



Health Care Update

JULY 8, 2024



- Financials (Rae-Ellen)
- Partnership (Bernie)
- High-Level utilization (Rae-Ellen)
- Communications (Betsy)
- OE Review



Public Comment



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review 6.15.24	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 250,725.05
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 109,788,674.24
Projected Active Rx FAD	\$ 18,353,368.33
Combined FAD Balances:	\$ 128,142,042.57
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ 1,169,010.14
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 208,562,327.45
Projected Retiree Rx	\$ 11,486,078.66
Combined FAD Balances:	\$ 220,048,406.11



Partnership 2.0

As of 7/1/24 we have 167 groups enrolled totaling over 25,000 employees and just under 60,000 members.

We have scheduled quarterly update meetings on July 16th and 19th for existing partnership groups. We will use this meeting to go over utilization trends as well as HEP updates for 2023 compliance.

Partnership 1.0

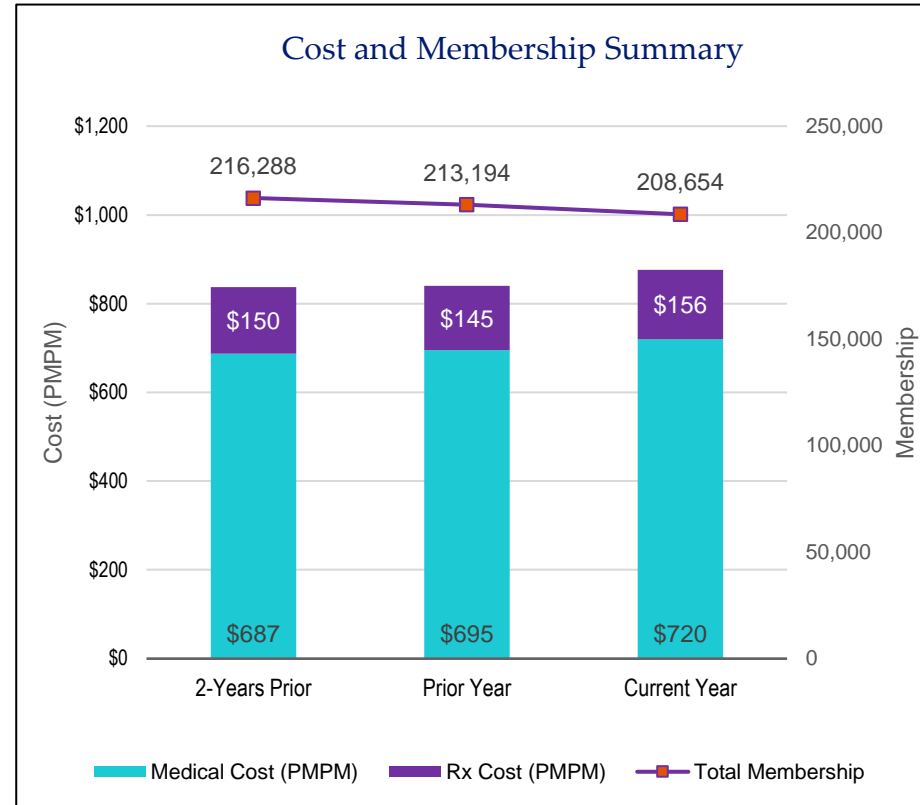
As of 7/1/24 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$719.79	82%	▲ 3.5%
Inpatient Facility	\$138.67	16%	▲ 0.8%
Outpatient Facility	\$285.53	33%	▲ 4.4%
Professional Services	\$273.91	31%	▲ 4.0%
Ancillary	\$21.68	2%	▲ 4.5%
Pharmacy²	\$156.19	18%	▲ 8.0%
Total Cost	\$875.99		▲ 4.3%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Prescription Drugs - Brand	\$87.56	\$78.35	▲ \$9.21
Outpatient - Surgery	\$90.58	\$83.10	▲ \$7.48
Inpatient - Medical	\$42.78	\$36.26	▲ \$6.52
Inpatient - Surgery	\$57.82	\$63.93	▼ \$6.11
Professional -E&M	\$50.41	\$47.64	▲ \$2.77



Observations

- PMPM medical costs have increased 3.5% Year-over-Year (“YoY”) and accounted for 82% of total spend.
- PMPM Rx costs have increased 8.0% YoY and accounted for 18% of total spend.
- The second table above illustrates the top 5 drivers of trend. Prescription Drugs - Brand was the top driver of spend on a PMPM basis, increasing \$9.21 PMPM over last year.

¹ Claims for the current period have been completed using a factor of 0.95

² Pharmacy costs reflect PrudentRx savings.

Monthly All-User Email Impact



Email Topic	Sent/Group	Open Rate*	CTOR*
Wellbeing/Chronic Condition (HEP) Presented by WellSpark + Upswing Health	State –June 4	17%	6%
	State personal-June 4	48%	2%
	SPP - June 4	54%	3%
Providers of Distinction (A follow-up to the April mailer)	State –June 26	20%	15%
	State personal –June 26	49%	5%
	SPP - July 1	54%	6%

Well-being Seminars
Monthly Schedule

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

For employees, spouses, and dependents

STATE OF CONNECTICUT HEALTH PLAN
PROVIDER of DISTINCTION

Find a provider with a proven history of excellence for many common procedures.

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KEEP YOUR HEALTH ON TRACK WITH PREVENTIVE CARE

Getting regular checkups can help you prevent serious health issues. Your primary care provider may suggest specific cancer screenings based on your age and gender.

SCHEDULE YOUR RECOMMENDED PREVENTIVE CARE TODAY – IF YOU USE AN IN-NETWORK PROVIDER, IT'S 100% COVERED

Routine checkups and cancer screenings help prevent health issues or detect illness at an early stage when treatment will be most effective. The State of Connecticut created the Health Enhancement Program (HEP) to encourage the completion of recommended preventive services.

YOUR QUANTUM HEALTH CARE COORDINATORS ARE HERE TO HELP
Your team of nurses, benefits experts and claims specialists are here to help with things like:

- Reviewing your recommended preventive care
- Finding an in-network provider near you
- Understanding your HEP requirements
- Confirming your calendar year coverage or copays

DON'T DELAY: The State's health plan provides coverage for one preventive care visit per calendar year. So, if you had an exam in June 2023 and then schedule another in April 2024, both will be covered. You don't need to worry about the exams being at least 365 days apart. Schedule your appointments now to make sure you complete your HEP requirements by December 31.

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

Quantum Health logo and QR code

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Routine checkups and cancer screenings help prevent health issues or detect illness at an early stage when treatment will be most effective. In addition to an annual physical exam, your primary care provider may suggest specific cancer screenings based on your age and gender.

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[Find a Provider](#)

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*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 Education, Facebook booted posts created to align with all-user topics each month; additional marketing may include a slider featured on the QH benefits portal

Open Enrollment Updates



Medical			Dental		
Active	Retiree	Plan	Active	Retiree	Plan
303	43	Previously Waived/Newly Enrolled	321	25	Previously Waived/Newly Enrolled
419	42	Expanded Access	0	-1	Judges Basic
24	-6	Standard Access	267	1	Basic
4	-6	Primary Care Access	404	88	Enhanced PPO
-4	0	State Preferred	-333	-79	DHMO
1	18	Out of Area	-17	16	Total Care DHMO
-142	-4	Quality First Select Access			



Questions and Comments



Adjourn