



Health Care Update

MAY 13, 2024



- Financials (Rae-Ellen)
- Partnership (Bernie)
 - Partnership 1.0 rules
- High-level utilization (Josh)
- HEP stats (Rosanna)
- Communications (Betsy)
 - Open Enrollment



Public Comment



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review 4.15.24	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 8,632,193.46
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 122,571,657.23
Projected Active Rx FAD	\$ 22,129,658.70
Combined FAD Balances:	\$ 144,701,315.94
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 4,317,315.53
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 201,520,607.54
Projected Retiree Rx	\$ 24,731,822.80
Combined FAD Balances:	\$ 226,252,430.33



Partnership 2.0

- As of 5/1/24 we have 156 groups enrolled totaling just over 23,000 employees and approximately 50,000 members.
- There are 11 confirmed groups joining for 7/1/24. These new groups will add approximately 2,800 new employees and 6,300 members in total.
- Open enrollment meetings for new and a few existing groups are underway and well attended.

Partnership 1.0

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

Partnership 1.0

Partnership 1.0 limits rate increases to the state plan rate increase plus/minus 3 percentage points

UConn Health graduate students and post grads premium is insufficient to cover costs, requires a rate increase outside of allowable range

Proposal:

- Suspend the plus/minus percentage point rule for UConn for 4 years in order to phase in necessary rate increases to balance claims costs and premiums
- Impact: annual rate increase for UConn projected to be 8.2% for each of the next 4 years

Actives & Non-Medicare Retirees

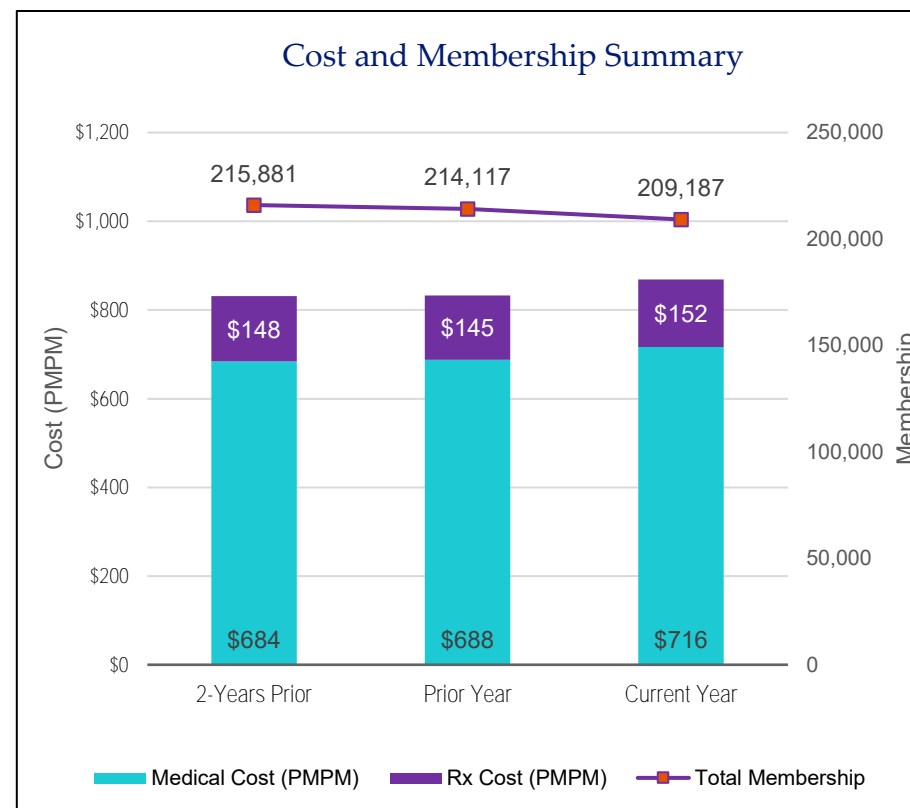
All Plans

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$716.47	82%	▲ 4.1%
Inpatient Facility	\$137.15	16%	▲ 2.3%
Outpatient Facility	\$284.17	33%	▲ 4.7%
Professional Services	\$273.49	31%	▲ 4.5%
Ancillary	\$21.67	2%	▲ 4.6%
Pharmacy ²	\$152.38	18%	▲ 5.2%
Total Cost	\$868.85		▲ 4.3%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Outpatient - Surgery	\$90.44	\$82.45	▲ \$7.98
Inpatient - Medical	\$41.09	\$34.67	▲ \$6.43
Prescription Drugs - Brand	\$85.14	\$78.72	▲ \$6.42
Inpatient - Surgery	\$57.67	\$63.65	▼ \$5.98
Professional -E&M	\$49.97	\$46.94	▲ \$3.03



Observations

- PMPM medical costs have increased 4.1% Year-over-Year (“YoY”) and accounted for 82% of total spend.
- PMPM Rx costs have increased 5.2% YoY and accounted for 18% 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 \$7.98 PMPM over last year.

¹ Reflects paid claims through March 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.

2023 COMPLIANCE – STATE

Updated Totals – State Members

2023 HEP Compliance as of 5/8/24

Total Eligible <u>Households</u> : 58,926	As of 4/3/2024	As of 5/8/24
Compliant	48,868 (83%)	50,190 (85%)
Non-Compliant	10,356 (17%)	8,775 (15%)

Total Eligible <u>Participants</u> : 134,654	As of 4/3/2024	As of 5/8/24
Compliant	121,583 (90%)	123,085 (91%)
Non-Compliant	13,549 (10%)	11,570 (9%)

2022 HEP Compliance as of this time last year

Total Eligible <u>Households</u> : 62,233	As of 5/25/2023	As of 7/6/2023
Compliant	45,158 (73%)	51,313 (82%)
Non-Compliant	17,077 (27%)	10,920 (18%)

Total Eligible <u>Participants</u> : 142,923	As of 5/25/23	As of 7/6/23
Compliant	118,757 (83%)	128,422 (90%)
Non-Compliant	24,107 (17%)	14,501 (10%)

2023 COMPLIANCE - PARTNERSHIP

Updated Totals – Partnership Members

2023 HEP Compliance as of 5/7/24

Total Eligible <u>Households</u> : 20,193	As of 4/3/2024	As of 5/8/24	Total Eligible <u>Participants</u> : 47,028	As of 4/3/2024	As of 5/8/24
Compliant	15,698 (77%)	16,162 (80%)	Compliant	40,720 (86%)	41,297 (88%)
Non-Compliant	4,596 (23%)	4,034 (20%)	Non-Compliant	6,502 (14%)	5,732 (12%)

2022 HEP Compliance as of this time last year

Total Eligible <u>Households</u> : 22,634	As of 5/25/2023	As of 7/6/2023	Total Eligible <u>Participants</u> : 52,881	As of 5/25/23	As of 7/6/23
Compliant	17,344 (70%)	17,009 (75%)	Compliant	47,364 (81%)	44,548 (84%)
Non-Compliant	7,531 (30%)	5,625 (25%)	Non-Compliant	11,263 (19%)	8,333 (16%)

2023 COMPLIANCE - TOTALS

Updated Totals

2023 HEP Compliance as of 5/7/24

Total Eligible <u>Households</u> : 79,147	As of 4/3/2024	As of 5/8/24
Compliant	64,565 (82%)	66,291 (84%)
Non-Compliant	14,951 (18%)	12,857 (16%)

Total Eligible <u>Participants</u> : 181,656	As of 4/3/2024	As of 5/8/24
Compliant	162,306 (89%)	164,210 (90.4%)
Non-Compliant	20,131 (11%)	17,446 (9.6%)

2022 HEP Compliance as of this time last year

Total Eligible <u>Households</u> : 84,867	As of 5/25/2023	As of 7/6/2023
Compliant	62,501 (72%)	68,322 (80%)
Non-Compliant	25,608 (28%)	16,545 (20%)

Total Eligible <u>Participants</u> : 195,804	As of 5/25/23	As of 7/6/23
Compliant	166,121 (82%)	172,970 (88%)
Non-Compliant	35,370 (18%)	22,834 (12%)

2023 COMPLIANCE BY REQUIREMENT

Member-level

Requirement	% Complete as of 5/8/24
Preventive Screening	96.8%
Dental Exam	93.1%
Cholesterol Screening	96.7%
Breast Cancer Screening	99.6%
Cervical Cancer Screening	95.7%
Colorectal Cancer Screening	94.1%
Chronic Condition Education	91.2%

2024 COMPLIANCE - TOTALS

Updated Totals

State of CT Member Total

Total Eligible Households: 63,318	As of 5/8/24	Total Eligible Participants: 144,366	As of 5/8/24
Compliant	10,795 (17%)	Compliant	58,233 (40%)
Non-Compliant	52,524 (83%)	Non-Compliant	86,134 (60%)

Partnership Member Total

Total Eligible Households: 22,930	As of 5/8/24	Total Eligible Participants: 53,458	As of 5/8/24
Compliant	3,610 (16%)	Compliant	19,958 (37%)
Non-Compliant	19,321 (84%)	Non-Compliant	33,501 (63%)

2024 COMPLIANCE - TOTALS

Updated Totals

Total Eligible <u>Households</u> : 86,246	As of 5/8/24	Total Eligible <u>Participants</u> : 179,634	As of 5/8/24
Compliant	14,404 (20%)	Compliant	59,914 (33.4%)
Non-Compliant	71,842 (80%)	Non-Compliant	119,720 (66.6%)

Compliance per requirement

Requirement	% Complete as of 5/8/24
Preventive Screening	84.6%
Dental Exam	51.1%
Cholesterol Screening	88.6%
Breast Cancer Screening	87.1%
Cervical Cancer Screening	80.3%
Colorectal Cancer Screening	80.2%
Chronic Condition Education	16.7%



Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
(HEP) Chronic Disease and Wellbeing Seminars -Presented by WellSpark monthly	State –April 2	20%	6%
	SPP - April 2	45%	1%
	State personal-April 2	47%	2%
Upswing Seminar: Sore Shoulders monthly	State –April 4	19%	5%
	SPP - April 4	42%	1%
	State personal-April 4	44%	1%
Diabetes Prevention Program class registration: 89; 127 in previous	State –April 11	20%	6%
	SPP -April 11	49%	8%
	State personal –April 15	52%	3%
Health Plan Overview; Pre OE	State –April 17	21%	6%
	State personal –April 17	50%	2%
OE Begins; Pre OE	State –April 24	22%	31%
	State, spouse NM Retiree personal-4/24	52%	7%



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, HCCCC 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

OPEN ENROLLMENT IS May 1-31, 2024

OFFICE *of the*
STATE COMPTROLLER



- ✓ 4/15-Agency Benefits Specialist meeting
- ✓ 4/26-Weekly Emails kick-off
- ✓ 5/1-Benefits Enrollment page: 3 versions
- ✓ 5/1-OE Flyer Agencies, Unions; DOC dental events
- ✓ Live Benefit Q&A meetings: May 8, 15, 22
- ✓ 5/2-Active Mailer arrives
- ✓ 5/8- Retiree mailer arrives
- ☐ 5/17-Payroll stuffer
- ☐ Ongoing: Facebook Ads, Flyers at DOC dental events

QUESTIONS?

To ask questions, please use the Q&A function on your screen.

For medical, pharmacy & HEP assistance, call a Care Coordinator: **833-740-3258**

For dental assistance, call Cigna at: **(800) 244-6224**

CARE COMPASS

STATE OF CONNECTICUT COMPTROLLER

Facebook icon CareCompassCT

CareCompass.CT.gov/benefits-enrollment



Care Compass Usage

- April 17-30: 12K users; 30K page views
- April 24-May 7: 16K users; 48K views; 13K new users



Questions and Comments



Adjourn