



Healthcare Update

February 10, 2025

Agenda



- Public Comment
- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
- Communications (Betsy)
- RFP update



Public Comment

Financials



FY 2024-2025 Anticipated Year End Health Account Balances	
Budget Review 1.15.25	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 32,613,729.11
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 78,370,880.90
Projected Active Rx FAD	\$ 1,236,420.53
Combined FAD Balances:	\$ 79,607,301.43
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ -34,008,367.46
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 181,728,701.30
Projected Retiree Rx	\$ 46,376,633.36
Combined FAD Balances:	\$ 228,105,334.66

Partnership



Partnership 2.0

As of 2/1/25 we have 168 groups enrolled totaling over 25,000 employees and just over 60,000 members. We have 1 confirmed small group joining 3/1/25 and 2 larger groups joining for 4/1/25. There are also several groups interested in joining for 7/1/25 but waiting on final rates.

Last month we held our quarterly partnership update meetings with an adjusted estimate of 10 – 12% for our base increase. We will have final rates in the beginning of March.

Also in January a new website for partnership was released. It is member facing and hosted on carecompass.com. The current website (osc.ct.gov/ctpartner) will still be used for HR/new group interest. We want to thank our communications team for doing a great job with that release.

Partnership 1.0

As of 2/1/25 we still have 5 groups remaining totaling approximately 2,500 employees and 3,500 members.

Actives & Non-Medicare Retirees

All Plans

Utilization Dashboard

Current Period: Incurred Nov 2023 – Oct 2024

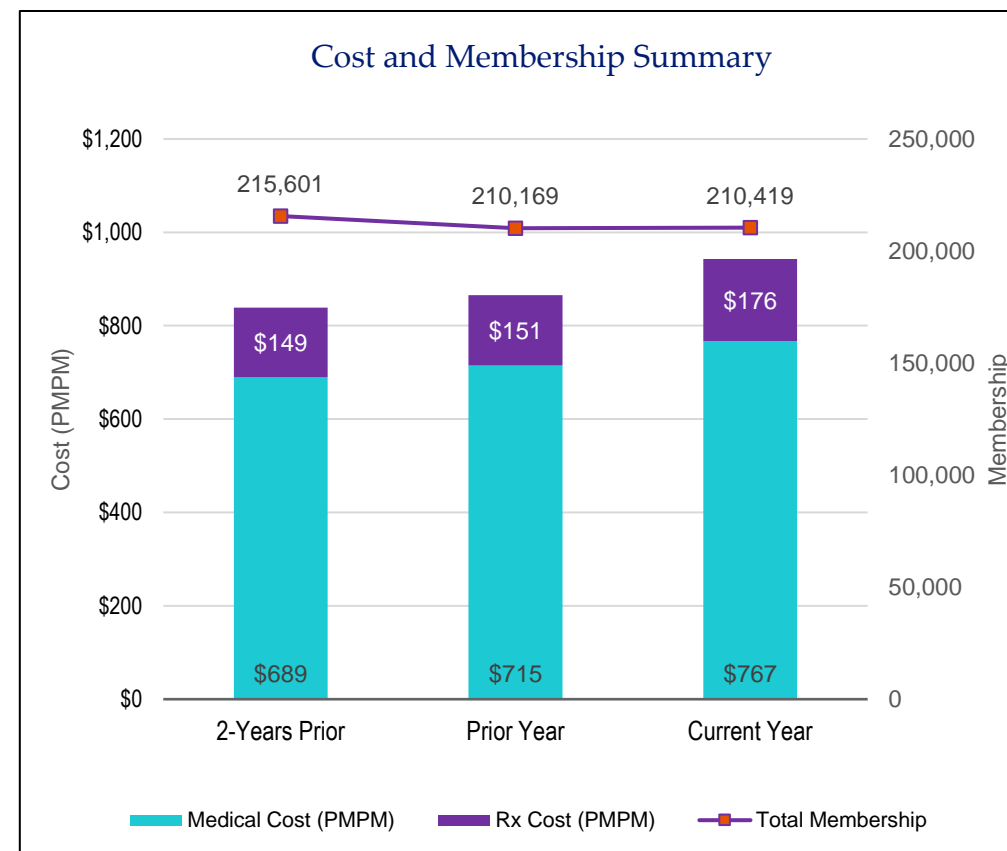
Prior Period: Incurred Nov 2022 – Oct 2023

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$767.07	81%	▲ 7.3%
Inpatient Facility	\$156.01	17%	▲ 11.6%
Outpatient Facility	\$300.23	32%	▲ 6.5%
Professional Services	\$288.49	31%	▲ 6.4%
Ancillary	\$22.34	2%	▲ 3.4%
Pharmacy²	\$175.87	19%	▲ 16.4%
Total Cost	\$942.95		▲ 8.9%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Pharmacy - Specialty	\$53.73	\$40.27	▲ \$13.46
Prescription Drugs - Brand	\$93.54	\$83.27	▲ \$10.27
Inpatient - Medical	\$47.51	\$39.73	▲ \$7.78
Inpatient - Surgery	\$65.68	\$59.97	▲ \$5.72
Outpatient - Pharmacy	\$57.16	\$51.49	▲ \$5.67



Observations

- PMPM medical costs have increased 7.3% Year-over-Year (“YoY”) and accounted for 81% of total spend.
- PMPM Rx costs have increased 16.4% 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 \$13.46 PMPM over last year.

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

² Pharmacy costs reflect PrudentRx savings through August 2024.

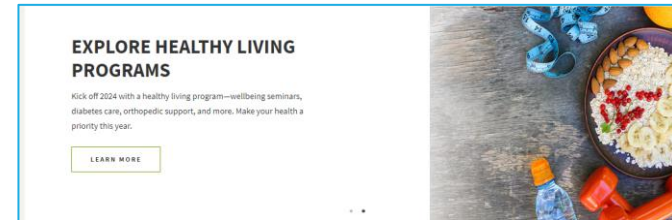
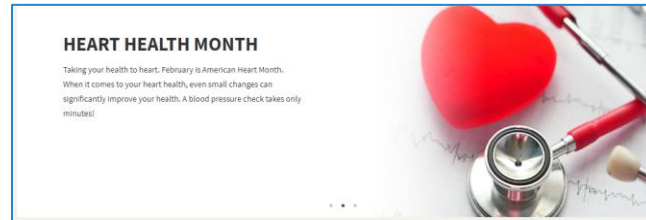
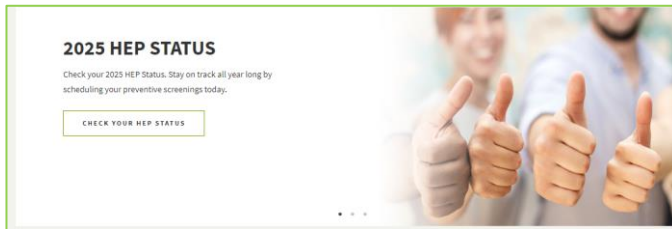
General Communications



Email Topic	Sent*/Group	Open Rate	CTOR
Wellbeing/Chronic Condition (HEP)	State – Jan 7	19%	7%
	State personal – Jan 8	45%	2%
	SPP – Jan 8	57%	3%
Diabetes Prevention Program (DPP) Class #14 registration + reminder	State – Jan 8	16%	9%
	State personal – Jan 9	45%	2%
	SPP - Jan 7	56%	4%
State Partnership Plan –New Member Benefits pages https://carecompass.ct.gov/ctpartner/	SPP - Jan 29	49%	5%



Benefits Portal Sliders (Feb)



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

HEP Communications



1

KEEP YOUR HEALTH ON TRACK WITH PREVENTIVE CARE

Preventive care helps you stay healthy by finding health issues early and getting them treated before they become serious. The State of Connecticut offers a Health Enhancement Program (HEP) to help you pay for preventive care services.

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

IT'S TIME TO CONFIRM YOUR 2025 HEP STATUS

PREVENTIVE CARE SAVES LIVES

COMPLETE YOUR RECOMMENDED PREVENTIVE CARE BY DECEMBER 31

The Health Enhancement Program (HEP) encourages regular check-ups and screenings to help health plan members find health issues early and get the care they need. By completing your age-related screenings and any required education for chronic conditions each year, you save on healthcare costs. If everyone covered under your plan does not meet those requirements, you will have an in-network deductible of up to \$1,400 and your monthly premiums will increase by \$100 per month.

PREVENTIVE SCREENINGS	Dependent Requirements	Employee and Spouse Requirements				
		6-25 years	18-29 years	30-39 years	40-49 years	50-64 years
Preventive Visit					Every 2 years	
Dental Cleaning	At least 1 per year				At least 1 per year	
Cholesterol Screening					Every 5 years (age 20+)	
Breast Cancer Screening (for women)			N/A		Mammogram every 2 years to age 75	
Cervical Cancer Screening (for women)			Pap every 3 years (age 21+)		Pap only every 3 years or Pap/HPV combo every 5 years	N/A
Colorectal Cancer Screening			N/A		Colonoscopy every 10 years (45+), Colorectal screening every 3 years, or Annual FIT/FOBT to age 75	

CONFIRM HEP COMPLIANCE AND LEARN MORE

- Go to carecompass.ct.gov, log in to Quantum Health, and click the My Health tab
- Call your Quantum Health Care Coordinators at (833) 740-3258

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

2

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BY THE STATE OF CONNECTICUT, ADMINISTERED BY QUANTUM HEALTH.

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The requirements are based on your age as of January 1 each year. As Quantum Health receives your claims, your preventive care will be marked complete in your online account.

ADDITIONAL STEPS REQUIRED IF YOU HAVE A CHRONIC CONDITION
Covered adults (18+) diagnosed with any of the following chronic conditions, must complete one education for each condition.

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

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FEBRUARY 2025 HEP LAUNCH EMAIL

Target send date: 2/4-2/6/25
Target audience: All HEP-eligible members
From: Quantum Health
Subject line: Confirm your 2025 HEP status
Pre-Header: Check your State of CT Health Enhancement Program status
Header graphics: Update 2024 HEP header with the photo used in the self-mailer to create a standard 2025 HEP email header

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

Content:

Keep your health on track with preventive care. Preventive care is designed to keep you healthy by finding health issues early – often before you have any symptoms. The State of Connecticut created the Health Enhancement Program (HEP) to encourage the completion of recommended preventive services. The HEP requirements were updated for 2025 based on the latest guidelines from the U.S. Preventive Services Task Force.

Don't delay. Schedule your preventive care today!
It can be difficult to schedule preventive care appointments on short notice, so schedule your appointments now to make sure you complete your requirements by December 31.

Preventive services are covered at 100% by the State of Connecticut Health Plans. The State's health plan covers one preventive care visit per calendar year. If you had an exam in July 2024 and then scheduled another in May 2025, both will be covered.

To check your status, go to carecompass.ct.gov, log in to your Quantum Health account and then click on the My Health tab. Anyone on your plan over the age of 18 must create their own Quantum Health account to view their own HEP status.

Standard email boiler with phone number, hours and MyHealth app logins (see below for reference):

If you need assistance or have questions, please contact your Quantum Health Care Coordinators at the number below.

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

carecompass.ct.gov

Download the Quantum Health app

Quantum Health, Inc. 5200 South Plains, Dallas, Texas 75217 | Local Sales: (972) 277-2278 | www.quantumhealth.com

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OFFICE OF THE STATE COMPTROLLER HEALTHCARE POLICY & BENEFIT SERVICES DIVISION
HEALTHCARE COST CONTAINMENT COMMITTEE

January 24, 2025

THIRD NOTICE:
2024 HEP NON-COMPLIANCE

Dear Health Enhancement Program Participants,

Our records show that you are out of compliance with the 2024 State of Connecticut Health Enhancement Program (HEP) requirements. The deadline for completing the 2024 HEP requirements was December 31, 2024. A review of your medical and dental claims shows the following compliance status for you and your dependents as of January 24, 2025:

Name	HEP Status	Name	HEP Status
John Doe	Not Compliant	Jane Doe	Not Compliant
John Smith	Compliant	Jane Smith	Compliant
John Brown	Compliant	Jane Brown	Compliant
John Green	Compliant	Jane Green	Compliant
John Black	Compliant	Jane Black	Compliant
John White	Compliant	Jane White	Compliant
John Gray	Compliant	Jane Gray	Compliant
John Gold	Compliant	Jane Gold	Compliant
John Silver	Compliant	Jane Silver	Compliant
John Copper	Compliant	Jane Copper	Compliant
John Iron	Compliant	Jane Iron	Compliant
John Lead	Compliant	Jane Lead	Compliant
John Zinc	Compliant	Jane Zinc	Compliant
John Nickel	Compliant	Jane Nickel	Compliant
John Tin	Compliant	Jane Tin	Compliant
John Cobalt	Compliant	Jane Cobalt	Compliant
John Nickel	Compliant	Jane Nickel	Compliant
John Cadmium	Compliant	Jane Cadmium	Compliant
John Arsenic	Compliant	Jane Arsenic	Compliant
John Mercury	Compliant	Jane Mercury	Compliant
John Uranium	Compliant	Jane Uranium	Compliant
John Plutonium	Compliant	Jane Plutonium	Compliant
John Americium	Compliant	Jane Americium	Compliant
John Curium	Compliant	Jane Curium	Compliant
John Berkelium	Compliant	Jane Berkelium	Compliant
John Californium	Compliant	Jane Californium	Compliant
John Einsteinium	Compliant	Jane Einsteinium	Compliant
John Fermium	Compliant	Jane Fermium	Compliant
John Mendelevium	Compliant	Jane Mendelevium	Compliant
John Nobelium	Compliant	Jane Nobelium	Compliant
John Lawrencium	Compliant	Jane Lawrencium	Compliant
John Rutherfordium	Compliant	Jane Rutherfordium	Compliant
John Dubnium	Compliant	Jane Dubnium	Compliant
John Seaborgium	Compliant	Jane Seaborgium	Compliant
John Bohrium	Compliant	Jane Bohrium	Compliant
John Hassium	Compliant	Jane Hassium	Compliant
John Meitnerium	Compliant	Jane Meitnerium	Compliant
John Darmstadtium	Compliant	Jane Darmstadtium	Compliant
John Roentgenium	Compliant	Jane Roentgenium	Compliant
John Copernicium	Compliant	Jane Copernicium	Compliant
John Tennessine	Compliant	Jane Tennessine	Compliant
John Oganesson	Compliant	Jane Oganesson	Compliant

HEP requires you to complete your recommended preventive care by reducing your medical premiums and waiving your in-network deductible. The requirement for HEP compliance is:

- Preventive care: Employees and spouses must complete age and gender appropriate preventive care. Dependents age 6 and over must complete an annual dental exam.
- Chronic condition education (if applicable): Employees and spouses with diabetes, high cholesterol, high blood pressure, heart disease/heart failure, COPD or asthma must complete chronic condition education.

If you remain out of compliance, you will see the financial benefits of HEP which will result in a medical premium increase of \$100 per month and a \$200 in-network deductible for each month starting the first day of a maximum of \$1,400. Take these steps to get in compliance:

- Review or update your HEP status: Log in to your Quantum Health account and click on the My Health tab for your most recent status update. To log in or learn more about the requirements, scan the QR code or visit carecompass.ct.gov.
- Schedule your preventive care: If you can't in-network provider, 100% covered by the State's health plan.
- Complete your chronic condition education (if applicable): If you have a chronic condition, read a fact sheet, attend an approved HEP training course, or call to speak with a Quantum Health Nurse Care Coordinator. Understanding these conditions, their symptoms, signs and potential complications empowers you to manage your health better.

HEP is committed to providing education to help you effectively manage your health and maximize your benefits by reducing your medical premiums and waiving your in-network deductible. If you have any questions, please contact your Quantum Health Care Coordinators at (833) 740-3258.

Sincerely,
Julia Witek, Director
Healthcare Policy and Benefit Services Division

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

1	ALL	2025 HEP Requirements	Mailer/ Brochure	1/31/2025
2	ALL	2025 Hep Flyer	Flyer	Not mailed, but posted on Care Compass HEP page
3	ALL	2025 HEP Requirements	email	2/3-2/6
4	Targeted	2024 HEP non-Compliance	letter	2/10-2/14

MAPD RFP Update



Requesting Bids for:

- Fully-Insured Medicare Advantage and Prescription Drug
- Fully-Insured Medicare Advantage and Self-Insured Part D EGWP
- Self-Insured Medicare Supplement and Self-Insured Part D EGWP

Schedule:

Prepared for launch in February

Submittals due in March

Selections will be complete in May

Implementation beginning in June



Questions and Comments



Adjourn