



Health Care Update

APRIL 8, 2024



- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
- Communications (Betsy)
 - Open Enrollment



Public Comment



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review 3.15.24	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 9,335,821.83
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 117,301,414.49
Projected Active Rx FAD	\$ 19,363,469.72
Combined FAD Balances:	\$ 136,664,884.21
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 2,208,269.85
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 200,046,592.57
Projected Retiree Rx	\$ 20,508,474.43
Combined FAD Balances:	\$ 220,555,067.01



Partnership 2.0

As of 4/1/24 we have 156 groups enrolled totaling just over 23,000 employees and approximately 50,000 members.

One small group joined for 4/1/24. There are 6 confirmed groups joining for 7/1/24 and we are expecting a handful more (larger groups). These 6 groups will add approximately 600 new employees and about 1,300 members in total.

Groups have received their renewal letters for 7/1 and we started going out to open enrollment meetings for new and existing groups.

Partnership 1.0

As of 4/1/24 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.

Actives & Non-Medicare Retirees

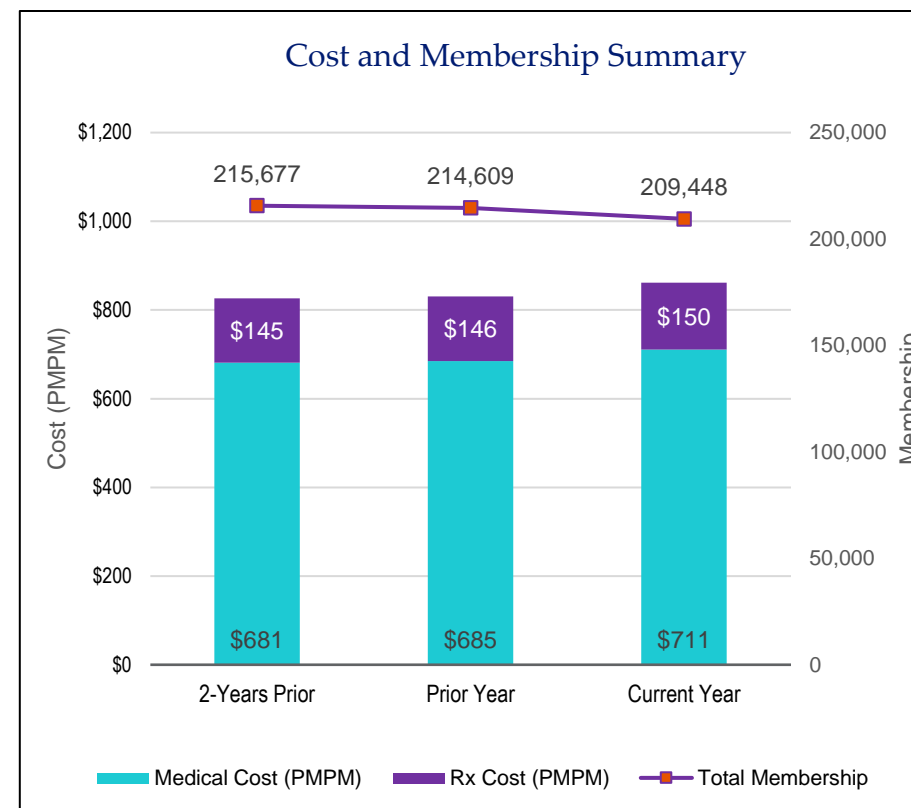
All Plans

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$711.05	83%	▲ 3.9%
Inpatient Facility	\$134.37	16%	▼ 0.5%
Outpatient Facility	\$283.00	33%	▲ 5.3%
Professional Services	\$272.09	32%	▲ 4.6%
Ancillary	\$21.59	3%	▲ 4.5%
Pharmacy²	\$150.37	17%	▲ 2.8%
Total Cost	\$861.41		▲ 3.7%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Outpatient - Surgery	\$89.98	\$81.05	▲ \$8.94
Inpatient - Surgery	\$56.00	\$64.16	▼ \$8.16
Inpatient - Medical	\$39.63	\$34.95	▲ \$4.68
Prescription Drugs - Brand	\$83.50	\$79.53	▲ \$3.97
Professional -E&M	\$49.61	\$46.70	▲ \$2.91



Observations

- PMPM medical costs have increased 3.9% Year-over-Year (“YoY”) and accounted for 83% of total spend.
- PMPM Rx costs have increased 2.8% 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 \$8.94 PMPM over last year.

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

² Pharmacy costs reflect PrudentRx savings and other direct manufacturer savings.

Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
Care Compass Intro for Spouses (only)	State /NM Retiree –March 7	67%	6%
	SPP -March 14	66%	3%
View Your HEP Status	State –March 13	27%	17%
	SPP -March 13	60%	8%
	State personal –March 13	56%	7%
Diabetes Alert Day- New DPP group registration and Virta Health Type 1 and Type 2 diabetes programs	State –March 26	18%	4%
	SPP -March 26	45%	1%
	State personal –March 26	48%	1%
Chronic Disease and Wellbeing Seminars - Presented by WellSpark monthly	State –March 5	20%	5%
	SPP -March 5	42%	1%
	State personal –March 5	46%	1%

State of Connecticut Health Plan
Benefits Information

HEALTH ENHANCEMENT PROGRAM (HEP)
BY THE STATE OF CONNECTICUT. ADMINISTERED BY QUANTUM HEALTH.

- Check Your 2024 HEP Status
- Schedule Outstanding Appointments

Diabetes Alert Day 2024
FREE programs and resources to help prevent, manage, and reverse diabetes.
Take control of your health.

Well-being Seminars
Monthly Schedule

- ★ HEP Chronic Disease Basics
- ★ General Well-being Topics

For employees, spouses, and dependents

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



Care Compass Communication Plans

The Providers of Distinction Program ensures superior care and an exceptional patient experience.

The State of Connecticut has identified over 300 providers that meet the highest patient care standards for specific procedures and conditions as "Providers of Distinction".

How It Works

2024-2025 Procedures	Incentive
Colonoscopy	\$700
Endoscopy	\$700
Hip Replacement	\$600
Knee Arthroscopy	\$350
Knee Replacement and Knee Revision	\$1000
Pregnancy and Delivery (general care)	\$250
Back and spine pain management	\$100*

BACK AND SPINE PAIN MANAGEMENT PROGRAM OPTIONS

To locate these back and spine programs in the First Provider tool, select "doctor by specialty" with "Spine" as your search word. The \$100 incentive is awarded one-time only for completing any one of the programs listed below.

SPINE CARE PROVIDER OF DISTINCTION
Receive care with a provider who specializes in spine care. These providers are identified in the First Provider tool with a blue "Providers of Distinction" ribbon.

ONSITE COMPREHENSIVE SPINE PROGRAM
Complete the clinical spine evaluation at a listed location. If you also complete the conservative treatment series (i.e., physical therapy) following the initial evaluation at a UConn Health or Trinity Health location, you are eligible for an additional \$200 incentive.

VIRTUAL SPINE HEALTH PROGRAM
Complete Upstream Health's 8-week Spine Health Program which includes pre/post movement assessment, video-based exercises, ergonomic recommendations and virtual coaching with an athletic trainer.

Questions? Contact a Care Coordinator at 833-740-3258.

CARE COMPASS OPEN ENROLLMENT IS May 1-31, 2024

OPEN ENROLLMENT IS THE TIME TO:

- Make plan changes
- Add or remove dependents
- Confirm that your plan meets your needs

DO BENEFITS HELP?
//benefits-enrollment for all your plan needs:

CareCompass.CT.gov | CareCompassCT | Care Planner | Open Enrollment Live Session Information

Medical Plan & HEP Assistance: 833-740-3258 • Dental Plan Questions: 800-844-6224

April

- Agency's Health Benefits Specialist meeting-April 15
- **New** Provider of Distinction mailer-April 18
- **New** provider tool (release date pending)
- **New** Transition to Retirement Guide-April 18
- Retiree OE mailers (multiple versions by group)
 - New provider tool
 - OE Q & A event schedule/registration
 - Provider of Distinction
- Dental and Pharmacy webpage updates

2024/2025

Transitioning to Retirement Guide
For State of Connecticut Employees

CARE COMPASS | CareCompass.CT.gov

May

- The 'Benefits Enrollment' webpage-May 1
- Benefit guide tools (updated)
- Active, Retiree, New Hire, and Retiree Transition Planners 2024-2025 (updated)
- Live Event links/on-demand
- Benefits Search tool (bot)
- **Bi-fold mailer** (Benefit highlights)-May 1
- **New Paycheck stuffer**/eflyer on Core-CT-May 17
- **Live Events** Benefit Q&As (May 8,15, 22 @12 pm; retiree on May 15 @2 pm)
- **New Union messaging** (newsletter item)
- Roll call announcements provided to DOC/DOT contacts
- Weekly all-user -OE topics

Check Enrollment to the Plan

MATCH YOUR PLANS WITH YOUR NEEDS

1. REVIEW YOUR PLAN OPTIONS

2. USE QUESTIONS

3. HAVE BENEFITS COVERED IF YOU WANT IT?

PLAN HIGHLIGHTS

4. JOIN OR HEALTH BENEFITS

2024 Retiree Coverage

Retiree Coverage Options

Medical: You-Medicare-Original

Dental: Open to all Retirees

Non-Medicare-Eligible: Have You Accessed Your Benefits Portal Yet?

Quantum Health Benefits and HEP Portal

Sign in to your account

Benefits Search

Forms | State Employee

Agencies | Municipalities | Providers

KEY

- Mailer
- Email
- Care Compass website
- Virtual Meeting



Questions and Comments



Adjourn