



Board Meeting #107

Consultant Report

March 9, 2020

Consultant Report
Introduction
by Steve Baltas

Organizational Structure Overview

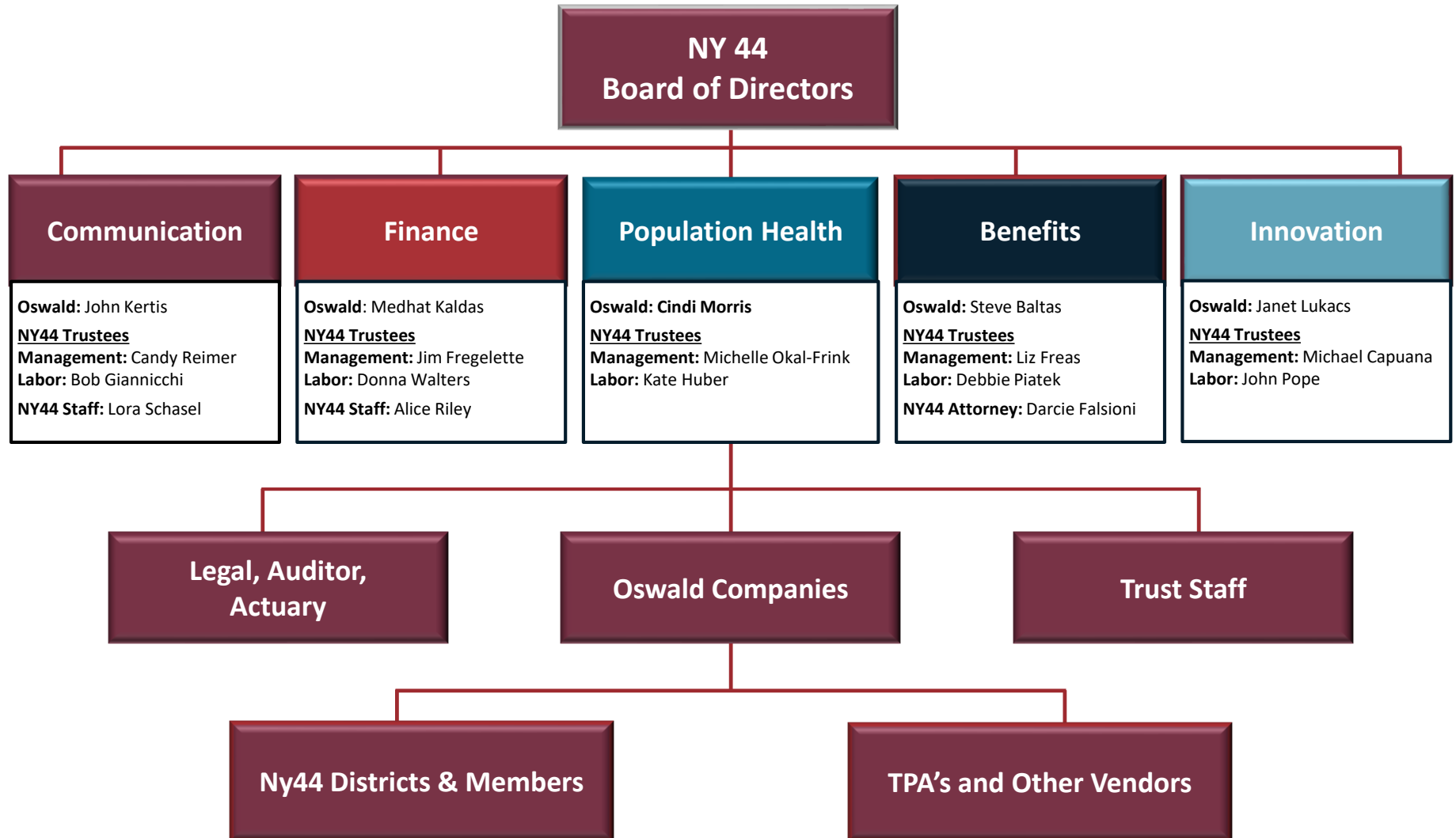
Open Forum Meeting Progress

Open Forum Invitations and Meeting Minutes

Consultant Report

NY44 Organizational Structure

NY44 Health Benefits Plan Trust – March 9, 2020 Board Meeting #107



Note: Subcommittees will be the point of contact for focus group type feedback from membership

Consultant Report

Subcommittee Open Forum Meetings

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Subcommittee Open Forum Meetings (**Completed**)

- Finance Subcommittee – January 21, 2020
- Benefits Subcommittee – February 24, 2020

Subcommittee Open Forum Meetings (**Upcoming**)

- Communications Subcommittee – March 18, 2020
- Innovation Committee – April 2020
- Population Health Committee – July 2020

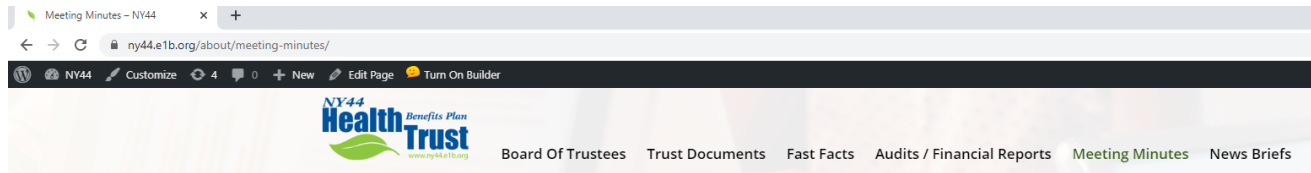
Consultant Report

Open Forum Meeting Invitations and Minutes

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Open Forum Meeting Invitations Will Come From: NY44@oswaldcompanies.com

Open Forum Meeting Notes can be found at:
Ny44.e1b.org/about/meeting-minutes



2019 – 2020 Board Meeting Minutes

[October 10, 2019, Meeting #105](#)
[August 5, 2019, Meeting #104](#)
[June 20, 2019, Meeting #103](#)
[May 2, 2019, Meeting #102](#)
[February 28, 2019, Meeting #101](#)

Upcoming Trustee Meetings

Unless otherwise noted, The Board of Trustees will meet at 3 PM on the following dates:

December 16, 2019
March 9, 2020
May 4, 2020
June 25, 2020

2019 – 2020 Sub-Committee Documents

Finance Sub-Committee
[December 2019 Financial Report](#)
[December 2019 Claims Experience Report](#)
[Stop-Loss Presentation](#)

Benefits Sub-Committee
[February 2020 Open Forum Presentation](#)

2020 Sub-Committee Calendar
[2020 Communications Calendar](#)

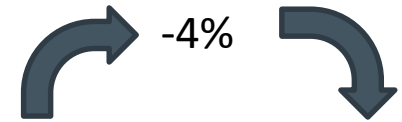
Finance
Subcommittee Update
by Medhat Kaldas

Medical and Rx Plan Performance
STAR Report Executive Summary
Opportunities
Medical and Rx Plan Utilization

Finance Subcommittee Update

Medical and Rx Plan Performance

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Most Recent

1 Month

3 Months

November 2019 -

January 2020

12 Months

February 2019 -

January 2020

7 Month(s)

July 2019 - January

2020

Month

Per Employee Per
Month:

\$1,024

January, 2020

Quarter

Average Per Employee
Per Month:

\$1,234

November 2019 -
January 2020

Year

Average Per Employee
Per Month:

\$1,418

February 2019 -
January 2020

Fiscal Year

Average Per Employee
Per Month:

\$1,364

July 2019 - January
2020

	Most Recent 1 Month	Most Recent 3 Months	Most Recent 12 Months	Most Recent 7 Month(s)
Medical Claims	\$6,306,086	\$19,652,387	\$103,380,629	\$54,499,303
Prescription Claims	\$3,755,577	\$11,082,381	\$45,007,966	\$25,192,068
Total Claims	\$10,061,663	\$30,734,768	\$148,388,595	\$79,691,372
Total Fees	\$325,779	\$1,631,511	\$9,504,524	\$4,452,330
Total Cost	\$10,387,442	\$32,366,279	\$157,893,120	\$84,143,702
Pharmacy Rebates ¹	(\$2,014,693)	(\$2,014,693)	(\$7,565,631)	(\$5,695,015)
Est. Stop-Loss Reim. ²	\$0	\$0	\$0	\$0
Grand Total	\$8,372,749	\$30,351,586	\$150,327,489	\$78,448,687

¹ Rebates are on a quarterly reimbursement schedule

² Reimbursement based on July 1 annual calendar, calculated estimated amounts, for illustrative purposes only, actual result will vary.

Finance Subcommittee Update

STAR Report Executive Summary

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STAR Executive Summary

51.6	2.53	\$1,373	\$730	167
Average Subscriber Age	Average Contract Size	Total Net Cost PEPM	Claims Costs for Spouses PMPM	# of High Claimants >\$100k
BM +14.6%	BM +25.9%	BM +11.0%	BM +11.0%	BM -11.2%
Prior 51.8	Prior 2.51	Prior \$1,424	Prior \$775	Prior 224

Industry Benchmark

45	2.01	\$1,236	\$657	188
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Finance Subcommittee Update STAR Report Executive Summary

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Employees
enrolled
decreased
28.2%

ENROLLMENT

- Number of employees enrolled decreased 28.2% (12,499 to 8,970)
- Number of member enrolled decreased 27.7%
- There are 1,845 members enrolled who are 65 years of age or older

Paid Claims
PEPY
decreased
3.6%

CLAIMS

- Gross Paid Claims PEPY decreased 3.6% (\$17,089 to \$16,470)
- Average claim cost per year for Spouses decreased 5.9% (\$9,299 to \$8,755)

Generic fill rate
81%

UTILIZATION

- Musculoskeletal & Connective Tissue conditions is the highest clinical category (14% of medical spend and 35% above benchmark)
- Generic fill rate 81%, (BM is 89%)
- Therapeutic Class with the largest spend is for Diabetic Medicines



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Finance Subcommittee Update Opportunities

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What does the data tell us are areas of concern & opportunities for improvement?



Preventive Care Utilization

- There has been a slight rise in the cases per member Cancer claimants 16.6 to 17.1 members per 100 with cancer related claims.
- 74% of Members had a Preventive Visit
- Men are worse offenders with only 53% compliance

Know Your Numbers Campaign

- Educational campaign regarding the importance of Preventive Care; checklist based on age/gender



Pharmacy Utilization

- Paid Rx claims are 29% of total costs; Benchmark is closer to 20-23%
- Generic utilization is 81% and benchmarks are 89%
- Average paid per employee per year increased by 6% and is 15% higher than PBD's Book of business

Save on Scripts

- Educational campaign surrounding cost savings strategies for prescriptions:
- Carrier Price Tools OneRx/GoodRx
- Generic vs. Brand
- Mail Order vs. Retail

Communications Subcommittee Update by John Kertis

Website Analytics

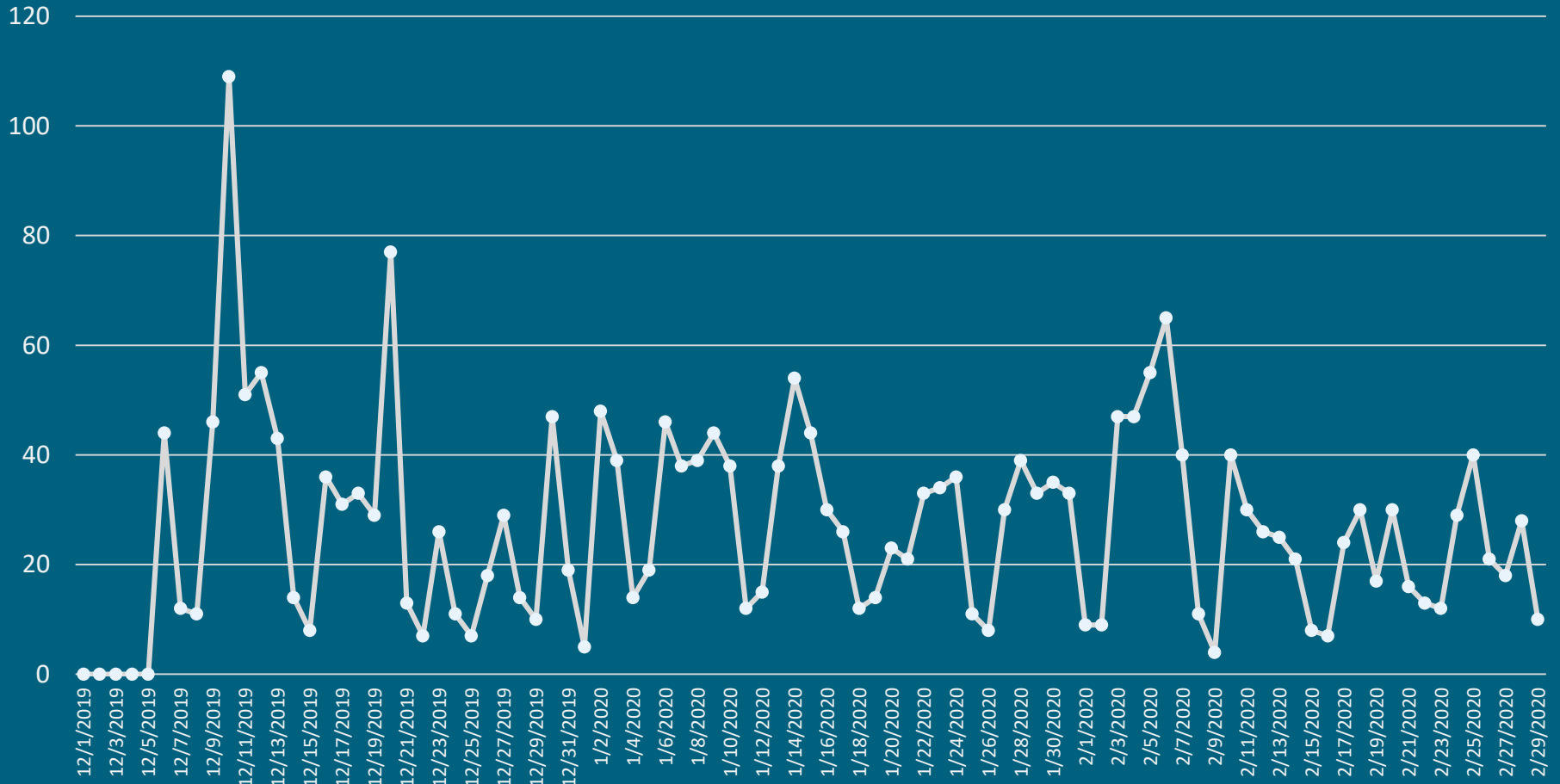
Open Forum Meeting Notes Posted on NY44 Site

Upcoming Plan Member Communications

In Process: Communications Workflow (Audiences and Information)

Communications Subcommittee Update

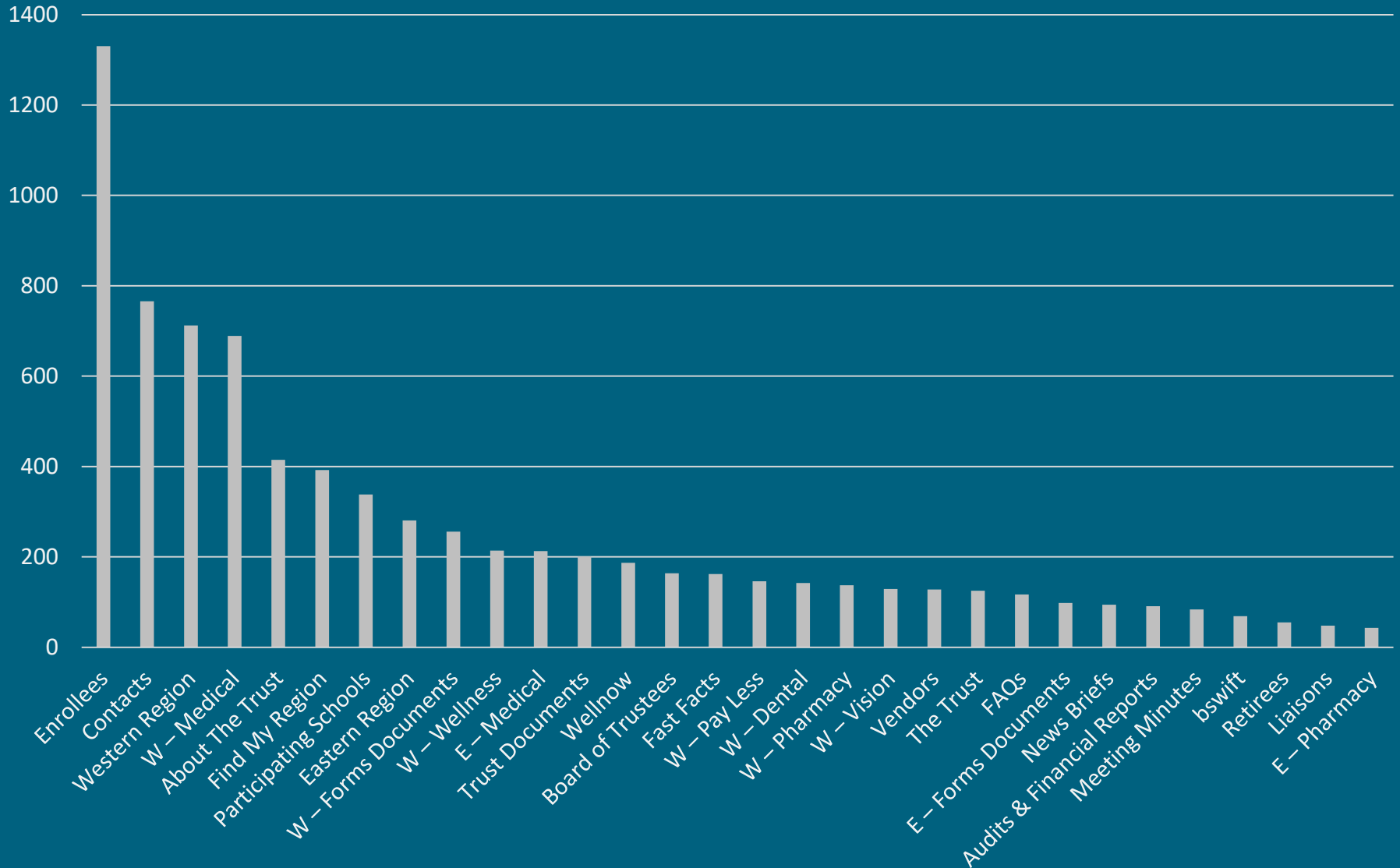
NY44 Visitors – December 2019 – February 2020



NEW VISITORS: 1,784
RETURNING VISITORS: 459
 TOTAL VISITORS: 2,243

Communications Subcommittee Update

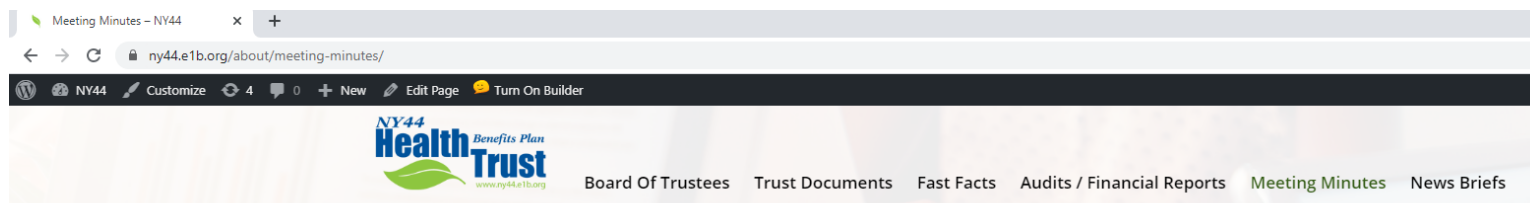
Top 25 NY44 Pageviews – December 2019 – February 2020



Communications Subcommittee Update Open Forum Meeting Notes Now at NY44 Site

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Open Forum Monthly Meeting Notes can be found at:
[Ny44.e1b.org/about/meeting-minutes](https://ny44.e1b.org/about/meeting-minutes)



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2020 Sub-Committee Calendar
[2020 Communications Calendar](#)

Communications Subcommittee Update Upcoming NY44 Plan Member Communication

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Communication Sub-Committee Open Forum

- March 18, 2020 at 3:00 pm ET
- Agenda
 - Website navigation
 - Open Enrollment
 - Communication flowchart

Annual Meetings Being Planned (April 28 or 29)

Open Enrollment

- May 1, 2020- May 31, 2020
 - Districts may establish dates within this range
- Printed Newsletter (mailed)
 - 8.5 x 11-fold-over newsletter to all enrolled plan members
 - Plan reminders, updates, website promotion
- Electronic Newsletter (E-version of mailer)
 - Use of available email addresses under consideration

Communications Subcommittee Update

In Process: Communications Workflow (Audiences and Information)

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Documentation of:

- **Audiences**

- Districts
- Trustees
- Participants

- **Information**

- Trustee Meeting Minutes
- Subcommittee Open Forums
- Vendor Communications
- Other

Researching Best Practice for use of available participant emails

Population Health
Subcommittee Update
by Cindi Morris

Survey Review
Recommendations

Population Health Subcommittee Update

Employee Interest Survey Results

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613

Responses

14

Districts
Repsponded

7 No Responses

88%

Prefer Email
Communication

about upcoming
initiatives

58%

Fitness/Exercise

Wellness Topic
Interest

Wellness Topic Interest Top 5

- Fitness/exercise 58%
- Healthy nutrition 54%
- Activity clubs 48%
- Weight management 42%
- Women's health 36%

District Responses: Top 3

- Erie 1 BOCES 50%
- North Rockland Central 15%
- Alden Central 8.5%

Communication Preferences: Top 3

- Email 88%
- Newsletter 22%
- Text 13%

Survey Dates: 2-6-2020 – 2-27-2020

Population Health Subcommittee Update

Employee Interest Survey Results

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15%

Are willing to
join a wellness
committee

50%

Monthly
Participate
Cadence

Time

Barriers to
Participating

2nd Work Offsite

54%

Flu Shots

Health Topic
Interest

Health Topic Interests

- Flu immunizations 54%
- Workplace challenges 48%
- Know Your Numbers 39%
- Health education seminar 36%

Participate Cadence: Top 3

- Monthly 50%
- Bi-monthly 15%
- Quarterly 12%

When are you most likely to participate:

- During professional development days 30%
- After work 24%
- On my own time 17%

Innovation
Subcommittee Update
by Janet Lukacs

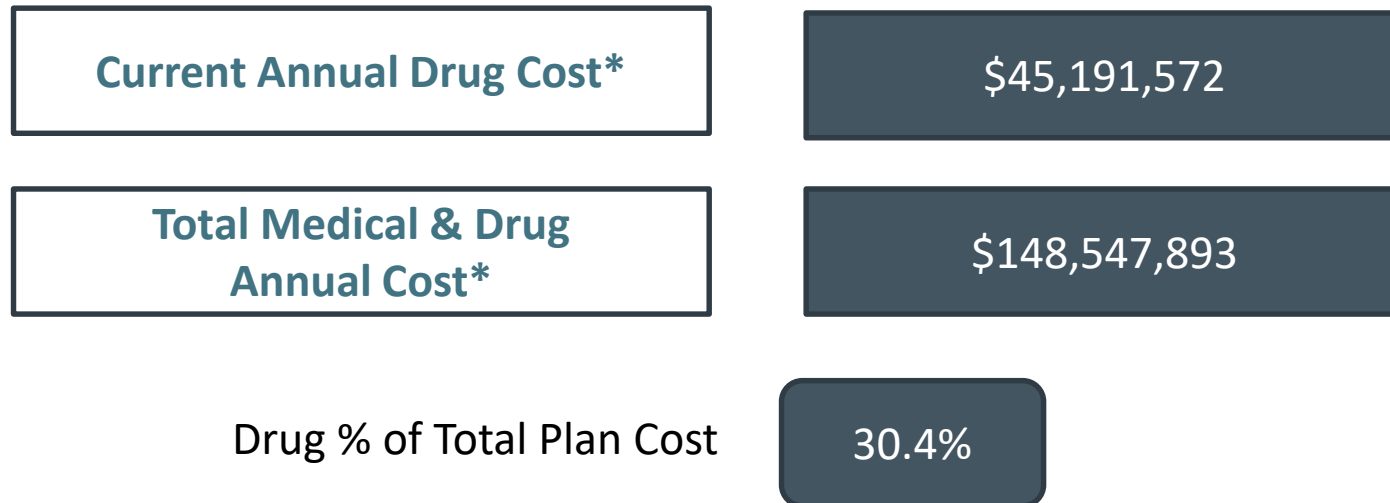
Prescription Drug Request for Proposal (RFP)
Specialty Drug Solution

Innovations Subcommittee Update

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Prescription Drug RFP

- Current pharmacy benefits manager (PBM) is Pharmacy Benefits Dimensions (PBD)
- Current contract through June 30, 2021
- Conduct a full Rx marketing to ensure best pricing arrangement or consideration of changing PBM's in the future



**Data is based on paid claims for calendar year 2019*

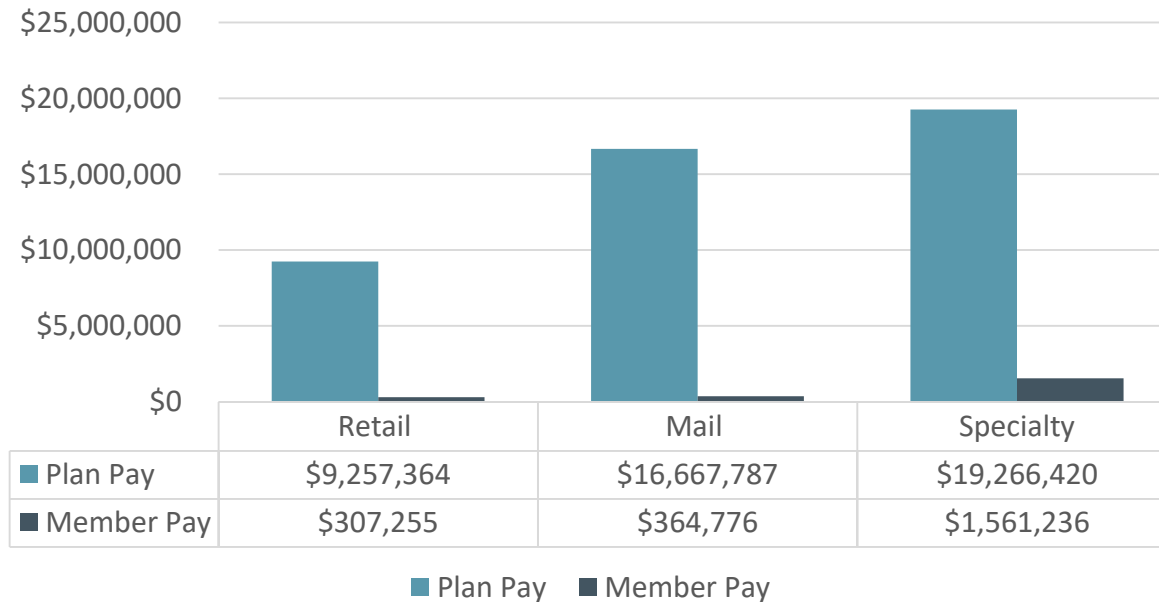
Innovations Subcommittee Update

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Specialty Pharmacy Solution

- Escalating costs due to new to market drugs
- Exploring solution for controlling specialty drug spend to plan and members

Retail vs. Mail vs. Specialty Utilization



Specialty Drugs represent 43% of the total drug plan paid

*Data in chart is based on paid claims for calendar year 2019

Benefits
Subcommittee Update
by Steve Baltas

Dental Max Consideration

Emergency Room Utilization Trend

Urgent Care Locators

District Feedback

Benefits Subcommittee Update

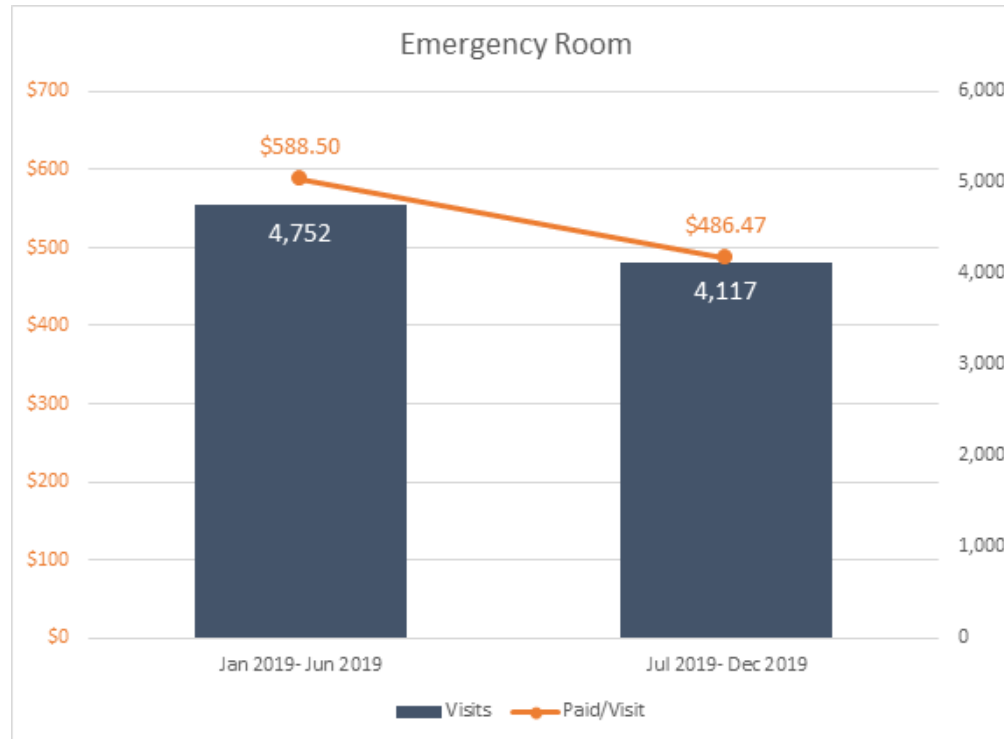
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➤ Dental Max Consideration

- Administration of rewards-based preventive care incentive to roll over a portion of unused maximum to following plan year

➤ Emergency Room Utilization Trend

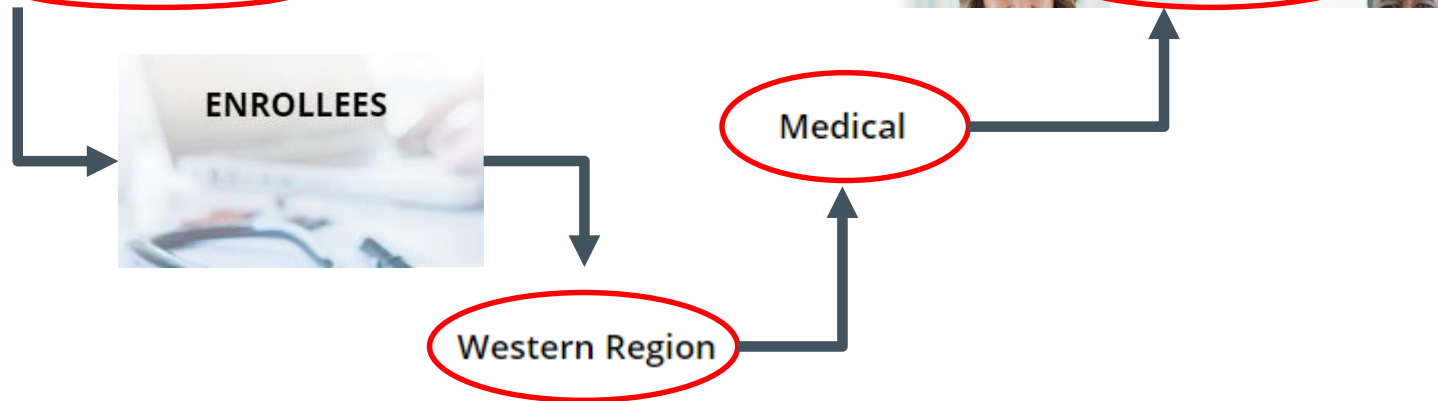
- Common Family Accident or Injury



Benefits Subcommittee Update

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➤ Urgent Care Locators



➤ District Feedback

- Emergency room observation holds vs. inpatient admission and waiver of copay