



Health Care Update

September 11, 2023



- Public comment
- Financials (Rae-Ellen)
- Initial Budget Projections (Rae-Ellen)
- Partnership (Bernie)
- High-level utilization (Josh)
- Quantum Call Center Reporting (Quantum)
- Communications (Betsy)
 - Including 2023 outreach plan through end of calendar year
- Primary Care Initiative Update (Tom)



FY 2023-2024 Anticipated Year End Health Account Balances	
Budget Review 8.15.23	
Active Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ (6,005,561.56)
Active Employee Healthcare FAD Accounts	
Projected Active Health FAD	\$ 148,939,297.18
Projected Active Rx FAD	\$ 35,187,487.42
Combined FAD Balances:	\$ 184,126,784.61
Retired Employee Healthcare Appropriation	
Projected Appropriation Balance:	\$ (8,254,847.35)
Retired Employee Healthcare OPEB FAD Accounts	
Projected Retiree Health	\$ 269,249,519.43
Projected Retiree Rx	\$ (47,395,765.69)
Combined FAD Balances:	\$ 221,853,753.74

Budget Adjustment Request – Active Health



Active Health				
	Current FY23	FY24	FY25	Total
<i>Premium Equivalent Employer Shares</i>				
Transportation Fund	\$ 58,563,000.00	\$ 66,365,000.00	\$ 70,946,000.00	\$ 137,311,000.00
Other Funds	\$ 280,047,000.00	\$ 393,256,000.00	\$ 393,256,000.00	\$ 786,512,000.00
General Fund	\$ 629,367,000.00	\$ 637,326,000.00	\$ 681,320,000.00	\$ 1,318,646,000.00
Premium Equivalent Employer Share Total	\$ 967,977,000.00	\$ 1,096,947,000.00	\$ 1,145,522,000.00	\$ 2,242,469,000.00
<i>Other General Fund Costs</i>				
BOR Fringe Reimbursement	\$ 38,300,000.00	\$ -	\$ -	\$ -
CCC Fringe Reimbursement	\$ 3,778,000.00	\$ -	\$ -	\$ -
UOC Fringe Reimbursement	\$ 48,563,000.00	\$ -	\$ -	\$ -
UCHC Fringe Reimbursement	\$ 5,655,000.00	\$ 828,000.00	\$ 782,000.00	\$ 1,610,000.00
Grant/BAA/OPF Fringe Total	\$ 1,653,000.00	\$ 1,804,000.00	\$ 1,923,000.00	\$ 3,727,000.00
HEP Bonus Payments	\$ 1,400,000.00	\$ 1,400,000.00	\$ 1,400,000.00	\$ 2,800,000.00
Total General Fund Appropriation Needed	\$ 728,716,000.00	\$ 641,358,000.00	\$ 685,425,000.00	\$ 1,326,783,000.00
Initial Request		\$ 789,572,000.00	\$ 834,322,000.00	\$ 1,623,894,000.00
Adopted Budget		\$ 635,463,503.00	\$ 708,256,659.00	\$ 1,343,720,162.00
Difference		\$ (5,894,497.00)	\$ 22,831,659.00	\$ 16,937,162.00

Budget Adjustment Request – Retiree Health



Retiree Health				
	Current FY23	FY24	FY25	Total
Medicare Retirees				
General Fund State Share	\$ 116,582,000.00	\$ 89,684,000.00	\$ 122,410,000.00	\$ 212,094,000.00
<i>Other General Fund Costs</i>				
Medicare B/D Premium Reimbursements	\$ 129,804,000.00	\$ 135,645,000.00	\$ 145,276,000.00	\$ 280,921,000.00
Medicare Retiree Total Appropriation Spend	\$ 246,386,000.00	\$ 225,329,000.00	\$ 267,686,000.00	\$ 493,015,000.00
Non-Medicare Retirees and Dental				
General Fund State Share	\$ 492,960,000.00	\$ 482,116,000.00	\$ 513,619,000.00	\$ 995,735,000.00
<i>Other General Fund Costs</i>				
HEP Bonus Payments	\$ 520,200.00	\$ 546,210.00	\$ 573,520.50	\$ 1,119,730.50
Non-Medicare Retiree Total Appropriation Spend	\$ 493,480,200.00	\$ 482,662,210.00	\$ 514,192,520.50	\$ 996,854,730.50
Total General Fund Appropriation Needed	\$ 739,866,200.00	\$ 707,991,210.00	\$ 781,878,520.50	\$ 1,489,869,730.50
Initial Request		\$ 778,701,210.00	\$ 840,369,520.50	\$ 1,619,070,730.50
Adopted Budget		\$ 699,403,210.00	\$ 737,999,500.00	\$ 1,437,402,710.00
Difference		\$ (8,588,000.00)	\$ (43,879,020.50)	\$ (52,467,020.50)

Budget Adjustment Request – Totals



Total Health Plan Spend				
	Current FY23	FY24	FY25	Total
Active	\$ 728,716,000.00	\$ 641,358,000.00	\$ 685,425,000.00	\$ 1,326,783,000.00
Medicare Retirees	\$ 246,386,000.00	\$ 225,329,000.00	\$ 267,686,000.00	\$ 493,015,000.00
Non-Medicare Retirees and Retiree Dental	\$ 493,480,200.00	\$ 482,662,210.00	\$ 514,192,520.50	\$ 996,854,730.50
Total General Fund Appropriation Needed	\$ 1,468,582,200.00	\$ 1,349,349,210.00	\$ 1,467,303,520.50	\$ 2,816,652,730.50
Active & Retiree Health Adopted Budgets		\$ 1,334,866,713.00	\$ 1,446,256,159.00	\$ 2,781,122,872.00
Difference		\$ (14,482,497.00)	\$ (21,047,361.50)	\$ (35,529,858.50)

- Updated analysis includes an additional 1,500 active employees in FY24, driving a loss in the first year active appropriation.
- The updated analysis also includes 1,400 more Medicare Advantage enrollees and 2,400 more pre-65 retirees in FY25 than was previously projected.
- Those projected increases, especially the increase in the pre-65 population, are driving the majority of the projected losses in FY25, which are concentrated on the retiree health appropriation adjustment. The impact of the increase in population on the active side is blunted by an updated lower rate renewal projection for medical in FY25, which is the result of continued positive claim trends.

Partnership 2.0

As of 9/1/23 we have 153 groups enrolled totaling just under 24,000 employees and approximately 54,000 members.

We are starting to go out to benefit fairs hosted by some of our existing enrolled groups. We are also planning for external exhibit events like CASBO & CCM which start in the Fall.

Partnership 1.0

As of 9/1/23 we still have 5 groups remaining totaling approximately 2,400 employees and just under 3,400 members.

Actives & Non-Medicare Retirees

All Plans

Utilization Dashboard

Current Period: Jun 2022 – May 2023

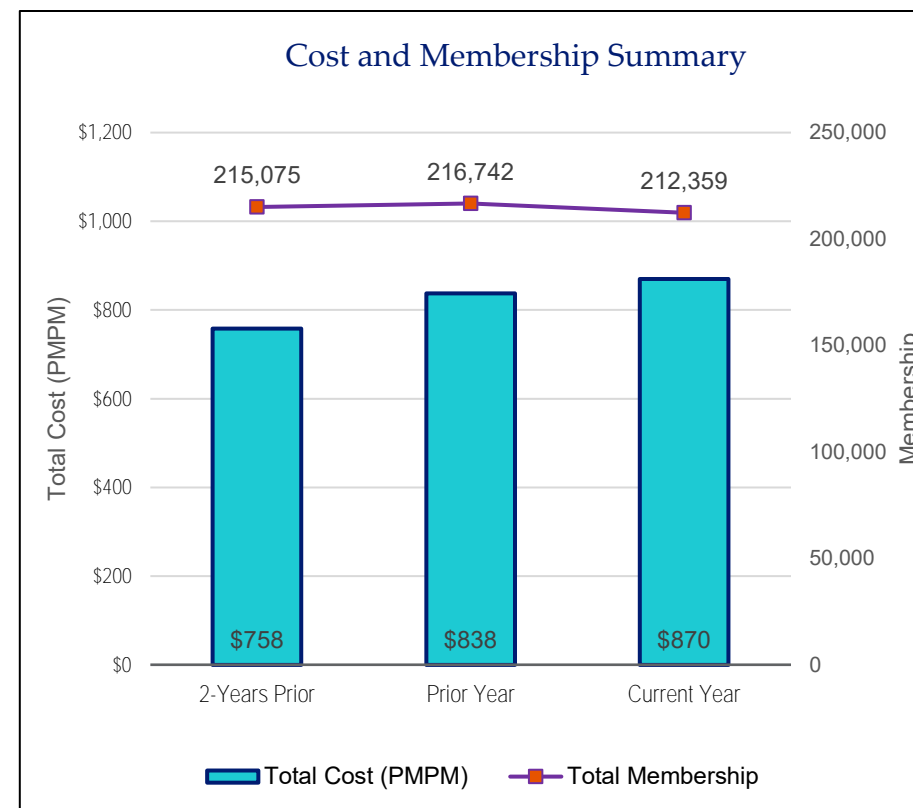
Prior Period: Jun 2021 – May 2022

Claims Summary¹

	Total Cost (PMPM)	% of Total Cost	Current Trend
Medical	\$705.41	81%	▲ 3.0%
Inpatient Facility	\$131.93	15%	▼ -3.8%
Outpatient Facility	\$281.48	32%	▲ 5.6%
Professional Services	\$271.01	31%	▲ 4.1%
Ancillary	\$21.00	2%	▼ -1.2%
Pharmacy ²	\$164.63	19%	▲ 8.1%
Total Cost	\$870.05		▲ 3.9%

Drivers of Trend

Service Category	Current PMPM	Prior PMPM	Change
Pharmacy - Specialty	\$51.50	\$42.27	▲ \$9.24
Outpatient - Surgery	\$86.27	\$79.04	▲ \$7.23
Outpatient - Lab/Pathology	\$10.11	\$15.01	▼ \$4.89
Emergency Room	\$48.86	\$44.39	▲ \$4.47
Professional - Lab/Pathology	\$17.90	\$21.94	▼ \$4.04



Observations

- PMPM medical costs have increased 3.0% Year-over-Year (“YoY”) and accounted for 81% of total spend.
- PMPM Rx costs have increased 8.1% 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 \$9.24 PMPM over last year.

¹ Claims for the current period have been completed using a factor of 0.97

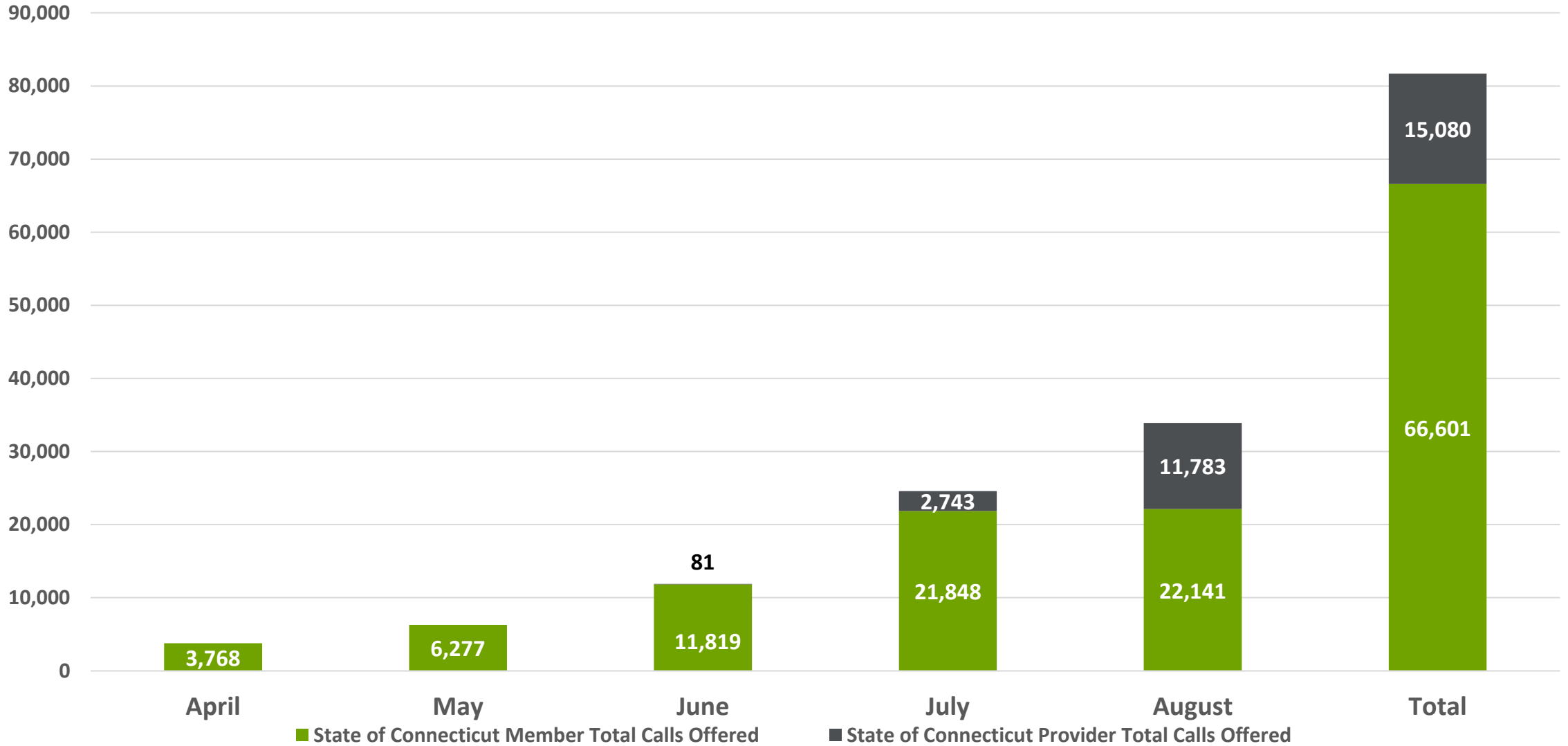
² Pharmacy costs do not reflect PrudentRx savings.

HOW WE SUPPORT STATE OF CONNECTICUT MEMBERS

- Confirming HEP compliance
- Answering claims, benefits and billing questions
- Finding in-network providers
- Verifying coverage and get prior approval, if needed
- Contacting providers to coordinate treatment
- Reviewing care options
- Helping to save on out-of-pocket costs
- Providing information on health issues
- Any other benefits questions or concerns
- Taking provider calls



Member and Provider Calls RTI™



Modes of Successful Engagement Overview

Engagement



Secure Messages



Chats

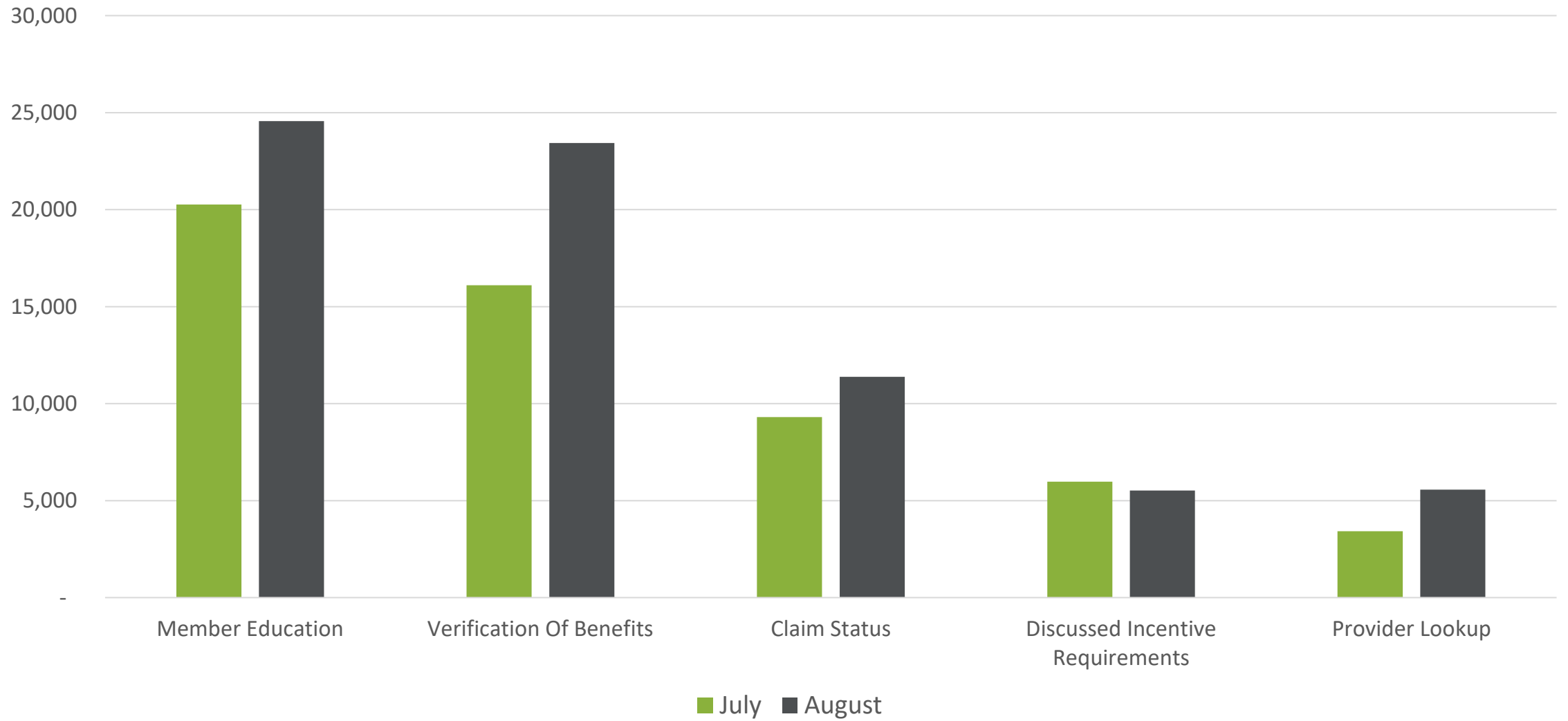


Phone Calls

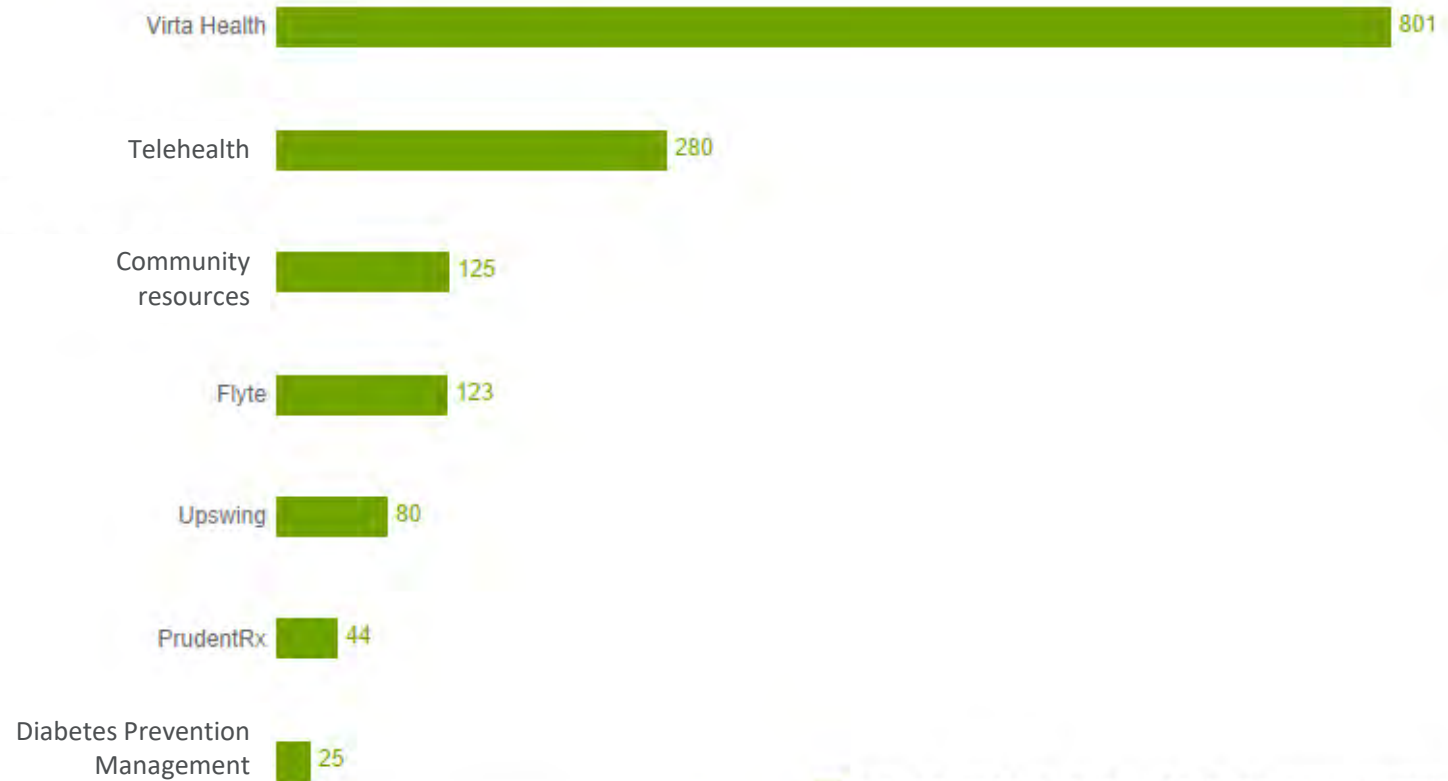


MyQHealth Logins

Member Top Topics



Top Vendor Referrals - Point Solutions



Limited to the top 15 vendors based on the number of quotes in the current period.



*One referral can be associated to many vendors

Web Registration by Relationship

My QHealth



23.1%
Percent Members
Registered

49,494
Members Registered

* Spouses include Domestic Partners where applicable
This visual is members registered within time period

■ Dependent ■ Employee ■ Spouse*



GUIDING Cindy

Summary: A member called in with her brother to discuss their HEP compliance and were frustrated.

- Warrior
- Humanistic
- Health

A State of Connecticut employee called in with her brother to discuss their HEP compliance:

- The call was escalated to an Assist Pod Manager
- The APM discussed the importance of preventative screenings and helped the member better understand why this is asked of members annually
- The member called back later to thank Quantum Health— there was a mass found during her exam
- She was diagnosed with Uterine Cancer and told if she had held off on the preventative exam, she would have passed
- The member was scheduled for emergency surgery and thanked Quantum Health for saving her life
- Cindy is now paired with a PCG that is helping her navigate this journey

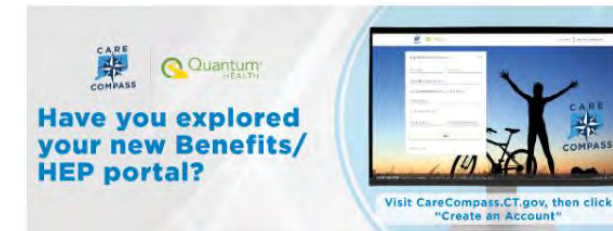
Monthly All-User Email Impact



Email Topic	Sent*/Group	Open Rate	CTOR
Survey2023 (Three separate emails sent in August)	State Retiree/Pre65 State personal	19% avg 58% avg. 53% avg.	16% avg 10% avg. 5% avg.
HEP Wellbeing seminars- Monthly	State (8/2) SPP (8/2) State personal (8/3)	16% 43% 47%	8% 1% 1%
Benefit Portal /Survey Reminder	State (8/22) Retiree/Pre65 (8/23) State personal (8/22)	19% 59% 51%	20% 9% 6%
Upswing Health webinar Monthly: Carpal Tunnel	State (8/23) SPP (8/23) State personal (8/24)	16% 46% 51%	5% 0.6% 0.6%

Open Rate = Unique Opens / Deliveries; Industry standard = 23.7%;
CTOR = Unique Clicks / Unique Opens; Industry Standard = 13.4%

*Emails also sent to agency/group benefit contacts, call centers, Judicial and Higher Ed, HCCC representatives



2023 HEP Communication Plan | Sept-Dec



DON'T DELAY!
Schedule your preventive care now to make sure you're in compliance by the December 31, 2023 deadline.

See your HEP status online in the Quantum Health app

- Download the MyQHealth app
- Create an account or log in from carecompass.ct.gov

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

DOWNLOAD THE APP

COMPLETE YOUR RECOMMENDED PREVENTIVE CARE BY DECEMBER 31

HEP rewards you for completing your recommended preventive care by reducing your medical premiums and waiving your in-network deductible. By complying with the HEP requirements each year, you save \$100 per month on your medical plan premiums (\$1,200 per year) and earn a waiver of a \$350 in-network deductible for each enrolled family member (up to a maximum of \$1,400 per family).

PREVENTIVE SCREENINGS	0-5	6-17	18-24	25-29	30-39	40-49	50-64	65+
Preventive Visit	1 per year	1 every other year	Every 3 years	Every 3 years	Every 3 years	Every 2 years	Every year	Every year
Vision Exam	N/A	N/A	Every 7 years	Every 7 years	Every 7 years	Every 4 years	50-64: Every 2 years 65+: Every 2 years	Every 2 years
Dental Cleanings*	N/A	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year
Cholesterol Screening	N/A	N/A	Every 5 years (20+)	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Every 5 years
Breast Cancer Screening (Mammogram)	N/A	N/A	N/A	N/A	N/A	1 screening between age 45-49**	As recommended by your physician	As recommended by your physician
Cervical Cancer Screening (Pap Smear)	N/A	N/A	Every 3 years (21+)	Every 3 years	HPV combi: screening every 5 years	Pap smear only every 3 years or Pap and HPV combi screening every 5 years	Pap smear only every 3 years or Pap and HPV combi screening every 5 years	Pap smear only every 3 years or Pap and HPV combi screening every 5 years
Colorectal Cancer Screening	N/A	N/A	N/A	N/A	N/A	45+ Colonoscopy every 10 years, Annual FIT/FOST to age 75 or Coligated screening every 3 years	45-49: N/A	50-64: N/A

* Dental cleanings are required for family members who are participating in a dental plan sponsored by your employer.
** Or as recommended by your physician.

The requirements are based on your age as of January 1 each year. As Quantum Health receives your claims, your preventive care will be marked complete.

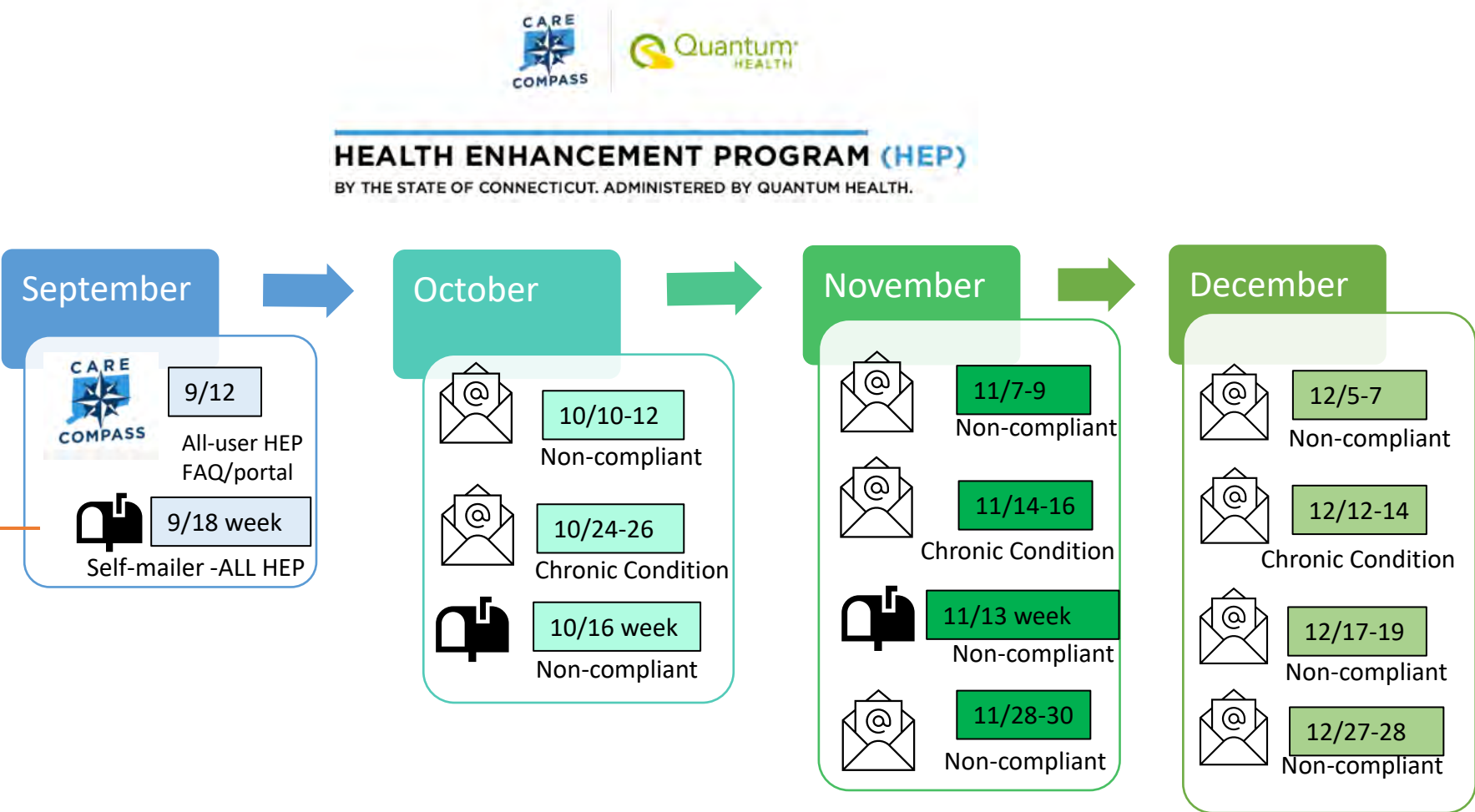
ADDITIONAL STEPS REQUIRED IF YOU HAVE A CHRONIC CONDITION
If you have one of the following chronic conditions, you must complete additional steps to stay in compliance with the program.

- Asthma
- Chronic obstructive pulmonary disorder (COPD)
- Coronary artery disease (CAD)
- Diabetes
- Heart failure
- Hypertension (high blood pressure)
- Hyperlipidemia (high cholesterol)

Find more information about fulfilling the chronic condition requirements at carecompass.ct.gov/hep.

QUANTUM HEALTH MAKES IT EASIER THAN EVER TO CONFIRM YOUR HEP COMPLIANCE


- Go to carecompass.ct.gov, follow the steps to register or log in to Quantum Health, and then click on the My Health tab in your Quantum Health account.
- Call your Quantum Health Care Coordinators at (833) 740-3258.



Non-compliant = To employees whose household is out of compliance
Chronic Condition = To individual member who has not completed their chronic condition compliance



QH | Care Compass: Health Observance Month

	September	October	November	December
Care Compass: All-user emails &/or Facebook posts	Cholesterol Education month	Breast Cancer Awareness Month/ Flu Vaccination	Diabetes Month: Virta Health Webinar	CDC Influenza Vaccination week (6 th -12 th)
Quantum Health emails, letters, portal	HEP/ Chronic Education	Dept. of Corrections Health Fairs		

HEALTH ENHANCEMENT PROGRAM (HEP)
at the STATE OF CONNECTICUT OFFICE OF THE STATE COMPTROLLER

FAQ UNDERSTANDING YOUR HEP PROGRAM

General FAQs

We're problem-solving. Illustration: fighting people on a mission to make your healthcare simpler. We're your Quantum Health Care Coordinators.

Consider us your dedicated team of nurses, benefits experts and claims specialists who do things like:

- Issue/replace ID cards
- Answer claims, billing and benefits questions
- Help manage chronic conditions
- Find in-network providers
- Help reduce unnecessary, out-of-pocket costs

QUANTUM HEALTH CARE COORDINATORS ARE JUST A TAP, CLICK OR CALL AWAY

WHATEVER IT TAKES TO MAKE YOUR HEALTHCARE WORK TO YOUR BENEFIT

carecompass.ct.gov (833) 740-3258 (Monday-Friday, 9:30 am-5:00 pm ET)

Virta

Day in the Life of Members

A free webinar for State...

Health's diabetes reverses all program can... and better overall health. But what does it take? What can eat? These are common questions. Use virtual care and food as medicine to help...

Register

NOVEMBER IS AMERICAN DIABETES MONTH

LOWER YOUR RISK FOR TYPE 2 DIABETES

Small changes can make a big difference.

Roughly one-third of Americans are on their way to developing type 2 diabetes, and most have no idea.¹

DID YOU KNOW?

- Symptoms of diabetes (or prediabetes) include frequent urination, weakness, thirst or hunger, extreme fatigue, infection, and tingling or numbness in the hands or feet.
- Uncontrolled diabetes can impact your vision, dental and digestive health.
- Diabetes can raise cholesterol, making it a significant risk factor for heart disease and stroke.

TIPS FOR TAKING CONTROL

GET MOVING. Aim for 150 minutes a week of moderate-intensity exercise, like brisk walking, hiking or gardening.

REGULAR CHECKUPS. Visit your doctor yearly to check your weight, blood pressure and cholesterol. Remember to get regular dental and vision exams, too.

THINK ABOUT NUTRITION. Reach for fruits, vegetables, whole grains, low-fat dairy, fish and beans. Learn how to read food labels to identify hidden sugars, sodium and total carbohydrates.

AVOID SMOKING. Cigarette smokers are 30%-40% more likely to develop type 2 diabetes than non-smokers.

YOUR QUANTUM HEALTH CARE COORDINATORS ARE HERE FOR YOU

Your team of nurses and benefits experts can help you with things like:

- Finding an in-network provider who specializes in the care you need.
- Confirming recommended medical, dental and vision preventive care.
- Verifying coverage for tests and procedures.
- Setting achievable health goals and finding resources to help keep you on track.

CREATE PERFECTLY BALANCED MEALS WITH JUST A PLATE!

1. Fill half your plate with fruits and vegetables.
2. Add a quarter of your plate with lean protein.
3. Add a quarter of your plate with whole grains.
4. Drink water.

carecompass.ct.gov (833) 740-3258 (Monday-Friday, 9:30 am-5:00 pm ET)

CARE COMPASS OFFICE OF THE STATE COMPTROLLER

Get The Flu Shot

Getting vaccinated protects everyone.

Protect Yourself, Your Family & Your Community



- Introducing Quantum – upcoming meetings with provider groups
- Data and Reporting
- Provider meetings with care consultants, provider assessments
- Potential January 1, 2024 new groups



Questions and Comments



Adjourn