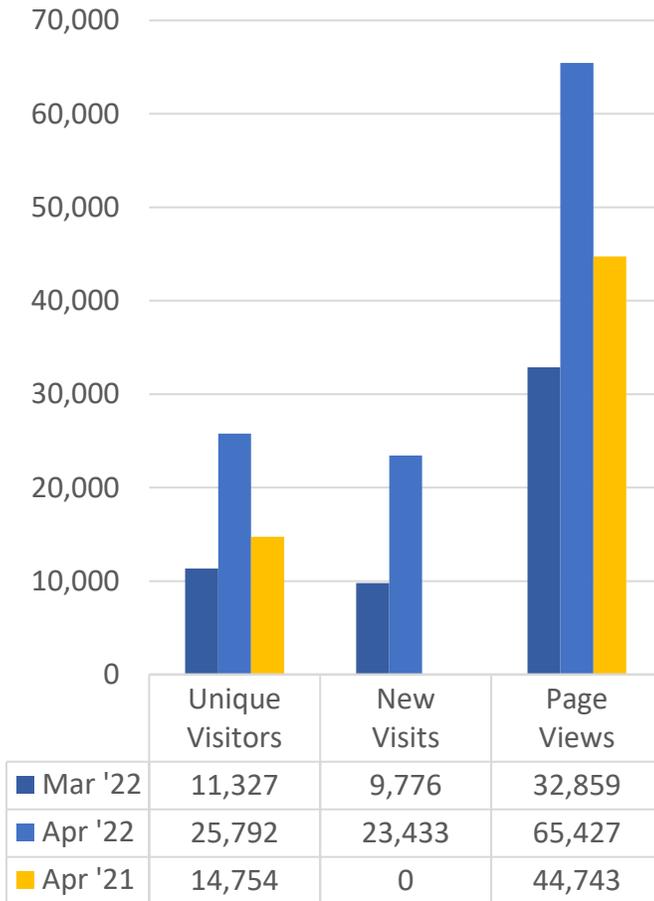
Presented by Betsy Nosal



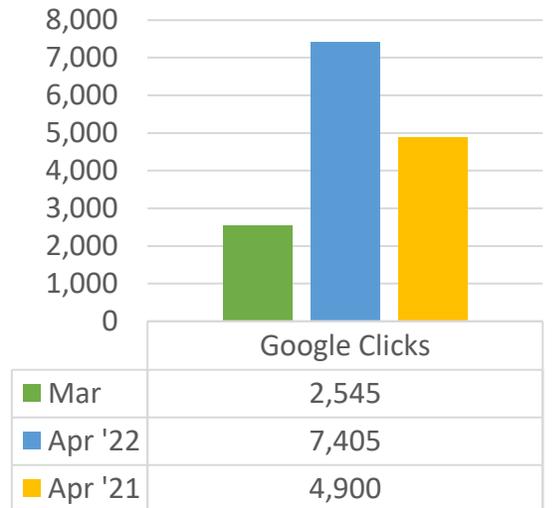
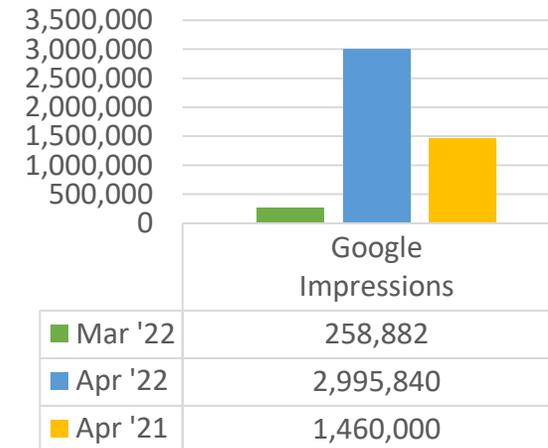
Care Compass Website Activity & Google Ads



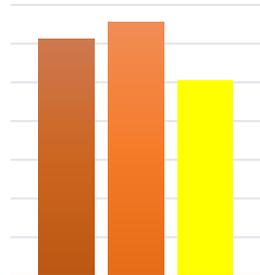
Unique Visitors include people who visited CareCompass this month, plus anyone who visited in the previous month and then returned this month. Only 1 visit is counted if someone visits multiple times in a month.
New Visits are total number of visits in the month.



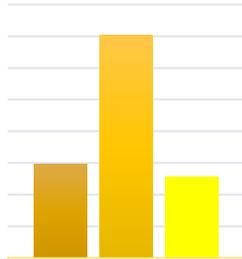
Google Search Ads



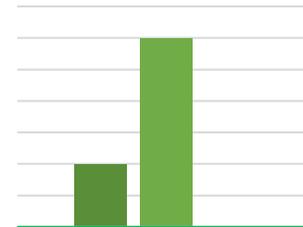
Social / Facebook Ads



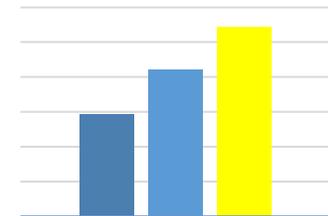
	Facebook Reach
■ Mar '22	30,672
■ Apr '22	32,856
■ Apr '21	25,227



	Facebook Ad Impressions
■ Mar '22	659,155
■ Apr '22	740,547
■ Apr '21	651,079



	Facebook Followers
■ Mar '22	435
■ Apr '22	455
■ Apr '21	



	Facebook Unique Clicks
■ Mar '22	1,463
■ Apr '22	2,105
■ Apr '21	2,719

April Posts and Ads

Benefits: Providers of Distinction, state of Connecticut benefits / Care Compass webpage

Education: Nutrition month and minority health month

Events Ads: Orthopedic webinar; HEP/CVS spotlight; Cigna Spotlight; Anthem Spotlight

Facebook reach is the number of unique people who see our content. It's a measurement of our brand's effective audience. Not every follower will see every single post.

Facebook impressions are defined as the number of times our ad was viewed on a user's Facebook timeline. This is an important metric to track because it tells if our ads are compelling.

Facebook followers are people who have opted-in to "follow" our page, meaning that they will receive our updates in their timeline. The most common way to get followers is when people 'like' our page.

Unique clicks are the total number of subscribers that have clicked on any link in a campaign. It does not count how many times each subscriber has clicked on a link. Even if a subscriber clicks on the link twice, it will be counted only once.

Social / Digital Content-March



Care Compass created an online event
April 20 at 4:07 PM

Virtual event on

THU, APR 21
CT State Employees: HEP & Pharmacy Virtual Event
1 Went · 2 Interested

Care Compass created an online event
April 22 at 12:36 PM

Virtual Event: State of CT Medical Benefits

THU, APR 28
4 Went · 19 Interested

Care Compass created an online event
April 21 at 8:46 PM

Virtual Event: State of CT Dental Coverage

TUE, APR 26
6 Went · 32 Interested

Find out what's new in your State of CT benefits this year. You have the month of May to make changes to your plan elections or add / remove a dependent from your plan.

Enrollment is Coming!
All medical & dental starting May 2

MAILCHI.MP
Open Enrollment is May 3 - May 28
Annual opportunity for state health plan members to make changes

Care Compass created an online event
April 1

Get help with

MON, APR 4
Virtual Event: Orthopedic Help from Upswing Health
1 Went · 0 Interested

You'll find the highest quality doctors, hospitals and medical groups in the state for some of the most common procedures in the "Providers of Distinction." Learn more!

Providers of Distinction
Get the best care and common procedures

Learn More

MAILCHI.MP
Providers of Distinction
It's never been easier to find the best care for your family

Why is Health Equity Important? Health is central to human happiness and well-being and is affected by where people live, learn, work, play.

NATIONAL MINORITY HEALTH MONTH
Give Your Community A Boost!

minorityhealth.hhs.gov/nmhm

Nutrition is about more than vitamins—it also includes fiber and healthy fats. Now is a perfect time to learn simple ways to help your whole family eat healthier.

Good nutrition is important for young children to help them grow healthy and strong. Follow these tips to help your picky eater try new foods.

Tips to Help Your Picky Eater
Get a picky eater? Use these tips to help them.

Kids' early eating experiences can affect how they eat as they get older. Be their role model! Eating a healthy diet sets a good example for your whole family eat healthier.

April is National Minority Health Month. Learn what you, your family, and community can do to get active and stay healthy.

CDC.GOV
National Minority Health Month | Health Equity Features | CDC

Eating on a budget doesn't mean you have to sacrifice nutrition. With a little know-how and planning, you can enjoy nutritious foods without breaking the bank.

Don't Break the Bank
You can enjoy nutritious foods without breaking the bank.

Early Child Nutrition
Learn what foods your toddler needs to get a healthy start in life.

22nd April
EARTH DAY

Three in five Americans say they eat dinner out at least once a week. You can eat food that tastes good and is good for you. Tips to keep in mind.

Eating Out With Diabetes
Enjoy a meal out while sticking to your healthy eating plan.

It's important to take care of your family and friends, but it should be balanced with care for yourself.

Care for Yourself
Tips to care for yourself and reduce stress and anxiety during the C...

About 9 in 10 people in the United States get too much sodium, mainly from salt. Excess sodium can increase your blood pressure and your risk for heart disease and stroke. Tips to lower your sodium intake:

Sodium Q&A | cdc.gov
Share easy-to-read answers to common questions about salt and sodium.

Email Communications



*Opens and Clicks can include repeat activity by the same contact



Email Topic	Sent	Audience	Total Reached	Total Opens*	Total Clicks*	Event Impact (unique) / Combined
Providers of Distinction	4/7, 8am	State email	26,303	15,533	5,256	2,799 POD info. page 2,397 Incentive page
	4/7, 8am	Partnership email	23,531	10,728	8,157	1,614 POD Search tool* 1,939 Carecompass page
	4/12. 9 am	State Personal email	32,324	15,797	5,834	1,681 Care Compass Facebook 1,699 POD Quality Performance Measures *link was not working on state email
Open Enrollment is Coming	4/14, 9am	State email	26,659	24,898	16,513	1,390 CC Open Enrollment page 604 Cigna Spotlight 221 Anthem Spotlight 227 HEP/CVS spotlight 127 CareCompass page 5 CC Facebook page
Carrier Spotlight: HEP/CVS (746 participants)	4/20, 9am	State email	23,952	9,258	4,018	408 Meeting links 165 CC Open Enrollment page 25 Open Enrollment Spotlight section 47 CareCompass page 9 CC Facebook page
Carrier Spotlight: Cigna Dental (1,412 participants)	4/25, 10am	State email	23,942	17,264	7,756	627 Meeting links 261 CC Open Enrollment page 48 Open Enrollment Spotlight section 60 CareCompass page 9 CC Facebook page
Carrier Spotlight: Anthem Medical (1,232 participants)	4/27, 7am	State email	23,930	12,478	5,850	532 Meeting links 224 CC Open Enrollment page 21 Open Enrollment Spotlight section 47 CareCompass page 1 CC Facebook page

Thank you.





Questions and Comments



Adjourn



Appendix



State of Connecticut - Office of the State Comptroller
Healthcare Policy & Benefit Services Division
July 2022 - June 2023 Biweekly Medical Insurance Rates

		BW Employee Share
Anthem Expanded Access	Employee Only	\$64.11
	Employee +1	\$172.39
	Family	\$204.60
	FLES	\$113.48
Anthem Standard Access	Employee Only	\$54.12
	Employee +1	\$151.50
	Family	\$198.42
	FLES	\$104.49
Anthem Primary Care Access	Employee Only	\$49.83
	Employee +1	\$134.44
	Family	\$170.97
	FLES	\$93.48
Anthem Preferred	Employee Only	\$112.20
	Employee +1	\$327.68
	Family	\$385.15
	FLES	\$224.66
Anthem Anthem Out of Area	Employee Only	\$67.79
	Employee +1	\$210.18
	Family	\$245.86
	FLES	\$119.62
Anthem Quality First Select Access	Employee Only	\$39.19
	Employee +1	\$105.38
	Family	\$135.21
	FLES	\$77.73



State of Connecticut - Office of the State Comptroller
Healthcare Policy & Benefit Services Division
July 2022 - June 2023 Biweekly Dental Insurance Rates - Employee Shares

Administered By

CIGNA

BW Employee
Share

Basic Dental Plan	Employee Only	\$0.00
	Employee +1	\$11.20
	Family	\$11.20
	FLES	\$5.74
Enhanced Dental Plan	Employee Only	\$0.00
	Employee +1	\$9.47
	Family	\$9.47
	FLES	\$4.85
Dental HMO	Employee Only	\$0.00
	Employee +1	\$4.02
	Family	\$5.70
	FLES	\$2.34
Judges Plan	Employee Only	\$0.82
	Employee +1	\$13.52
	Family	\$13.52
	FLES	\$7.23
Total Care DHMO	Employee Only	\$0.00
	Employee +1	\$5.01
	Family	\$7.10
	FLES	\$2.93



Monthly Medical Retiree Premium Shares

July 1, 2022 - June 30, 2023

Benefit Plan	1 Person	2 People	3 or More People
RT2 Retired July 1999 - May 2009 (or eRIP)			
Expanded Access	\$18.97	\$41.72	\$51.21
Standard Access	\$0.00	\$0.00	\$0.00
Primary Care Access	\$0.00	\$0.00	\$0.00
Anthem State Preferred	\$20.16	\$44.34	\$54.42
Anthem Out of Area	\$0.00	\$0.00	\$0.00
Quality First Select Access	\$17.26	\$37.97	\$46.60

RT3 Retired June 2009 - October 2011			
Expanded Access	\$18.97	\$41.72	\$51.21
Standard Access	\$0.00	\$0.00	\$0.00
Primary Care Access	\$0.00	\$0.00	\$0.00
Anthem State Preferred	\$20.16	\$44.34	\$54.42
Anthem Out of Area	\$0.00	\$0.00	\$0.00
Quality First Select Access	\$17.26	\$37.97	\$46.60

RT4 Retired November 2011 - October 2017			
Expanded Access	\$18.97	\$41.72	\$51.21
Standard Access	\$0.00	\$0.00	\$0.00
Primary Care Access	\$0.00	\$0.00	\$0.00
Anthem State Preferred	\$20.16	\$44.34	\$54.42
Anthem Out of Area	\$0.00	\$0.00	\$0.00
Quality First Select Access	\$17.26	\$37.97	\$46.60

Benefit Plan	1 Person	2 People	3 or More People
RT5 Retired October 2017 - July 2022 Hazard Duty or > 25 Yrs			
Expanded Access	\$18.02	\$39.64	\$48.64
Standard Access	\$0.00	\$0.00	\$0.00
Primary Care Access	\$0.00	\$0.00	\$0.00
Anthem State Preferred	\$19.18	\$42.19	\$51.78
Anthem Out of Area	\$0.00	\$0.00	\$0.00
Quality First Select Access	\$16.70	\$36.73	\$45.08

RT6 Retired October 2017 - July 2022 < 25 Yrs and Non-Hazardous D			
Expanded Access	\$36.03	\$79.27	\$97.29
Standard Access	\$17.68	\$38.89	\$47.73
Primary Care Access	\$17.52	\$38.54	\$47.30
Anthem State Preferred	\$38.35	\$84.37	\$103.55
Anthem Out of Area	\$19.18	\$42.19	\$51.78
Quality First Select Access	\$33.39	\$73.46	\$90.16

RT8 Retired After July 2022 Hazardous Duty			
Expanded Access	\$36.03	\$79.27	\$97.29
Standard Access	\$35.35	\$77.78	\$95.45
Primary Care Access	\$35.04	\$77.08	\$94.60
Anthem State Preferred	\$38.35	\$84.37	\$103.55
Anthem Out of Area	\$38.35	\$84.37	\$103.55
Quality First Select Access	\$33.39	\$73.46	\$90.16

RT9 Retired After July 2022 Non-Hazardous Duty			
Expanded Access	\$60.05	\$132.12	\$162.15
Standard Access	\$58.92	\$129.63	\$159.09
Primary Care Access	\$58.39	\$128.46	\$157.66
Anthem State Preferred	\$63.92	\$140.62	\$172.58
Anthem Out of Area	\$63.92	\$140.62	\$172.58
Quality First Select Access	\$55.66	\$122.44	\$150.27



Monthly Dental Retiree Premium Shares

July 1, 2022 - June 30, 2023

Benefit Plan	1 Person	2 People	3 or More People
Cigna - Basic Dental	\$40.62	\$81.25	\$81.25
Cigna DHMO	\$24.88	\$54.74	\$67.18
Cigna Enhanced Dental	\$32.62	\$65.23	\$65.23
Cigna Total Care DHMO	\$31.02	\$68.26	\$83.77