



Healthcare Update

May 12, 2025

Agenda



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



Public Comment

Financials



FY 2024-2025 Anticipated Year End Health Account Balances	
Budget Review 4.15.25	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 29,691,845.78
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 36,823,542.66
Projected Active Rx FAD	\$ -2,570,620.39
Combined FAD Balances:	\$ 34,252,922.27
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ -34,953,103.42
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 179,276,472.17
Projected Retiree Rx	\$ 49,841,571.93
Combined FAD Balances:	\$ 229,118,044.10

Partnership



Partnership 2.0

As of 5/1/25 we have 172 groups enrolled totaling just under 26,000 employees and just over 61,000 members.

There are 14 new groups joining on 7/1/25. Also, one group will be terming for July and one will be moving from Partnership 1.0 to 2.0. This will add approximately 3,000 employees and over 6,000 members.

We hosted 2 quarterly update meetings for existing groups at the end of April. Also, all renewal letters have been sent out.

Partnership 1.0

As of 5/1/25 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 Feb 2024 – Jan 2025
Prior Period: Incurred Feb 2023 – Jan 2024

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$785.55	82%	▲ 8.3%
Inpatient Facility	\$159.95	17%	▲ 9.9%
Outpatient Facility	\$306.63	32%	▲ 8.2%
Professional Services	\$297.01	31%	▲ 8.2%
Ancillary	\$21.96	2%	▲ 0.8%
Pharmacy	\$173.21	18%	▲ 12.6%
Total Cost	\$958.76		▲ 9.1%

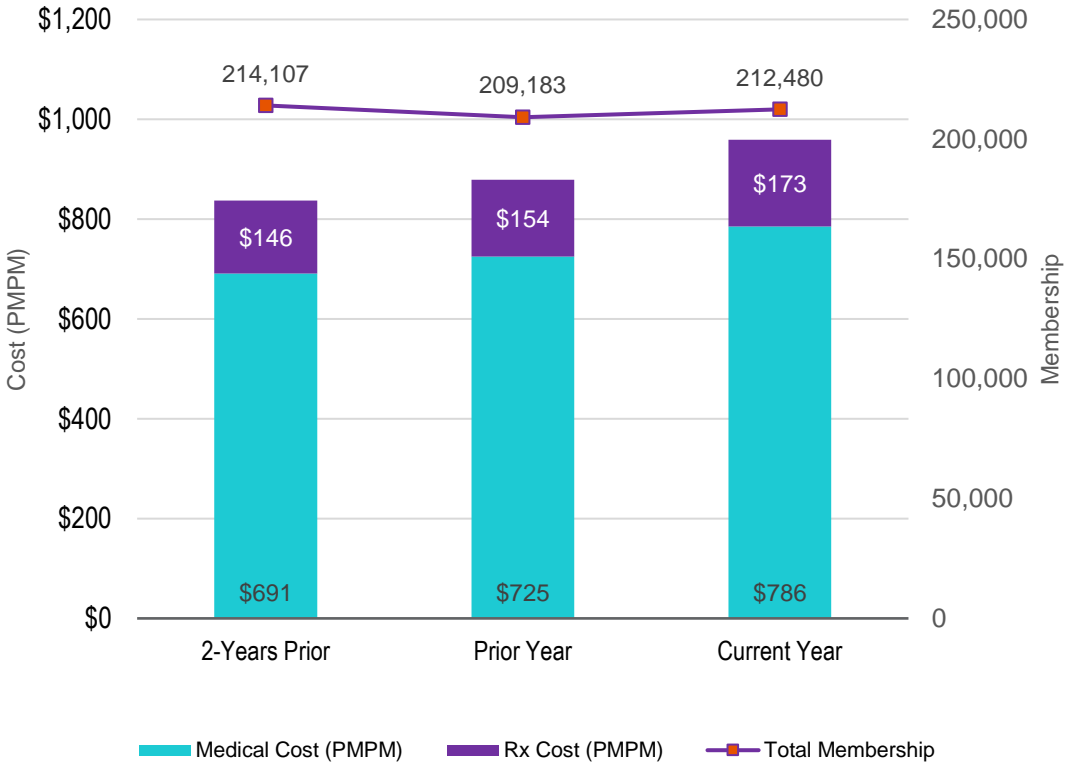
Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Pharmacy - Specialty	\$51.29	\$40.04	▲ \$11.25
Prescription Drugs - Brand	\$95.38	\$85.44	▲ \$9.94
Outpatient - Pharmacy	\$60.03	\$51.67	▲ \$8.36
Inpatient - Medical	\$48.72	\$42.11	▲ \$6.61
Outpatient - Surgery	\$96.67	\$90.07	▲ \$6.60

Observations

- PMPM medical costs have increased 8.3% Year-over-Year (“YoY”) and accounted for 82% of total spend.
- PMPM Rx costs have increased 12.6% YoY and accounted for 18% 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 \$24.72 PMPM over last year.

Cost and Membership Summary

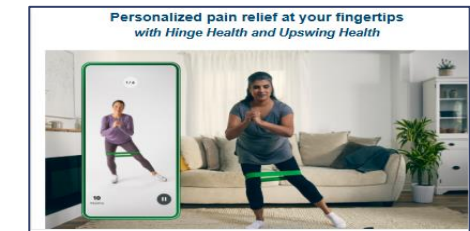


1 Reflects paid claims through March 2025. Claims for the current period have been completed using a factor of 0.95

Care Compass Email Impact



Email Topic	Sent*/Group	Subscribed Audience	Open Rate	Total Clicks	CTOR
Diabetes Prevention Program –new class registration	State – April 1	31,337	15%	2,542	14%
	State personal – Apr 1	47,088	50%	2,984	10%
	SPP – April 1	21,734	44%	1,200	11%
Wellbeing /Chronic Condition HEP Seminars	State – April 2	29,343	13%	1,896	10%
	State personal – Apr 2	57,691	38%	664	4%
	SPP-April 2	21,709	40%	934	8%
Hinge Health	State – April 10	40,262	15%	1,871	8%
	State personal – Apr 10	57,609	38%	663	5%
	SPP – April 11	21,671	15%	1,514	11%
Supplemental Benefits	State – April 15	31,198	20%	12, 114	37%
	State personal – April 15	57,571	51%	4,410	18%
Open Enrollment is Coming- Launch email	State – April 24	36,633	21%	18,917	28%
	State personal – Apr 24	35,506	49%	6,283	15%



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



Questions and Comments



Adjourn