



Health Care Update

January 10, 2022



Status Updates

- Public Comment
- Financials/Budget Update (Rae-Ellen)
 - Initial budget projections
- Partnership Update and Financials (Bernie)
- Communications (Betsy)
- COVID-19 relief funds (CRF) (Josh)



FY 2021-2022 Year End Health Account Balances

Budget Review 12.15.21

Active Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ 19,554,684.23

Active Employee Healthcare FAD Accounts	
<i>Projected Active Health FAD</i>	\$ 122,714,555.54
<i>Projected Active Rx FAD</i>	\$ 30,667,493.80
<i>Combined FAD Balances:</i>	\$ 153,382,049.33

Retired Employee Healthcare Appropriation	
<i>Projected Appropriation Balance</i>	\$ -8,344,661.84

Retired Employee Healthcare OPEB FAD Accounts	
<i>Projected Retiree Health</i>	\$ 129,462,930.96
<i>Projected Retiree Rx</i>	\$ 37,423,468.49
<i>Combined FAD Balances:</i>	\$ 166,886,399.44



Partnership 2.0

As of 1/1/22 we have 153 groups enrolled totaling almost 26,000 employees and over 63,000 members.

As of 1/1/22, we had 102 groups who have completed their 3-year contract commitment under Partnership and had the option of leaving the plan without an early termination penalty. To date, no group has left Partnership 2.0.

We have several large groups that are expressing interest for 7/1/22.

Partnership 1.0

As of 1/1/22 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.



Partnership 2.0 Plan Update

153 groups enrolled totaling over 63,000 members without a single group choosing to leave the plan

- Plan continues to be in good financial standing
- FY 2021 Medical Loss Ratio = 91.2%
- FY 2021 Admin Cost % = 2.9%
- FY 2022 Projected Medical Loss Ratio = 98.7%
- FY 2022 Projected Admin Cost % = 2.4%
- FAD Balance as of 12/31/21 = \$58,486,561

Email Communications

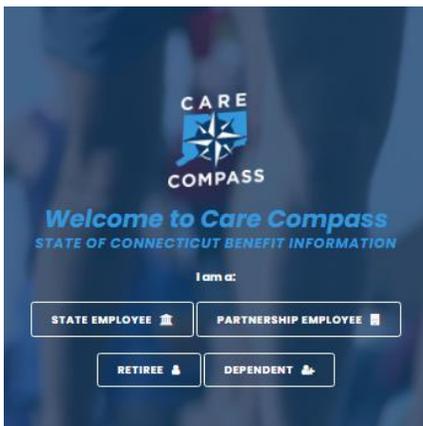


Email Topic	Sent	Audience	Total Reached	Total Opens	Total Clicks	Event Impact (unique) / Combined
Live Event: Diabetes Resources (Livongo / DPP)	11/16, 9am	State email+	28,188	10,733	1,279	136 event attendees 22 questions
	11/17, 9am	Partnership email*	6,710	2,570	82	82 (state) / 14 (SPP) used the CDC prediabetes test link
Get Help with Orthopedic Injuries (Upswing Monthly webinars)	12/2, 7am	State email	28,119	8,970	671	206 registered 84 attendees
	12/2, 2pm	Partnership email	6,682	2,439	3,073	
Free Online Resources (HEP, Upswing, DPP, Livongo)	12/23, 3pm	State email	27,839	12,284	2,272	1,237 checked HEP 151 CDC prediabetes test
	12/29, 11am	State personal	32,436	19,390	1,273	322 visited CareCompass site 258 Upswing webinar registration
	12/28, 11am	SPP Personal email (HEP list)	23,649	13,226	1,395	179 Upswing SOCT site

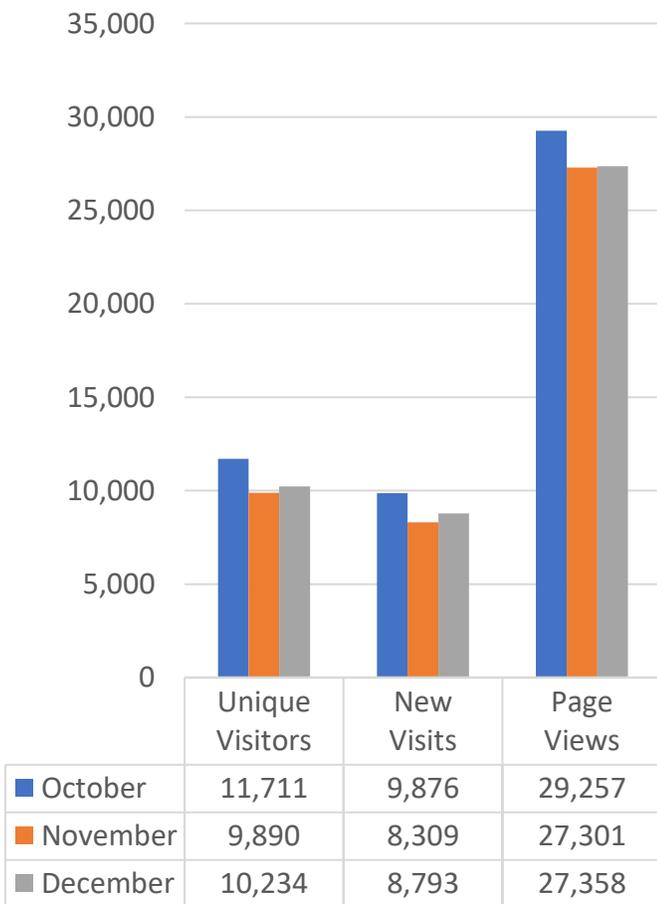
+Email shared with Agency benefit contacts to distribute to employees first.

*Email shared with Partnership Group admins to distribute to members. Some groups opted out of our direct member email distribution list.

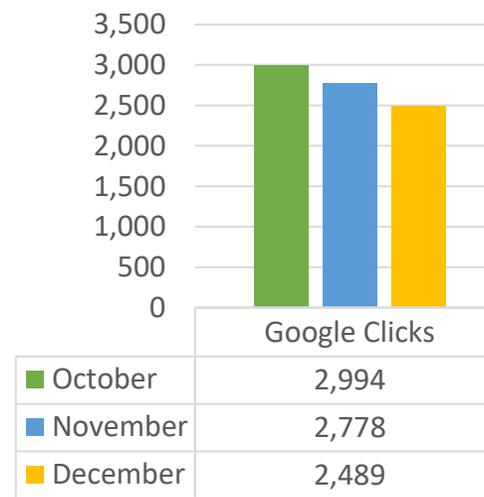
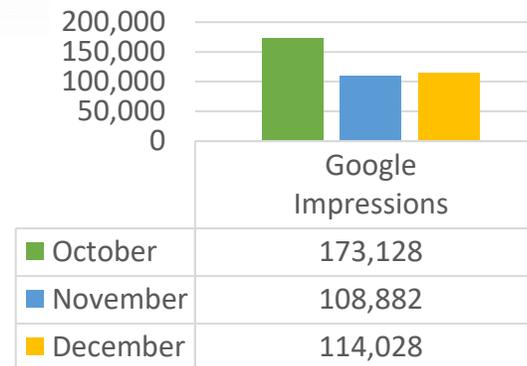
Care Compass Website & Google Ads



Unique Visitors include people who visited CareCompass this month, plus anyone who visited in the previous month and then returned this month. Only 1 visit is counted if someone visits multiple times in a month.
New Visits are total number of visits in the month.



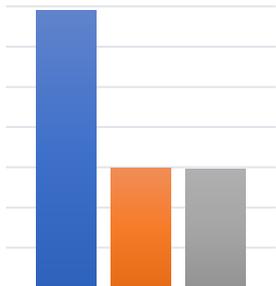
Google Search Ads



Social / Digital Communications



November: Diabetes and Diabetes Prevention, flu shot and Live Events
December: HEP, Upswing and Self-Care



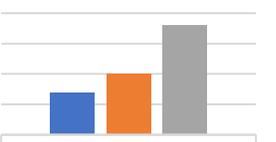
Facebook Reach

Month	Reach
Oct.	33,951
Nov.	31,982
Dec.	31,975



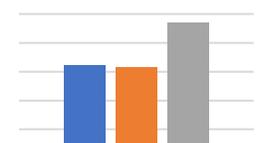
Facebook Ad Impressions

Month	Impressions
Oct.	728,381
Nov.	577,404
Dec.	573,403



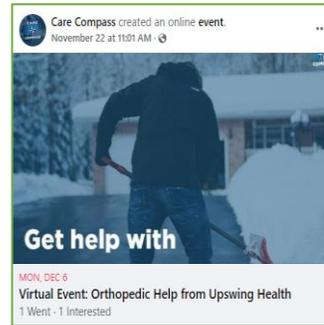
Facebook Followers

Month	Followers
Oct.	394
Nov.	400
Dec.	416

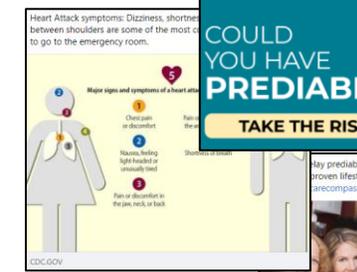


Facebook Clicks

Month	Clicks
Oct.	2,116
Nov.	2,078
Dec.	2,855



Throughout the day, if you're...
aks. Some physical activity is



It's common to experience increased stress during the holidays. While it's important to take care of your family and friends, it should be balanced with care for yourself. Take a short break each day to focus on you.



HEP requires eye exams. Why? An eye care professional examines each eye closely for early signs of common vision problems and eye diseases.





(Survey response) Preferred Communication Mediums: Union Impact

Communications / Resources		All Survey Responses 3,501	Union / Hazardous Duty 268 (7%)	Union / Non-Hazardous Duty 2,654 (75%)
CareCompass.ct.gov (webpage)	Never Heard of it	386 (11%)	39 (15%)	294 (11%)
	Do Not Use it	1,014 (29%)	70 (26%)	791 (30%)
	Helpful + Very Helpful	504 (14%)	92 (34%)	959 (36%)
CareCompass Email	Never Heard of it	440 (13%)	42 (16%)	329 (12%)
	Do Not Use it	1,184 (34%)	80 (30%)	919 (35%)
	Helpful + Very Helpful	1,276 (37%)	79 (29%)	926 (35%)
Mailed Information	Never Heard of it	253 (7%)	27 (10%)	190 (7%)
	Do Not Use it	912 (26%)	58 (22%)	705 (27%)
	Helpful + Very Helpful	1,497 (43%)	114 (43%)	1131 (43%)
Virtual Spotlight Events	Never Heard of it	661 (19%)	66 (25%)	506 (19%)
	Do Not Use it	1,840 (53%)	127 (47%)	1,413 (53%)
	Helpful +Very Helpful	297 (8%)	40 (15%)	406 (15%)
Agency Benefit Contacts	Never Heard of it	211 (6%)	21 (8%)	164 (6%)
	Do Not Use it	1,571 (45%)	99 (37%)	1,238 (47%)
	Helpful + Very Helpful	872 (25%)	70 (26%)	626 (24%)



(Focus Group) Preferred Communication Mediums: Union Impact

	All	Union	Non-Union
Item mailed to your home	49%	50%	49%
Care Compass emails	30%	38%	33%
Care Compass webpage	35%	36%	36%
Care Compass FB page	1%	1%	3%
Conversation with coworker, family or friend	28%	31%	28%
Email/printed material from your agency's benefits staff	56%	53%	64%
Virtual event (webinar, carrier spotlight, etc.)	39%	34%	51%
Other	8%	7%	5%

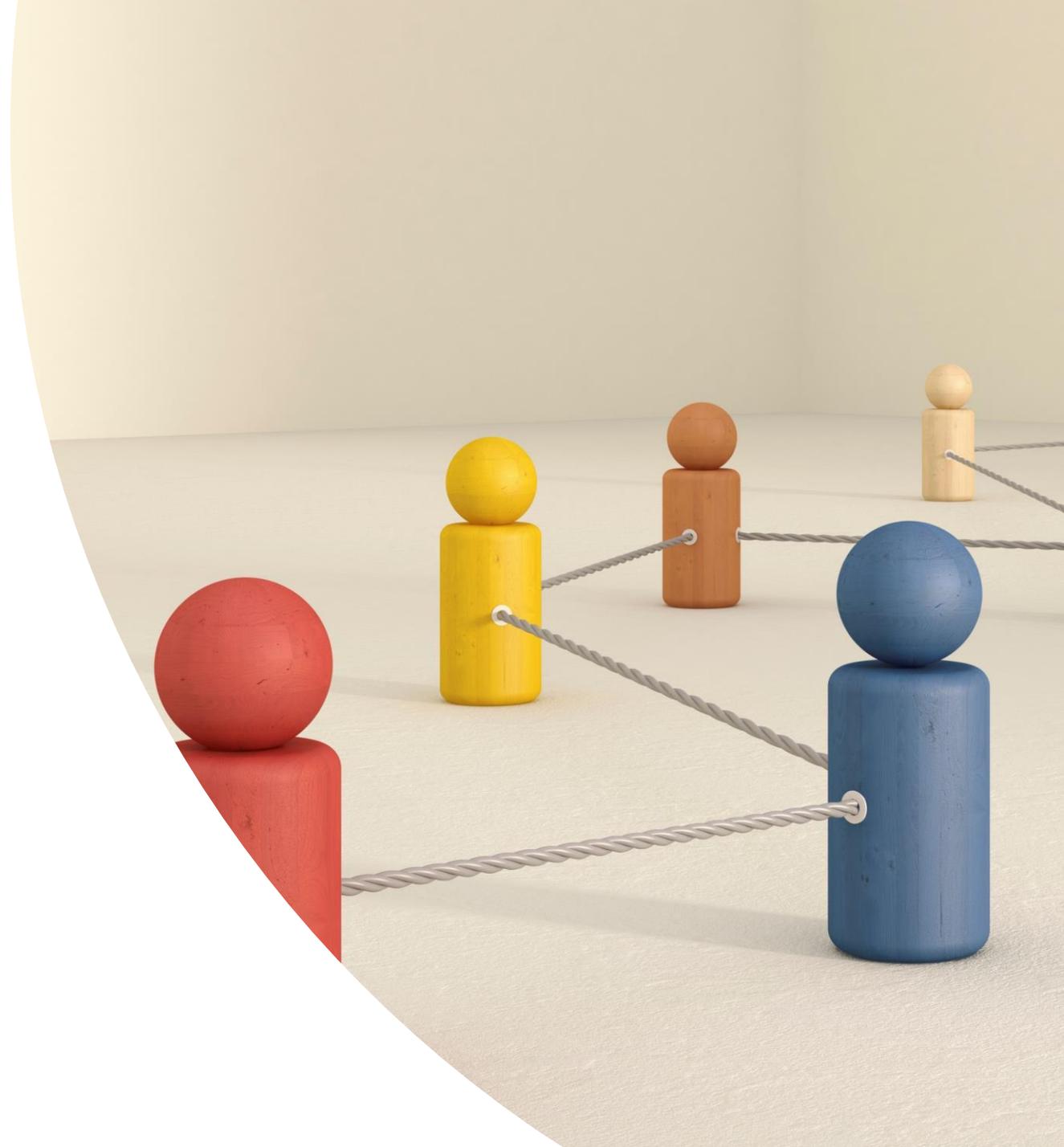
Confidential—Do not distribute



(Focus Group) Communication Mediums: Agency Impact

	All	Admin	Higher Ed	Public Health/Policy	Social Services	Transport
Item mailed to your home	49%	46%	50%	36%	69%	45%
Care Compass emails	30%	51%	25%	27%	50%	18%
Care Compass webpage	35%	42%	29%	27%	50%	36%
Care Compass FB page	1%	0%	0%	9%	7%	0%
Conversation with coworker, family or friend	28%	20%	46%	36%	19%	45%
Email/printed material from your agency's benefits staff	56%	60%	63%	64%	50%	45%
Virtual event (webinar, carrier spotlight, etc.)	39%	63%	17%	18%	38%	27%
Other	8%	9%	17%	9%	6%	18%

Thank you.



COVID Relief Funds

OFFICE of the
STATE COMPTROLLER



<i>Amounts Reimbursed in Recent Journal</i>	<i>Credited 12/14/2021</i>
Totals Active State	36,140,837
Totals Non-Medicare Retirees	10,603,695
Partnership	43,892,548
	<u>90,637,080</u>

- **Rate Impact: -4.0% to -4.5%** on the rates for July 1, 2022 through June 30, 2023.

This estimate was based on the following assumptions:

- Assumed no change to State Active premium/lives for FYE22 from rate development in April 2021
- Based Partnership 2.0 annualized premium on September 2021 premium
- Assumed 6% standard trend / rate increase for July 1, 2022
- Assumed same methodology used for July 1, 2021 rates to determine reserve adjustment based on combined FAD account balances for State Active Medical/Rx and Partnership 2.0 Medical/Rx.



Questions and Comments



Adjourn