



Health Care Update

November 21, 2023



- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
 - High claimant report
- Quantum Call Center Reporting (Quantum)
- Communications (Betsy)
- Primary Care Initiative Update (Tom)



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review 10.15.23	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 12,230,435.95
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 128,708,576.49
Projected Active Rx FAD	\$ 24,456,422.95
Combined FAD Balances:	\$ 153,164,999.44
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 2,644,708.96
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 193,315,069.16
Projected Retiree Rx	\$ 9,425,866.10
Combined FAD Balances:	\$ 202,740,935.26



Partnership 2.0

- As of 11/1/23 we have 153 groups enrolled totaling just over 23,000 employees and approximately 50,000 members.
- Last week, we held our quarterly partnership update meetings for existing groups. They were well attended, and we received some positive feedback.
- We are also starting to ramp up our marketing by meeting with Anthem for our retention campaign (starting in early 2024) and going out to events like CABE/CAPPS last Friday.

Partnership 1.0

- As of 11/1/23 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: Aug 2022 – Jul 2023
Prior Period: Aug 2021 – Jul 2022

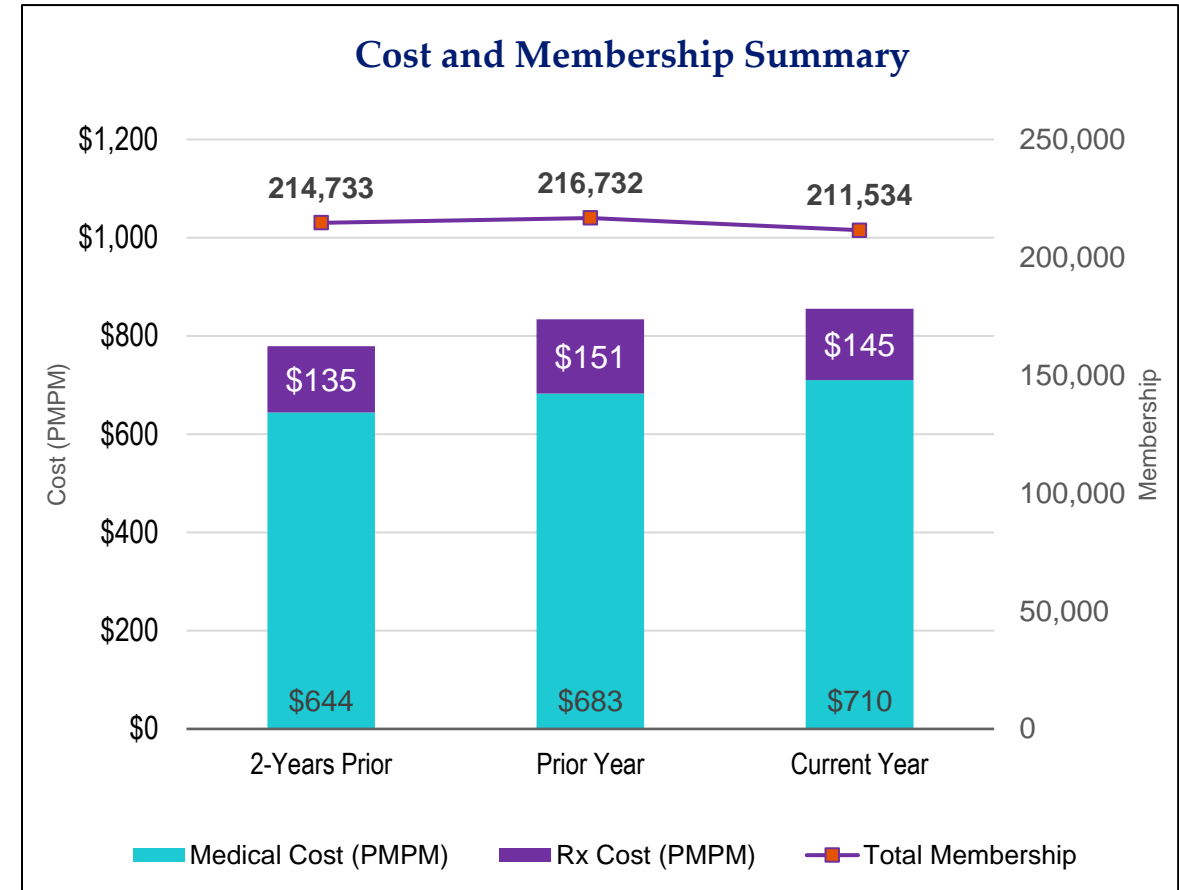
Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$710.19	83%	▲ 4.0%
Inpatient Facility	\$132.10	15%	▼ 1.8%
Outpatient Facility	\$283.45	33%	▲ 5.9%
Professional Services	\$273.23	32%	▲ 5.3%
Ancillary	\$21.41	3%	▲ 2.7%
Pharmacy²	\$145.13	17%	▼ 4.0%
Total Cost	\$855.32		▲ 2.6%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Outpatient - Surgery	\$87.52	\$79.21	▲ \$8.30
Outpatient - Lab/Pathology	\$9.74	\$15.00	▼ \$5.27
Professional - Lab/Pathology	\$17.66	\$21.93	▼ \$4.27
Inpatient - Surgery	\$57.63	\$61.66	▼ \$4.04
Emergency Room	\$49.08	\$45.29	▲ \$3.78

Cost and Membership Summary



Observations

- PMPM medical costs have increased 4.0% Year-over-Year (“YoY”) and accounted for 83% of total spend.
- PMPM Rx costs have decreased 4.0% YoY and accounted for 17% of total spend.
- The second table above illustrates the top 5 drivers of trend. Outpatient - Surgery was the top driver of spend on a PMPM basis, increasing \$8.3 PMPM over last year.

¹ Claims for the current period have been completed using a factor of 0.97
² Pharmacy costs reflect PrudentRx savings and other direct manufacturer savings.

Actives & Non-Medicare Retirees

All Plans

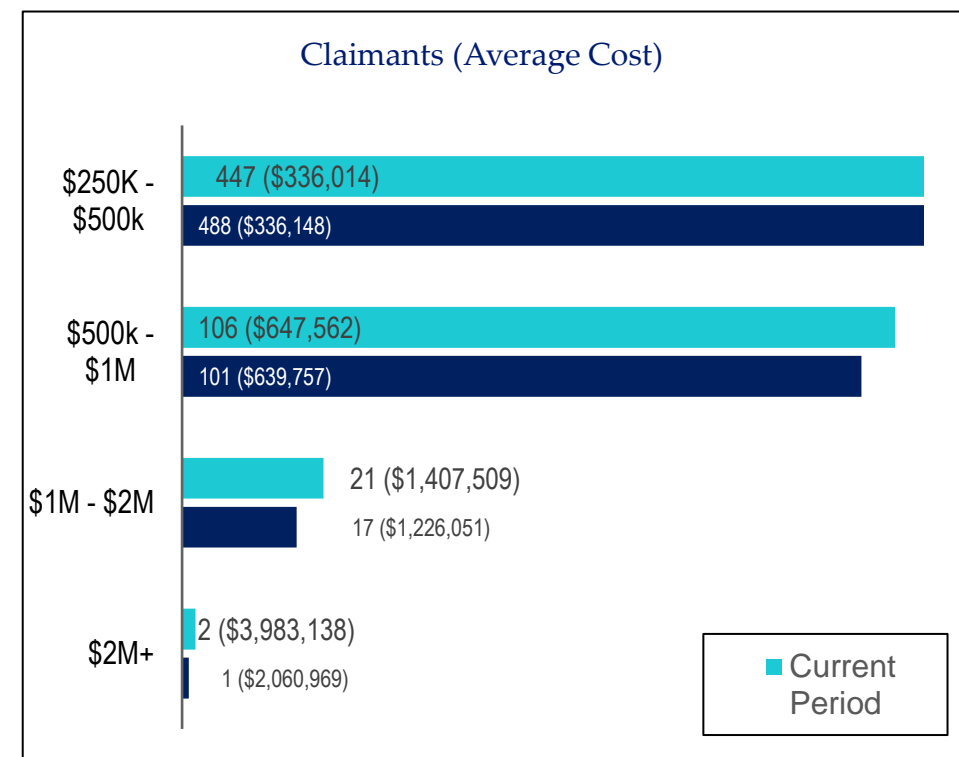
Utilization Dashboard

Current Period: Aug 2022 – Jul 2023

Prior Period: Aug 2021 – Jul 2022

High-Cost Claimants (Medical & Rx \$250k+)

Category (sorted by Members)	Current Period		Prior Period	
	Claimants	Cost per Claimant	Claimants	Cost per Claimant
Episodic w/ Underlying Health Conditions ¹	175	\$450,689	170	\$436,016
Non-Screenable Cancer	111	\$493,884	132	\$460,697
Chronic	102	\$451,206	107	\$406,481
Screenable Cancer	90	\$412,105	89	\$373,395
Rx Dominant	62	\$401,728	81	\$383,380
Mental Health	18	\$352,198	17	\$299,674
Episodic w/o Underlying Health Conditions ¹	15	\$490,987	9	\$352,655
Substance Use Disorder	3	\$316,115	2	\$288,416
Total High-Cost Claimants	576	\$445,076	607	\$414,431



Observations

- 576 claimants exceeded \$250k in combined medical and Rx spend during the current period. Compared to 607 in the prior period.
- Episodic w/ Underlying Health Conditions was the top category with about 30% of high-cost claimants falling into this category. Non-Screenable Cancer was the second highest category.
- The top right chart shows that 2 claimants had claims exceeded \$2M with the average cost per claimant of about \$3.9M, compared to 1 claimant exceeding the same threshold with an average cost of about \$2M.

¹ Underlying conditions reflect diseases such as mental health, diabetes, hypertension, etc.



QUANTUM HEALTH

Call Center Reporting for State of CT

Hearing your stories: in their own words



GRATEFUL MEMBER

Outstanding First Impression

I've had the opportunity to work with two of your **great representatives!** The first time I talked to Reba and the second time was Stacy! Both were so **wonderfully pleasant!** I just had to call back and give them kudos and let you know they are doing a great job! Both **were caring and patient.** I've been working through some issues and having to call so many offices lately and most are impatient and rude. But then I call Quantum, and this is the first time in several years that I've talked to two people who I **really appreciated** speaking with!



RELIEVED MEMBER

Stick with Them

I just spent quite awhile on the phone with David and want to give him a compliment! Keeping up with all the appointments for my husband and I is overwhelming! I've been getting a fine for being out of compliance for HEP because life has been hectic, and I know it's my fault, so I hated to make the call. David was so **helpful, patient, and knowledgeable.** He walked me through and explained everything! This **experience was a breath of fresh air.** I dreaded calling this morning, but David **was wonderful** - it was not at all overwhelming and it was a **piece of cake!** He educated me and now I know what to do. Thank you for all you do!



HAPPY MEMBER

Sanctuary

I wanted to let you know I **appreciate your team** and today Darryl **took care of me!** Made me laugh. Usually these calls are not great - not because people are mean, but it's just a lot to take in. Today Darryl stood up and "showed off"! He took care of me and explained everything about HEP. He **was excellent.** I actually had a good time laughing with him! He **provided exceptional service!** I have appreciated all of your team, but Darryl is wonderful!



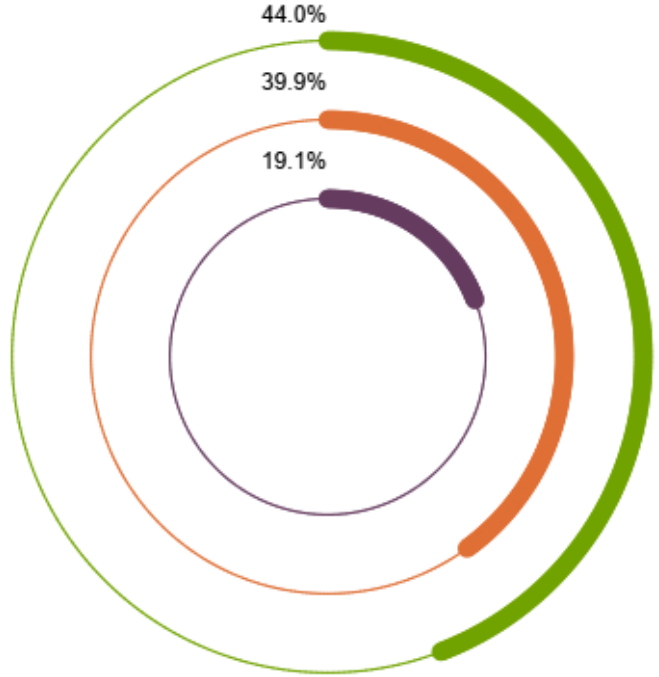
THRILLED PROVIDER

Case Management

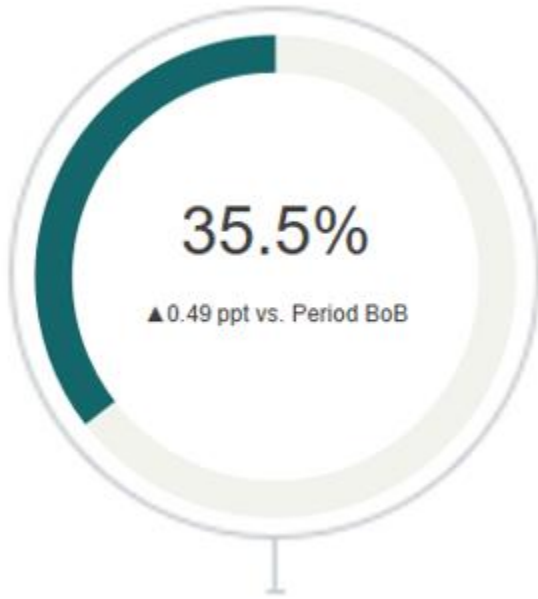
I am calling from a provider's office - today Megan assisted me, and she **was helpful and amazing!** The customer service she provided to me today is the **epitome of going above and beyond;** I'm so **grateful!** This case was complicated, and Megan showed **grace, patience and efficiency** in helping me get it untangled! I am so thankful to Megan and to Quantum for all she did!

Engagement by Relationship

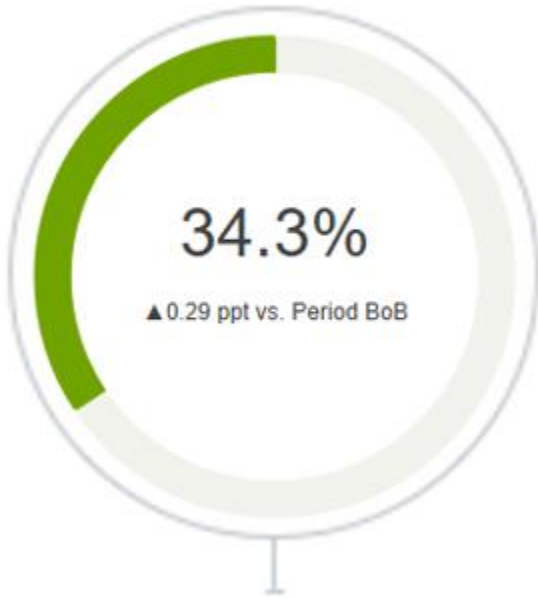
Member Experience¹



■ Dependent ■ Employee ■ Spouse²



Attempted Engagement



Successful Engagement

¹ Engaged members have had at least one conversation or Quantum Health had a conversation with a provider on their behalf.

² Spouses include Domestic Partners where applicable.

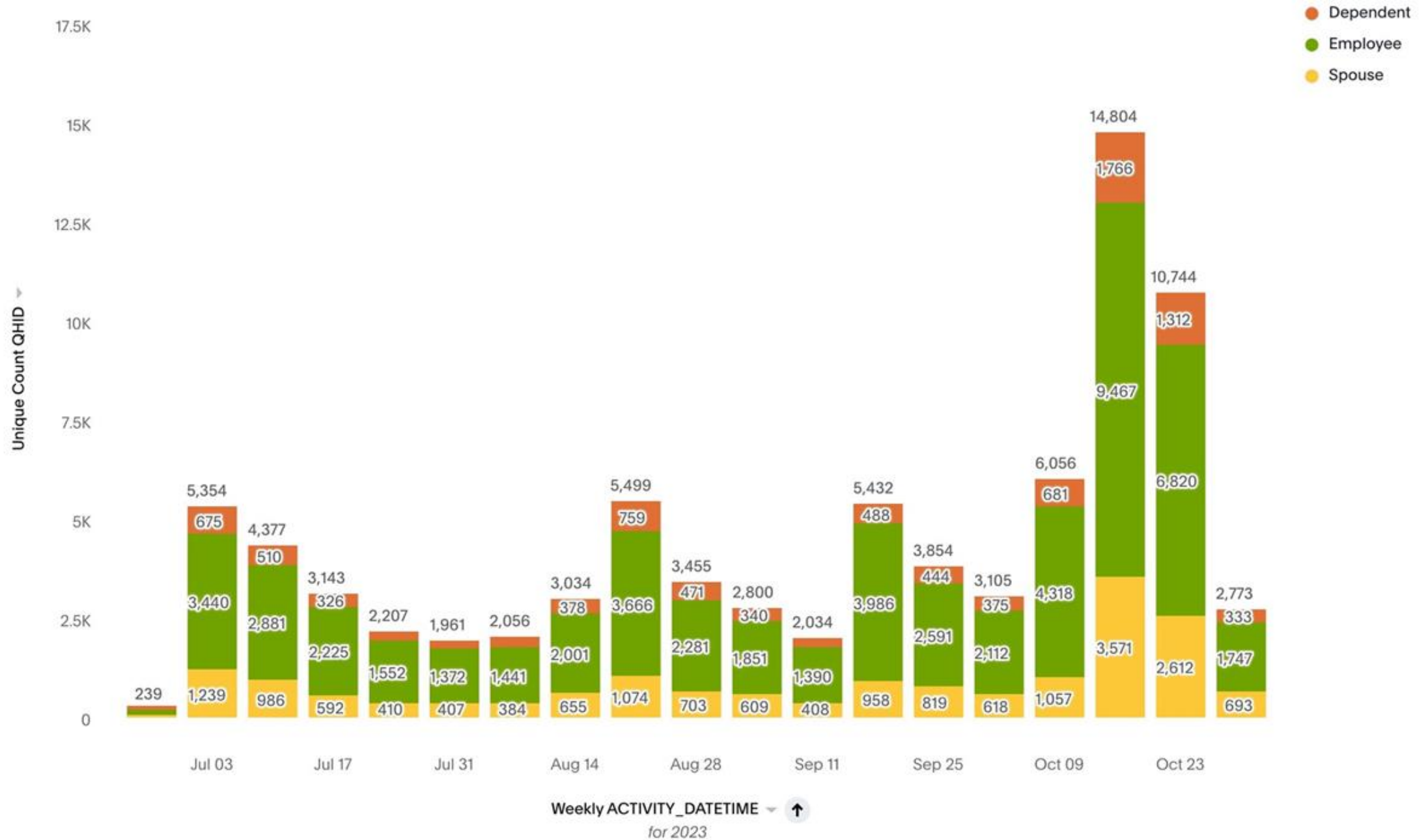


Modes of Successful Engagement Overview

Engagement

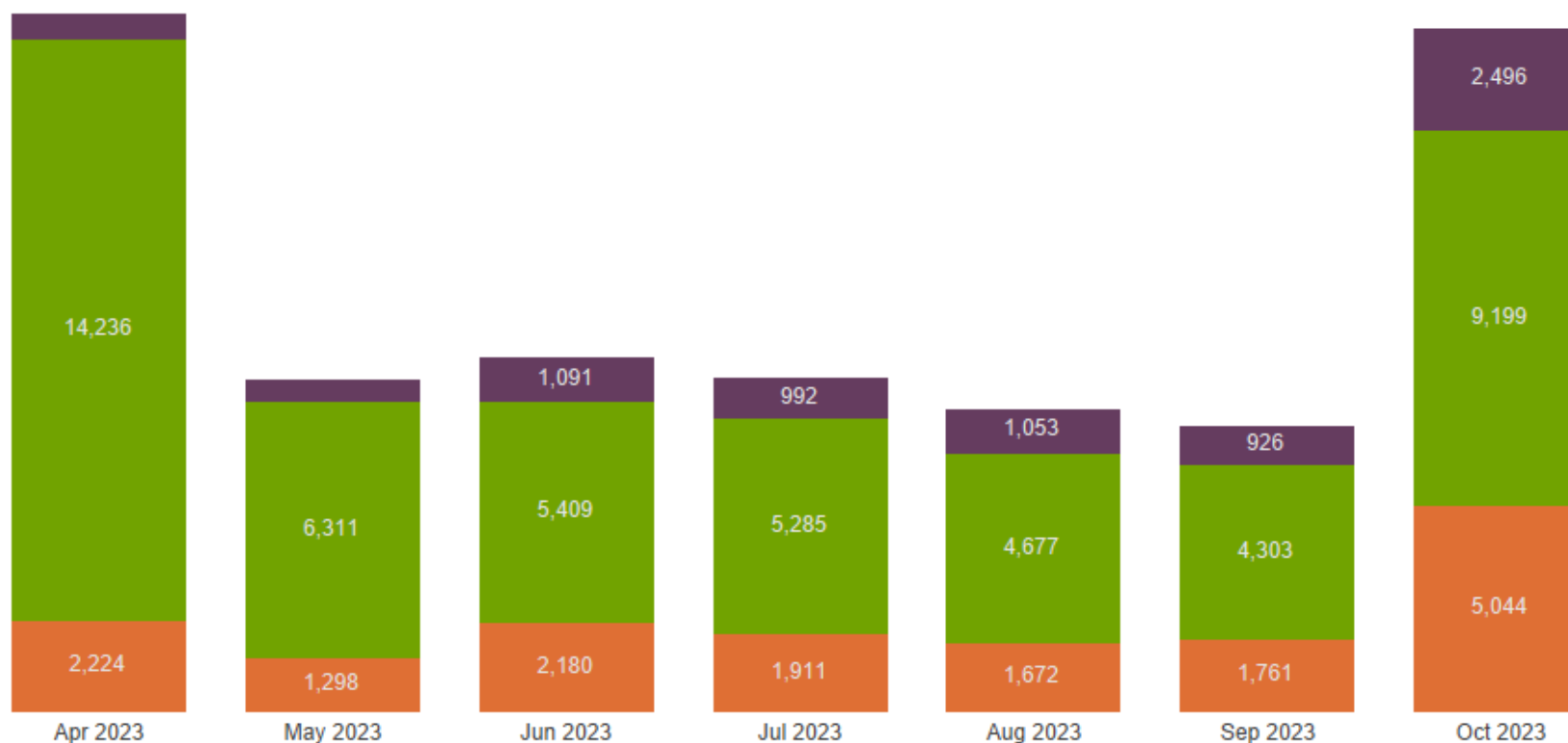


COMBINED WEB ACTIVITY AND CALLS FOR HEP



Web Registration by Relationship

My QHealth



35.5%
Percent Members Registered²

73,282
Members Registered

¹ Spouses include Domestic Partners where applicable
This visual is members registered within time period

■ Dependent ■ Employee ■ Spouse¹

State of Connecticut : 4/1/2023 to 10/31/2023

Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
Flexible Spending Open Enrollment (2Xs in the month)	State	22% avg	22% avg
	State personal	56% avg	9% avg
Flu Shot/COVID booster	State 10/4	19%	7%
	SPP (10/4)	48%	3%
	State personal (10/4)	52%	4%
HEP Wellbeing seminars- Monthly	State (10/5)	16%	7%
	SPP (10/5)	41%	1%
	State personal (10/5)	48%	2%
Upswing Health webinar Monthly: Healthy Aging	State 10/18	17%	6%
	SPP (10/18)	42%	1%
	State personal (10/19)	51%	1%

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, HCCCC representatives

Flexible Spending Account
Open Enrollment
October 1-31, 2023

Protect yourself, your family, and your community

HEALTH ENHANCEMENT PROGRAM (HEP)
BY THE STATE OF CONNECTICUT AND CARE MANAGEMENT SOLUTIONS - A WELLSFARGO AFFILIATE

Monthly Online
Well-being Seminars
For employees and dependents

UPSWING HEALTH



Campaign: Care Coordinators/Benefits Portal

Campaign Strategy

1. **April 2023:**
HEP postcard
2. **July 2023:**
Welcome to Quantum bifold
3. **Sept 2023:**
HEP chart/make appointments
4. **Nov 2023**
(Email and postcard seen here)
5. **(Jan 2024):** Testimonial-themed postcard + email

If you are having trouble reading this email, [read the online version.](#)

CARE COMPASS | **Quantum HEALTH**

CONTACT YOUR QUANTUM HEALTH CARE COORDINATORS

[We're here when and how it's easiest for you.](#)

Healthcare and benefits can be complicated, but you have Quantum Health on your side to make them simpler.

For medical claims, benefits, Health Enhancement Program (HEP) compliance, prescription assistance, and so much more, you can expect expert guidance on your State of Connecticut Health Plan from your Care Coordinators.

[Call to speak with a Care Coordinator or connect with us in your online account:](#)

- [Chat live](#) with a Care Coordinator
- [Schedule a call](#) at the date and time that is convenient for you – no holding, no waiting.
- [Send a secure message](#) 24/7

CARE COMPASS | **Quantum HEALTH**

CONTACT YOUR CARE COORDINATORS
WHEN AND HOW IT'S EASIEST FOR YOU

HEALTHCARE AND BENEFITS CAN BE COMPLICATED, BUT YOU HAVE QUANTUM HEALTH ON YOUR SIDE TO MAKE THEM SIMPLER

For medical claims, benefits, Health Enhancement Program (HEP) compliance, prescription assistance, and so much more, you can expect expert guidance on your State of Connecticut Health Plan from your Care Coordinators.

[Call to speak with a Care Coordinator or connect with them in your online account:](#)

- Chat live** with a Care Coordinator
- Schedule** a call at the date and time that works best for you
- Send** a secure message 24/7

No request is too big or small for your Care Coordinators. Reach them by phone, by logging in to your account at carecompass.ct.gov or from the **MyQHealth** app.

carecompass.ct.gov

(833) 740-3258
(Monday-Friday, 8:30 a.m. - 10 p.m. ET)

CARE COMPASS | **Quantum HEALTH**

5240 Blazer Parkway
Dublin, OH 43017

PSRST STD
US POSTAGE
PAID
DUBLIN, OH
PERMIT NO 79

Quantum Email Growth

	SOC Total Subscriber Count (Active/SPP/Pre65)	QH Lead Subscriber	QH Spouses	QH Dependents	QH Total
8/8/2023	92,965	-	-	-	44,246
10/12/2023	91,881	34,641 (38%)	9,606	4,411	48,658

New Benefit Materials



Go to:
<https://carecompass.ct.gov> click on 'Active Employees', click on 'New Hire' for the Overview guide

Benefit Fliers:

- Benefits Information
 - Clinical Health Programs
- Email your request for fliers to:
care.compass@ct.gov

2023/2024
New Hire Overview
State of Connecticut

CARE COMPASS
CareCompass.CT.gov

Quick access to Forms and your personal benefits portal
Explore Extensive Benefits: Click 'Active Employees' to review medical, pharmacy, dental, and supplemental benefits information.
View Clinical Programs: A range of healthcare programs designed to enhance your well-being included with your plan.
Plan with Confidence: Visit CareCompass.CT.gov/benefits-enrollment for plan comparison charts, decision tools, provider finders, and quick access to benefit guides.

Life Happens: Adjust Your Benefits to Match
You can update your benefit elections after a qualifying life event (divorce, birth, death, change of residence, etc.) Benefit changes must be consistent with life events and done within 30 days.
For step-by-step instructions, visit [CareCompass.CT.gov/benefits-enrollment](https://carecompass.ct.gov/benefits-enrollment) and select 'Life Happens'.

Get help with your health care needs, including coverage, claims issues, finding providers or conditions. Visit [CareCompass.CT.gov](https://carecompass.ct.gov) to log in or create an account to your account or call a Care Coordinator at 833-740-3258.
Download the MyHealth app from the Apple App Store (iOS) or Google Play (Android). A valid ID is required before you can create an account.

State of Connecticut Benefits Information
Navigate your benefits coverage and get support for your health care needs

833-740-3258 | CareCompass.CT.gov | Personal benefits portal & MyHealth

1 CareCompass.CT.gov
The State's Benefits Website

2 Your personal benefits
• One login: Connect to your personal health care accounts, including medical, pharmacy, and dental.
• Care Coordinators: When you benefit question, get assistance by scheduling a call, using chat features, or sending a secure message.
• Benefits checker: Confirm if your selected plan and desired benefits are available to you.
• Dependent access: Any 18-year-old dependent can create their own account to view their benefits and get help.

3 Orthopedic Care
Virtual service available seven days per week where licensed medical professionals via video chat or can be reached by phone in under 15 minutes for assistance with chronic musculoskeletal pain or joint mobility and stability issues.
Administrator: Upwelling Health
Eligibility: All members. Dependent children under 18 can use Upwelling with parental consent and supervision.
Enrollment: Any time at upwellinghealth.com/partnerlist

4 Diabetes Prevention
A 12-month class begins every quarter with educational meetings, coaching and challenges that build healthy habits to prevent the onset of adult diabetes.
Administrator: Wellpass
Eligibility: Members 18+ who are prediabetic determined by fasting glucose A1c for taking the CDC Pro Diabetes Risk Test. Those with type 1 or 2 diabetes, are pregnant or have a BMI below 25 are ineligible.
Enrollment: Sign-up for the next class using the contact information on carecompass.ct.gov/diabetes

Diabetes Management and Diabetes Reversal
Diabetes Management Program: Helps type 1 and type 2 diabetes with lifestyle changes and A1c management, providing free monthly test strips.
Diabetes Reversal Program: A virtual clinic for type 2 diabetes, focusing on weight loss, blood sugar reduction, and medication reduction through personalized nutrition plans and support. No medication, surgery, or calorie counting required.
Administrator: Vita Health
Eligibility: Members 18-79. Management Program is for those with either type 1 or 2 diabetes. The Reversal Program is exclusively for those with type 2 diabetes.
Enrollment: Apply any time at vitalhealth.com/join/acc

5 Weight Management
Fyfe combines anti-obesity medications with obesity medicine specialists. Upon patient consent, Fyfe providers can collaborate with PCPs by sending Encounter Summaries upon request.
Administrator: Invalifly/Fyfe
Eligibility: Members 18+ with a BMI of 30+ or a BMI of 27+ with one weight-related condition (for example, diabetes, heart disease, sleep apnea).
Enrollment: Apply any time at invalifly.com/care-compass
Important: Medications prescribed for weight loss or weight management are covered only if they are prescribed by a Fyfe physician.

6 Health Enhancement Program (HEP)
HEP is a voluntary benefit for plan members, offering lower premiums and prescription savings for meeting annual intensive and chronic condition education requirements. For a list of required exams and screenings based on age, Fyfe and HEP well-being sanitarians, visit [CareCompass.CT.gov/hep](https://carecompass.ct.gov/hep).

7 Providers of Distinction
"Providers of Distinction" offer top-quality care, coordinating the entire treatment process when a member selects a listed provider for an eligible procedure. They earn a cash recognition and rewards, which include various medical treatments like surgery and prenatal care. Rewards are mailed to a plan member's home upon claim processing and annual review.
For more information on the Providers of Distinction, and to look up providers in the program, visit [CareCompass.CT.gov/providersofdistinction](https://carecompass.ct.gov/providersofdistinction).

8 Questions? Contact Quantum Health.
For any questions, contact Quantum Health: 1-833-740-3258.

*November Agency Benefits Specialist meeting also covered Care Compass navigation bar, Forms page and the pop-up search tool



Go to:
<https://carecompass.ct.gov>, click on 'Active Employees'

The screenshot shows the 'State of Connecticut Benefit Information' website. At the top left is the CARE COMPASS logo. The main header includes the text 'State of Connecticut Benefit Information' and a contact number '833-740-3258'. On the right, there is a Quantum Health logo and a 'Log IN' button with a 'CREATE ACCOUNT' button next to it. A navigation bar below the header has three tabs: 'Active Employees', 'Retirees', and 'Partnership'. An orange arrow points to the 'Active Employees' tab. Below the navigation bar, the 'Active Employees' section is displayed, featuring a grid of links: 'Medical', 'Pharmacy', 'Dental', 'Supplemental', 'Healthcare Benefits Guide', 'New hire', 'Health Enhancement Program (HEP)', and 'Forms'. To the right of this grid is a 'Benefits Enrollment' section with a description: 'Compare plans, view plan rates, newly hire and qualifying life event benefit change information'. At the bottom of the page, there is a blue banner with the text 'Quantum Health Benefits and HEP Portal' and a prominent orange 'CREATE AN ACCOUNT' button, with a smaller link for 'LOG IN TO YOUR ACCOUNT' below it.

Encourage employees, their spouses and dependents over age 18 to register to the Quantum benefits and HEP portal.



Go to:
<https://carecompass.ct.gov>, click on 'Active Employees', click on 'HEP'

HEALTH ENHANCEMENT PROGRAM

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.

By completing preventive screenings, plan members and their dependents can avoid serious illness with early detection and pay lower monthly premiums with no in-network deductible for the plan year. If you or an enrolled family member has a chronic condition and you complete the HEP requirements, you will also save money on prescription drugs.

CHRONIC CONDITIONS*:

You and/or your family members will be required to participate in a disease education and counseling program if you have:

- Diabetes (type 1 or 2)
- Asthma or COPD
- Heart disease/heart failure
- Hyperlipidemia (high cholesterol)
- Hypertension (high blood pressure)

*Note: This is an annual requirement due by December 31st along with your preventive requirements.

To meet the chronic education requirement, complete one of the following:

Online: Login to [CARECOMPASS.QUANTUM-HEALTH.COM](https://carecompass.quantum-health.com) and select the 'My Health' tab to either:

- a. Take a short survey or
- b. Read a fact sheet or
- c. Register & attend a Wellbeing Seminar specific to your condition

By Phone: Call your Care Coordinators at 833-740-3258 (Monday-Friday, 8:30 A.M. – 10:00 P.M. ET) to speak with a Quantum Health nurse about your HEP chronic condition requirement. Please note that this is an annual requirement due by December 31st along with your preventive requirements.

You will receive free office visits and reduced pharmacy copays for treatments related to your condition. Your household must meet all preventive and chronic requirements to be compliant.

[Frequently Asked Questions](#)

[HEP Requirements](#)

[HEP/Benefits Portal](#)

[HEP Wellbeing Seminar Schedule](#)



Go to:
<https://carecompass.ct.gov>, click on 'Active Employees', click on 'Forms'

+Defaults to 'All' or select a category. Shown here is "Guardianship"

FORMS

Search: Examples: CO-xxx, Change of Address, ...

All Group Life **Guardianship** HEP Pharmacy Retiree Health Retiree Health Fund Waiver

CO-1321 rev 1/2023	ANNUAL GUARDIANSHIP CERTIFICATION QUALIFIED DEPENDENT	PERMALINK
CO-1318 rev 5/2023	LEGAL GUARDIANSHIP NOTIFICATION AND DEPENDENCY VERIFICATION	PERMALINK
CO-1048NQ rev 1/2023	NON-QUALIFIED CHILD (FORMER WARD) GUARDIANSHIP ENROLLMENT APPLICATION	PERMALINK

BENEFIT DOCUMENTS

ACTIVE EMPLOYEES RETIREES PARTNERSHIP PLAN MEMBERS

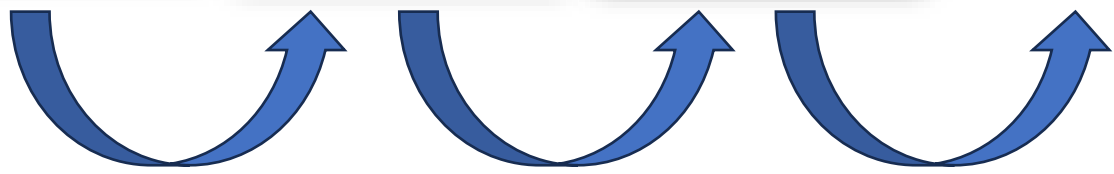
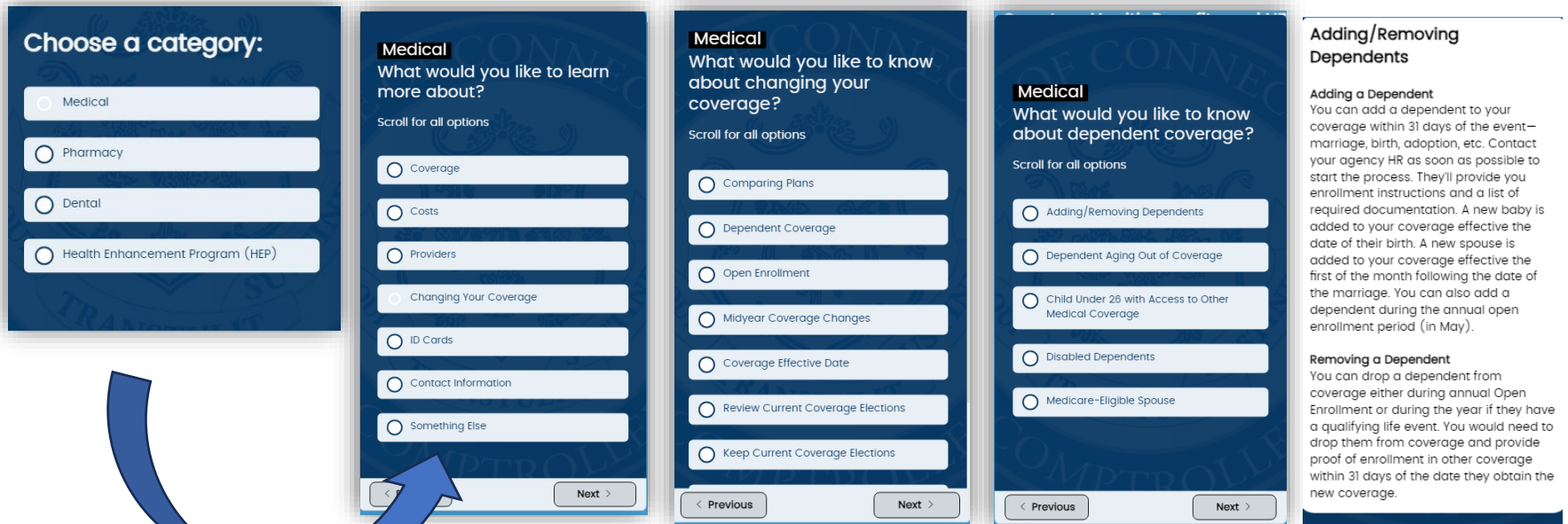
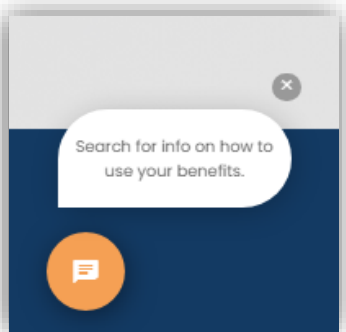
Note: Click on "**Benefit Documents**" for Summary of Benefit Coverage (SBCs) and medical, pharmacy plan documents



Go to:
<https://carecompass.ct.gov>

Information Search tool

Example: Medical>Changing your Coverage>Dependent Coverage>Adding/Removing Dependents





Questions and Comments



Adjourn