



Healthcare Update

June 9, 2025

Agenda



- Public Comment
- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-level Utilization (Josh)
- Communications (Betsy)
- Open Enrollment
- DEVA audit update (Bernie)
- HEP compliance (Tracy)



Public Comment

Financials



FY 2024-2025 Anticipated Year End Health Account Balances	
Budget Review 5.15.25	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 29,479,142.16
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 32,305,596.25
Projected Active Rx FAD	\$ -2,017,201.37
Combined FAD Balances:	\$ 30,288,394.88
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ -27,643,343.42
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 171,178,763.46
Projected Retiree Rx	\$ 29,997,202.71
Combined FAD Balances:	\$ 201,175,966.17

Partnership



Partnership 2.0

As of 6/1/25 we have 172 groups enrolled totaling just under 26,000 employees and just over 61,000 members.

There are 15 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 will be scheduling 2 quarterly update meetings for existing groups in July.

Partnership 1.0

As of 6/1/25 we still have 5 groups remaining totaling approximately 2,500 employees and 3,500 members.

Actives & Non-Medicare Retirees

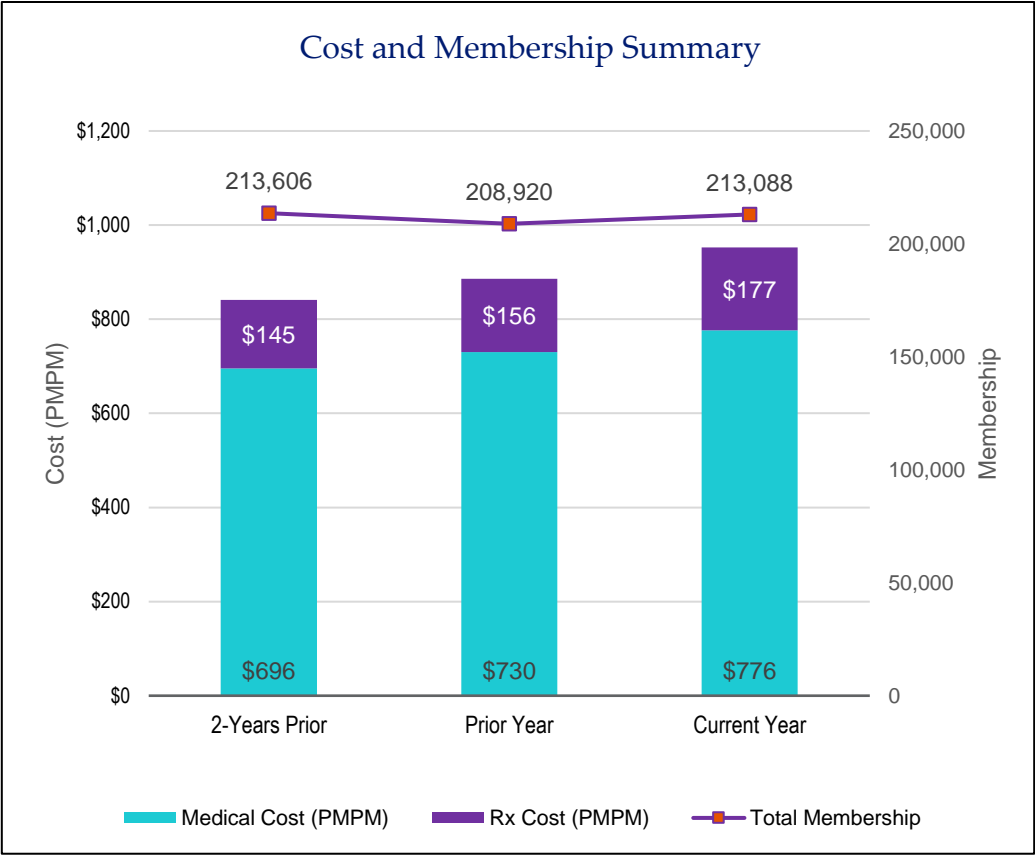
All Plans

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$776.15	81%	▲ 6.3%
Inpatient Facility	\$153.05	16%	▲ 5.1%
Outpatient Facility	\$304.50	32%	▲ 6.4%
Professional Services	\$297.05	31%	▲ 7.4%
Ancillary	\$21.55	2%	▼ 1.2%
Pharmacy	\$176.61	19%	▲ 13.5%
Total Cost	\$952.76		▲ 7.6%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Pharmacy - Specialty	\$58.29	\$40.20	▲ \$18.08
Outpatient - Pharmacy	\$59.53	\$52.37	▲ \$7.15
Professional -E&M	\$56.52	\$50.35	▲ \$6.17
Prescription Drugs - Brand	\$92.72	\$86.81	▲ \$5.90
Outpatient - Surgery	\$96.15	\$91.02	▲ \$5.13



Observations

- PMPM medical costs have increased 6.3% Year-over-Year (“YoY”) and accounted for 81% of total spend.
- PMPM Rx costs have increased 13.5% 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 \$18.08 PMPM over last year.

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



O.E. Communications Impact



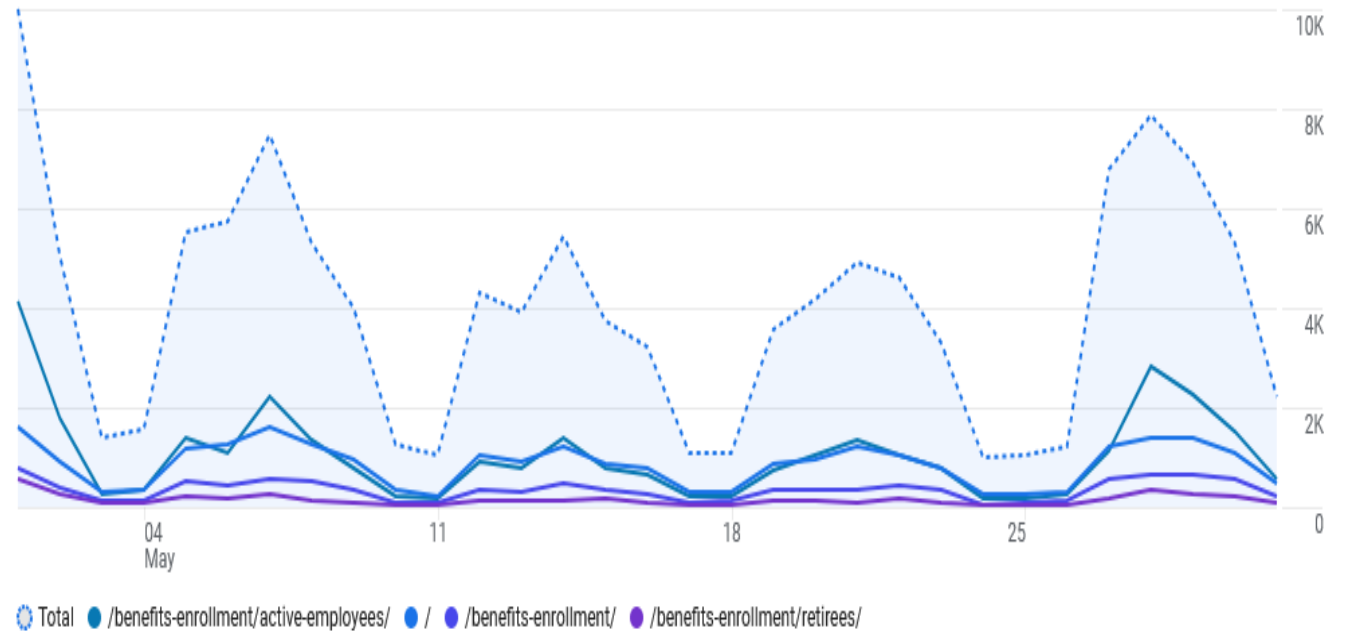
Date	Format	Links/description	Email Open Rate			Event		
			Work	Personal	NM Retiree**	Registration	Attendance	Questions
4/24	All-user email: OE is coming	Get Ready: Open Enrollment Starts Next Week!	22%	50%				
4/25-30	Mailed Flyer	(sent to all employees)						
5/1	All-user email: OE has started	Open Enrollment is Here	21%	54%	51%			
5/1	Emailed to DOC, DOT, DPS	(Roll call message)						
5/1	OE Handout: resources	SOC 2025 OE handout.pdf						
5/7	Retiree mailer	(Version sent by group retirement date)						
5/7	All-user email: Resources	Need Help with Your Health Benefits?	22%	44%	46%			
5/8	Live Webinar Q&A	State of CT Employees: Open Enrollment 2025				790a	67%r	461q
5/14	All-user email: Medical	https://mailchi.mp/ct.gov/oe-medical-plan-2025	21%	44%	43%			
5/15	Live Retiree Webinar Q&A	2025-2026 Retiree Benefits Enrollment Information				68a	64%r	90q
5/20	All-user email: QFSA	https://mailchi.mp/ct.gov/oe-qfsa-plan-2025	22%	43%	47%			
5/21	All-user email: Dental	Find the Best Dental Plan for You	24%	45%	44%			
5/22	Live Webinar Q&A	State of CT Employees: Open Enrollment 2025				466a	65%r	315q
5/26	All-user email: OE is ending	Last call: make medical & dental plan changes	25%	51%	56%			
5/8-6/2	On-demand webinar	(YouTube webinar and pre-recorded deck)				2,478	views	
5/15-6/2	On-Demand Webinar Retiree	(YouTube webinar and pre-recorded deck)				200	views	

Open Enrollment Care Compass Usage



Page Views		May-25	Apr-25	May-24
1	Active Employee Benefits Enrollment	32,551	4,238	22,236
2	Home	26,607	16,807	25,361
3	Benefits Enrollment (Audience Choice Screen)	10,746	3,133	20,048
4	Active Employee Medical	6,342	3,480	6,201
5	HEP	4,843	4,885	3,692
6	Active Employee Dental	4,744	1,734	6,365
7	Retiree Benefits Enrollment	4,489	748	3,814
8	Supplemental Benefits	2,946	4,482	2,640
9	Retiree Dental	2,404	670	2,759
10	Active Employee Planners and Guides	1,915	856	N/A
...
	Medical Decision Quiz	1,898	1,519	3,964

Tools	2025	2024	2023	2022	2021
Medical	3,417	5,964	4,313	7,068	(n/a)
Dental	7,156	5,204	3,945	5,571	2,339



Open Enrollment Results



- 5,543 Employees and Retirees elected to make changes
- 4,230 of these updates were processed in eBenefits
- 2,376 made changes to medical coverage
- 3,534 made changes to dental coverage

Open Enrollment Results



Plan Changes	
Medical	
Expanded Access	250
Standard Access	-86
Primary Care Access	-63
State Preferred	-2
Out-of-Area	-3
Quality First Select Access	205
Waived Coverage	-301
Dental	
Judges Basic	-1
Basic	-227
DHMO	-634
Enhanced	956
Total Care DHMO	42
Waived Coverage	-134

Dependent Changes			
	Dependents Dropped	Dependents Added	Net Change
Medical	-437	920	483
Dental	-567	1271	704
<i>Total</i>	<i>-1,004</i>	<i>2,191</i>	<i>1,187</i>

DEVA Audit – Dependent Audit



- Dependent (spouse & children) eligibility verification audit for the state of Connecticut members enrolled in the health plan (active & retiree)
- Announcement letters went out in May introducing the vendor (Part D Advisors) and included a list of current dependents enrolled on the health plan
- Verification letter is scheduled to go out in the next couple weeks which will instruct members how to go online and download supporting documents or mail them in directly to Part D Advisors.
 - This letter will list the acceptable documentation
 - There will also be a phone number dedicated to our state population for questions specific to the audit
- If an employee/retiree chooses not to respond in a timely manner, their case will be reviewed by the health care cost containment committee and dependents may be removed from coverage

2024 HEP Compliance



Total Compliance Summary of 2024

Total Eligible Households:		Total Eligible Participants:		TOTAL
86,750		182,480		
Compliant	74,996 (86.5%)	Compliant	166,702 (91.4%)	
Non-Compliant	11,754 (13.5%)	Non-Compliant	15,778 (8.6%)	
Total Eligible Households:		Total Eligible Participants:		STATE
63,824		133,094		
Compliant	55,956 (87.7%)	Compliant	122,561 (92.1%)	
Non-Compliant	7,868 (12.3%)	Non-Compliant	10,533 (7.9%)	
Total Eligible Households:		Total Eligible Participants:		PARTNERSHIP
22,915		49,388		
Compliant	19,028 (83.0%)	Compliant	44,142 (89.4%)	
Non-Compliant	3,887 (17.0%)	Non-Compliant	5,246 (10.6%)	

Upcoming HEP Communications for 2024 Compliance



Non-compliant letter #5	6/2/25 – 6/6/25
Chronic condition email #4	6/3/25 – 6/5/25
Non-compliant email #7	6/17/25 – 6/19/25
Non-compliant penalty email	7/15/25 – 7/17/25
Non-compliant penalty letter	7/15/2025



Questions and Comments



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