



BlueCross BlueShield of Texas

2022-2023
TRS-ActiveCare

NORTH CENTRAL TEXAS

REGION 10

REGION 11

REGION 9



Who's Here Today?

- MUNDAY CONSOLIDATED ISD
- REGION 11 ED SERV CENTER
- LAKE DALLAS ISD
- BLUE RIDGE ISD
- HIGHLAND PARK ISD
- BURKBURNETT ISD
- EAGLE MOUNT SAGINAW ISD
- LOVEJOY ISD
- GARLAND ISD
- ARLINGTON ISD
- TRINITY BASIN PREPARATORY
- ROYSE CITY ISD
- RICHARDSON ISD
- GAINESVILLE ISD
- PREMIER HIGH SCHOOLS
- JACKSBORO ISD
- FORT WORTH ISD
- REGION 09 ED SERV CENTER
- COLLINSVILLE ISD
- REGION 10 ED SERV CENTER
- WICHITA FALLS ISD
- LEWISVILLE ISD
- ALLEN ISD
- FRISCO ISD
- RED OAK ISD
- FORT WORTH ISD
- VAN ALSTYNE ISD
- MANSFIELD ISD
- LITTLE ELM ISD
- ALEDO ISD
- NORTHWEST ISD
- COLLINSVILLE ISD
- HURST-EULESS-BEDFORD ISD
- WAXAHACHIE ISD

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

AGENDA

- State of ActiveCare Overview
 - Q&A
- Regional Demographics/Enrollment
 - Diagnostic Categories
 - Chronic Conditions
 - Where Your Employees Seek Care
 - ER Usage
 - Maternity Information
 - Resources
- Group Discussion

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

No Premium Increases for 2022-23 Self-Funded Plans

*No district will see a price increase from last year
and some will see decreases*

TRS-ActiveCare Remains Texas-Strong



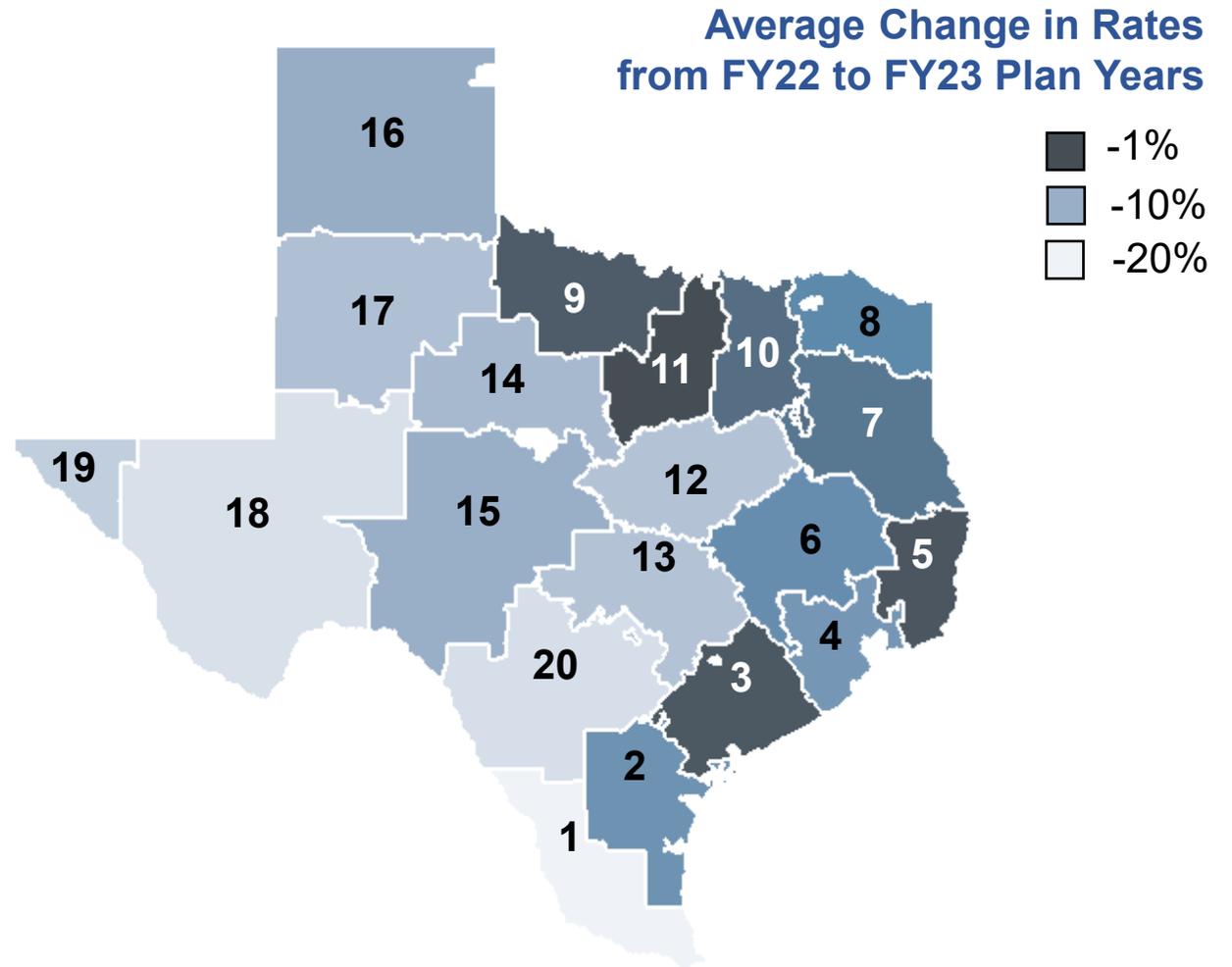
Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:

- \$203 million from American Rescue Plan Act (ARPA) funds from the 3rd Special Session
- \$435 million from federal Coronavirus Relief Funds (CRF) funds
- All to be used to mitigate rate increases due to COVID-19 expenses

Plan Year 2023 Regionally Rated Premiums – Regional Impact



- No increase in the total premium charged by TRS for any plan or tier for PY 2022-23 self-insured plans
- Fully regional rated across the state based on local cost
- All regions will experience a decrease in average total premium, ranging from ~1% to 20%.



The Value of TRS-ActiveCare



Waived member cost sharing for inpatient treatment during the pandemic peak time

Regional rates with statewide and nationwide networks

90% of Texas hospitals and **79%** of Texas providers

No separate stop-loss insurance, all regions access largest risk pool in Texas

No separate **broker or commission fees**

No **additional District FTEs** to monitor contractor and financial performance

Members **earn up to \$599 yearly** for eligible services when using lower cost providers

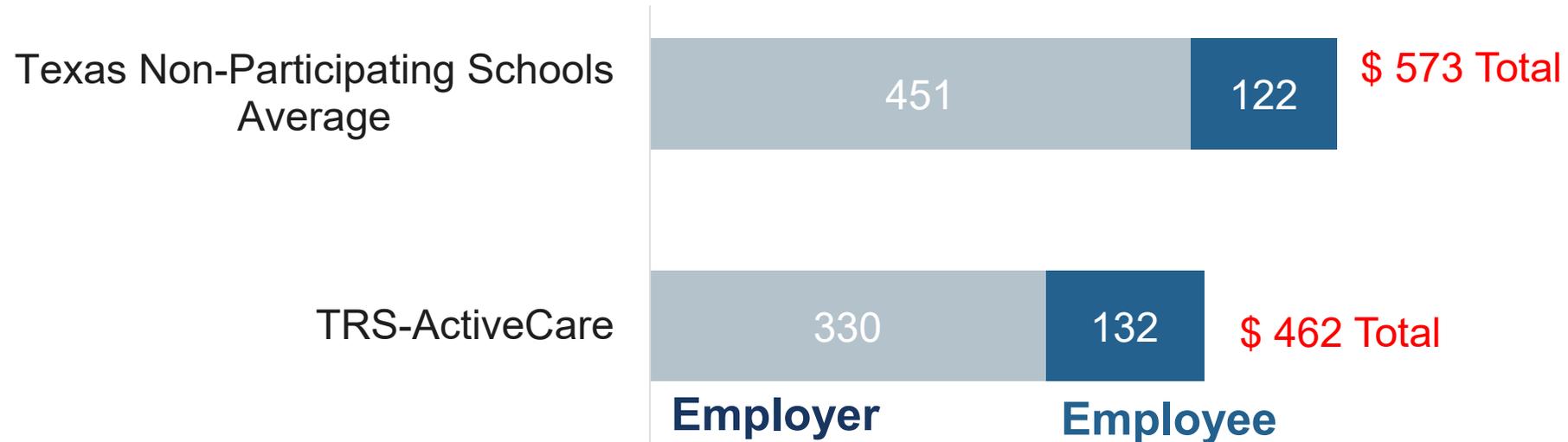
Site of Care steerage started in April 2022

PrudentRx Specialty Drug Program, Plan Year 2023

TRS-ActiveCare Is Competitive



2021-22 Contribution Comparison: Employee-Only Coverage

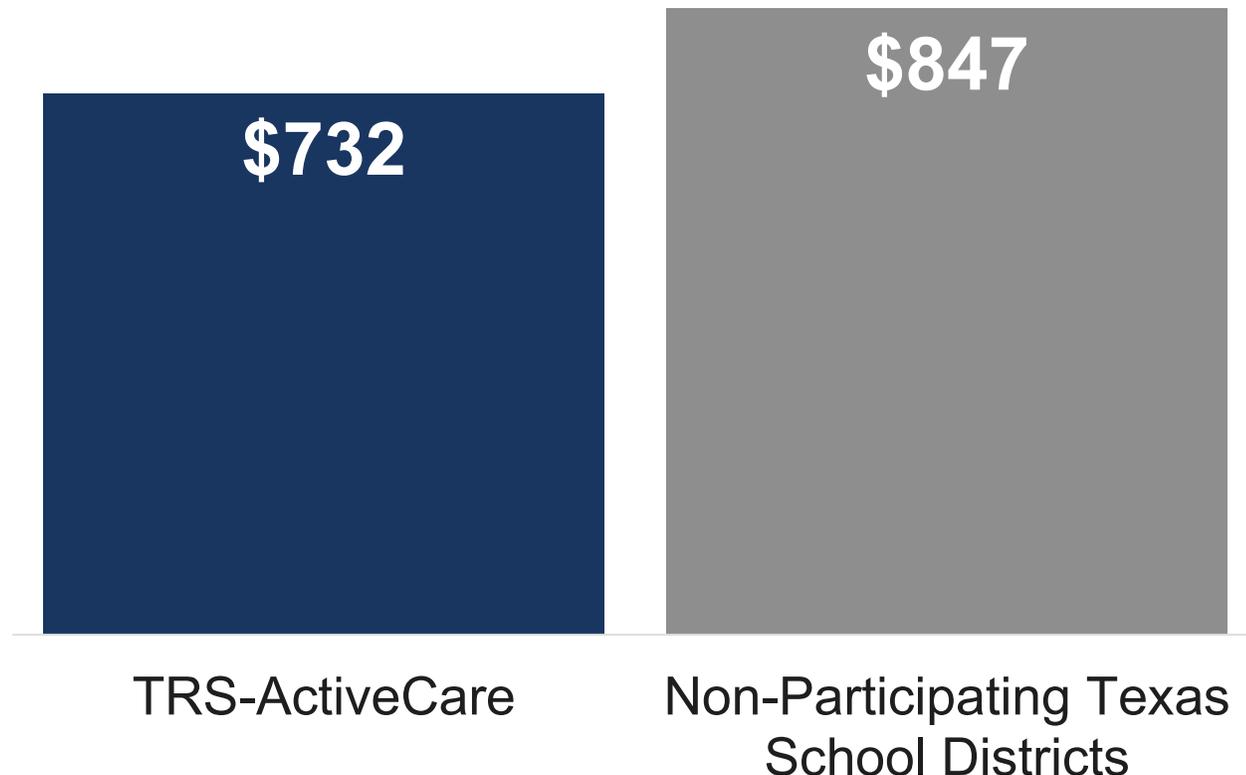


Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.

TRS-ActiveCare Is Competitive



Total cost of health care per employee is \$115 lower per month in TRS-ActiveCare in the 2021-22 plan year.



Prior slides show only contributions. This slide adds employee-cost sharing to these contributions to show total cost. It also weights enrollment by tier so that different pricing strategies for dependents are accounted for.

TRS-ActiveCare Is Competitive



- Total cost for TRS' most popular plan (Primary) is 14% less than other similar plans for the 2021-22 plan year
- Decrease in premiums due to federal funding maintains affordability and keeps TRS-ActiveCare below the market for the upcoming year
- Texas market likely to see double digit increases in cost per person for 2022-23 plan year based on preliminary indicators
- TRS self-insured premiums charged to districts decreased between 1-20% depending on the region
- TRS will provide additional details on market comparison in the fall

Building TRS-ActiveCare's Future Together



- ✓ TRS-ActiveCare has the support of Texas leadership
- ✓ Help us steer more members to the Primary Plan
- ✓ Innovative approach for the upcoming pharmacy benefit manager request for proposals to lower cost
- ✓ Building local, sustainable, high-value plans & sharing performance savings with districts
- ✓ Rate providers performance and steer patients to high-quality providers
- ✓ Higher contribution by districts

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

Break To Hear From You
Facilitated Q&A



BlueCross BlueShield of Texas

2022-2023
TRS-ActiveCare

NORTH CENTRAL TEXAS

REGION 10

REGION 11

REGION 9



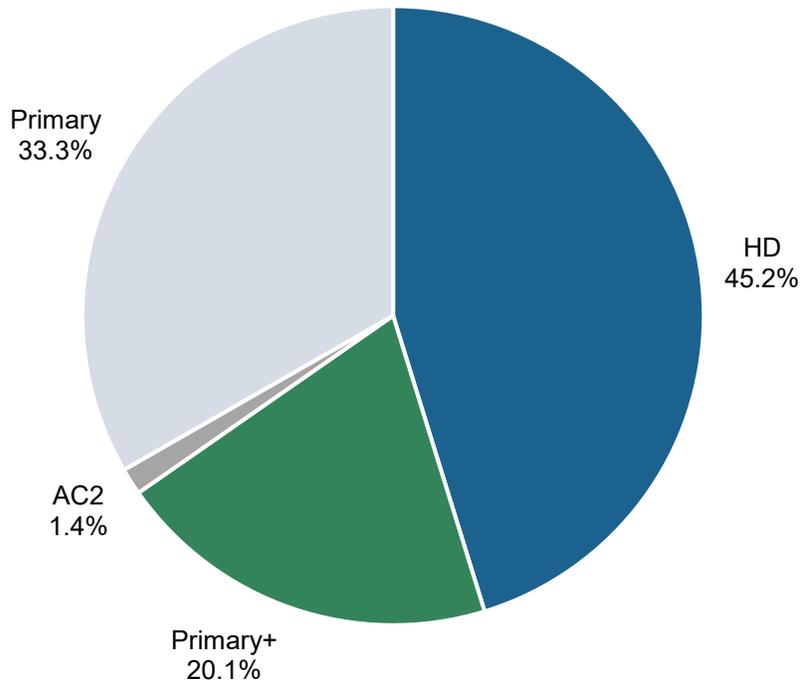
Regional Demographics & Enrollment

Average Percent of Enrollees



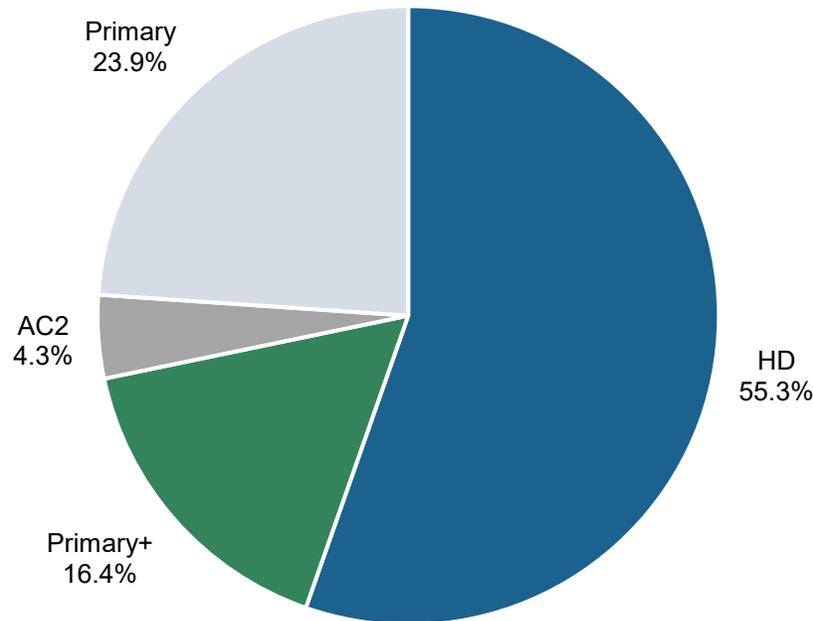
REGION 9

6,944 Total Members



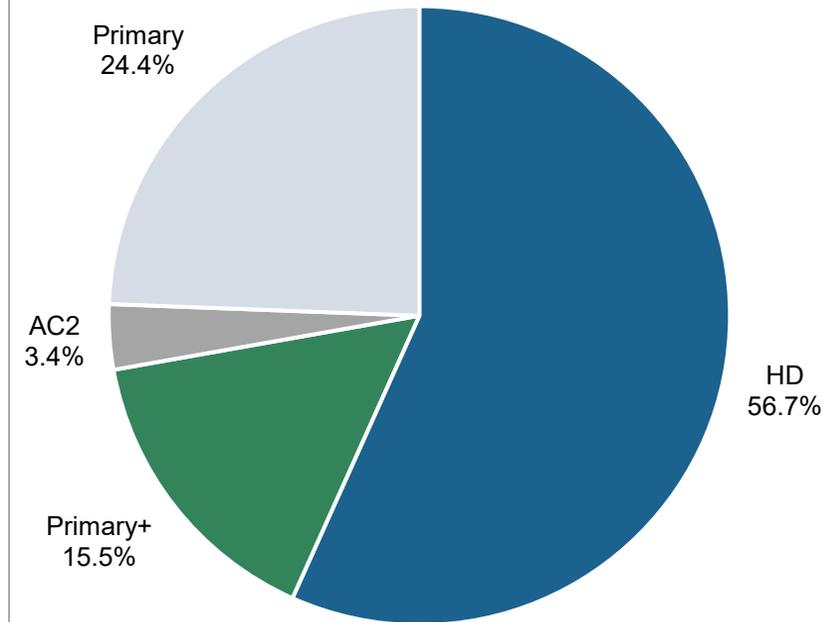
REGION 10

107,288 Total Members



REGION 11

67,674 Total Members



TRS-ActiveCare Plan Percentages: Primary 32% || Primary+ 19% || HD 40% || AC-2 2% || HMOs 7%

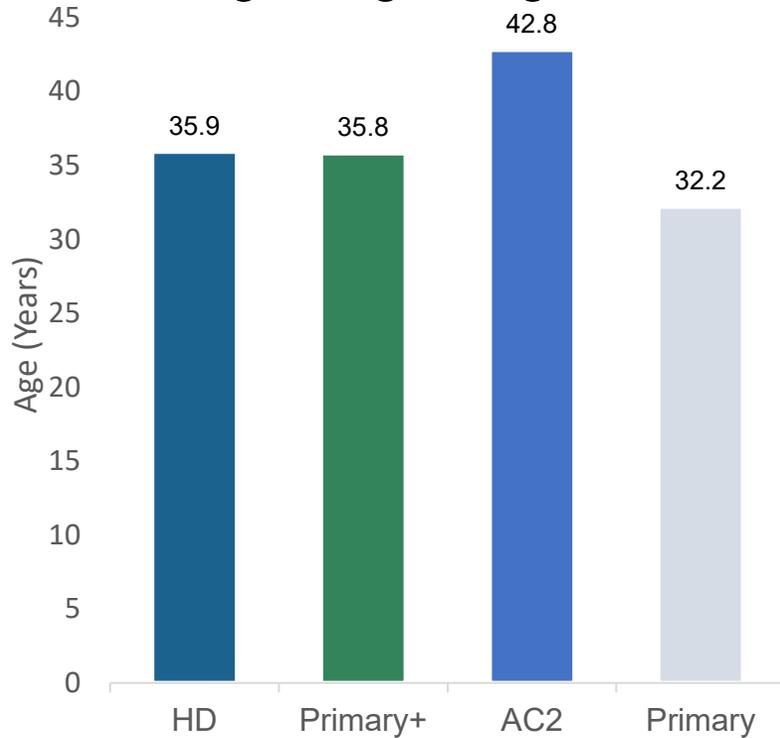
Regional Demographics & Enrollment

Average Age of Enrollees



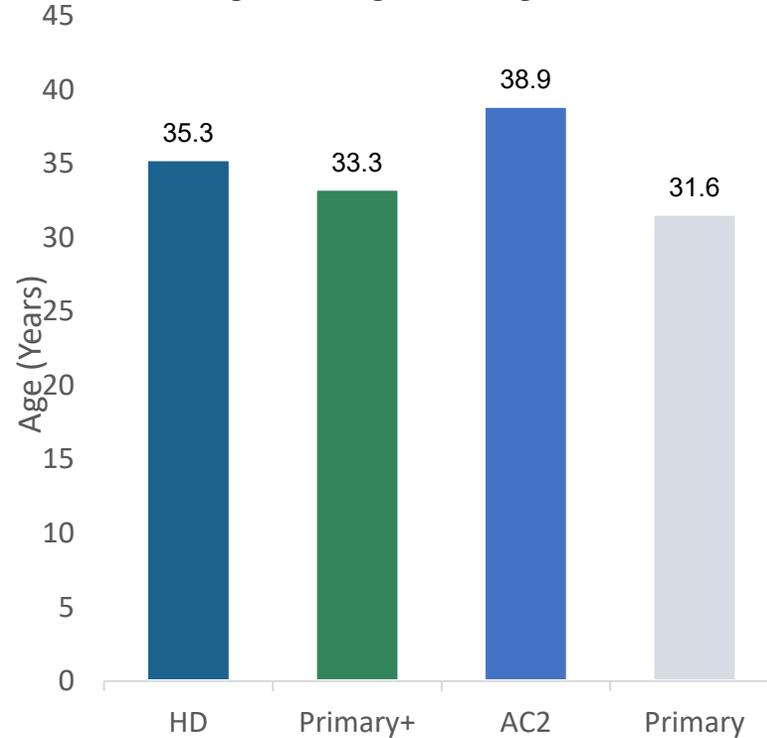
REGION 9

Average Region Age: 34.7



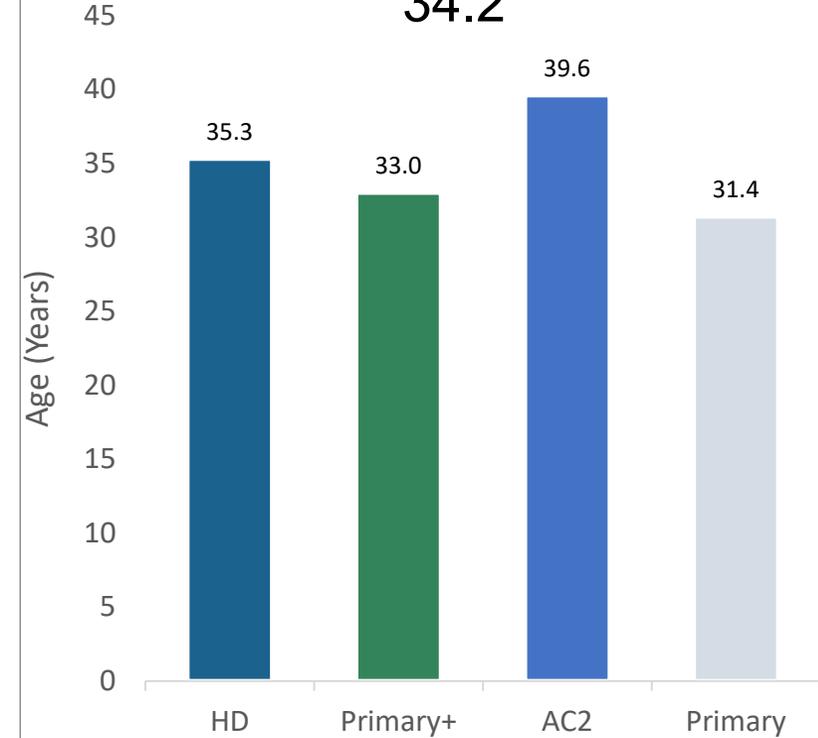
REGION 10

Average Region Age: 34.2



REGION 11

Average Region Age:
34.2



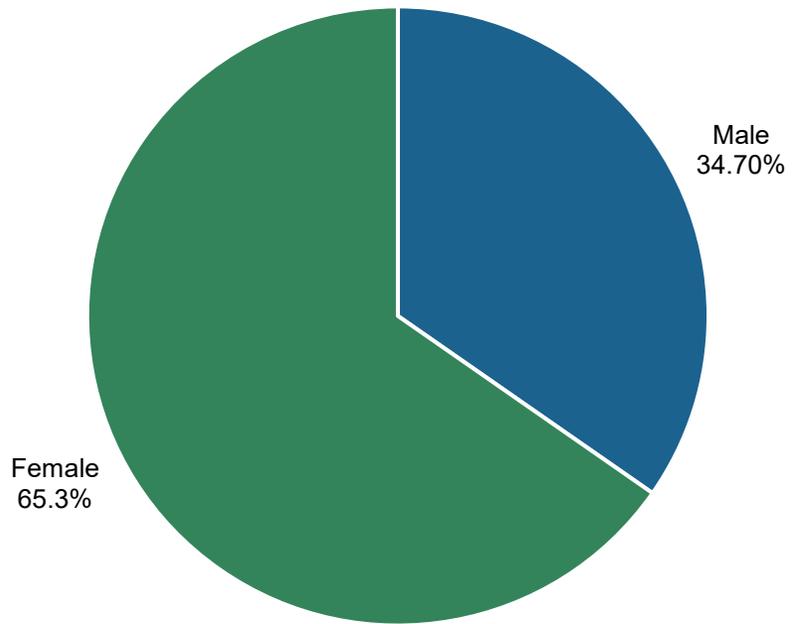
Average TRS-ActiveCare Age: 34.3

Regional Demographics & Enrollment

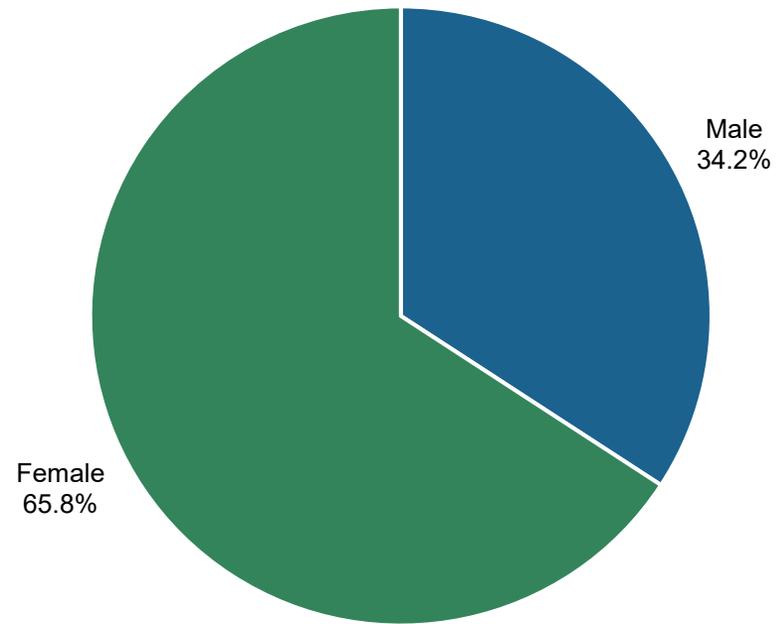
Gender - TRS-ActiveCare



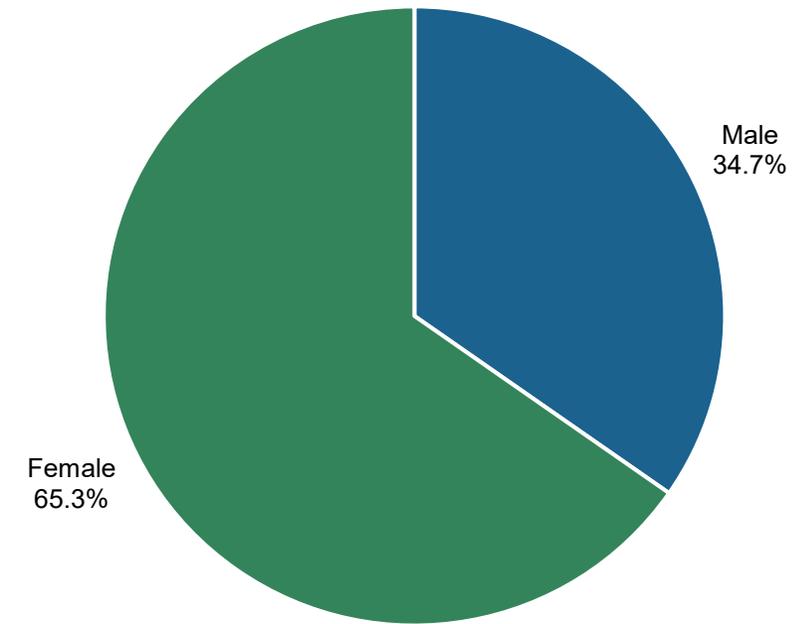
REGION 9



REGION 10



REGION 11



Top Diagnostic Categories

Each category is ranked from highest to lowest spend



REGION 9

- 1 Diseases of the Musculoskeletal System
- 2 Health Status Influences
- 3 Certain Infectious and Parasitic Diseases
- 4 Diseases of the Circulatory System
- 5 Diseases of the Digestive System

REGION 10

- 1 Health Status Influences
- 2 Neoplasms
Most Prevalent: Breast Cancer
- 3 Diseases of the Musculoskeletal System
- 4 Diseases of the Circulatory System
- 5 Certain Infectious and Parasitic Diseases

REGION 11

- 1 Health Status Influences
- 2 Diseases of the Musculoskeletal System
- 3 Neoplasms
Most Prevalent: Breast Cancer
- 4 Diseases of the Circulatory System
- 5 Diseases of the Digestive System

Top Diagnostic Categories

	Region 9	Amount PMPM	Region 10	Amount PMPM	Region 11	Amount PMPM
1	Diseases of the Musculoskeletal System	\$39.78	Health Status Influences	\$44.75	Health Status Influences	\$41.91
2	Health Status Influences	\$32.29	Neoplasms	\$36.57	Diseases of the Musculoskeletal System	\$39.42
3	Certain Infectious and Parasitic Diseases	\$32.10	Diseases of the Musculoskeletal System	\$33.24	Neoplasms	\$29.22
4	Diseases of the Circulatory System	\$28.75	Diseases of the Circulatory System	\$29.66	Diseases of the Circulatory System	\$28.68
5	Diseases of the Digestive System	\$22.52	Certain Infectious and Parasitic Diseases	\$28.66	Diseases of the Digestive System	\$24.57
Total: Top 5		\$155.44		\$172.88		\$163.81

TRS-ActiveCare Resources That Can Drive Costs Down



Neoplasms – Cancer Related Procedures

- \$0 preventive screenings for common cancers
- One-on-one tobacco cessation coaching
- PrudentRx for Primary plans covers many cancer drugs at \$0 for participants

Circulatory – Heart Related Conditions

- One-on-One Coaching: Cholesterol, blood pressure, nutrition & weight loss programs
- Fitness program with gym discounts and online exercise classes
- Health Advisors: keep participants on track after heart-related procedures

Musculoskeletal – Spine, Bone and Joint Related

- Well onTarget: 12-week back pain self-guided program
- Low physical therapy copays – PT can help mitigate surgery

Top Chronic Conditions



REGIONS 9, 10, 11

1 Hypertension

2 Hyperlipidemia

3 Diabetes

4 Depression

5 Asthma

	Region 9		Region 10		Region 11		Total TRS-ActiveCare	
	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants
Hypertension	891	12.8%	12,108	11.3%	7,554	11.2%	52,978	12.3%
Hyperlipidemia	643	9.3%	9,564	8.9%	5,801	8.6%	41,007	9.5%
Diabetes	475	6.8%	6,649	6.2%	4,350	6.4%	24,166	5.6%
Depression	399	5.7%	5,593	5.2%	3,372	5.0%	24,749	5.7%
Asthma	154	2.2%	2,475	2.3%	1,783	2.6%	10,087	2.3%

TRS-ActiveCare Resources That Can Drive Costs Down



Diabetes

- Insulin prices are capped on the Primary plans
- One-on-One Coaching: Fitness, nutrition, and weight loss/maintenance programs
- Well onTarget: 12-week diabetes improvement program
- Fitness program with gym discounts and online exercise classes

Asthma

- Well onTarget: 12-week asthma improvement program
- PrudentRx for Primary plans covers some asthma related drugs at \$0 for participants

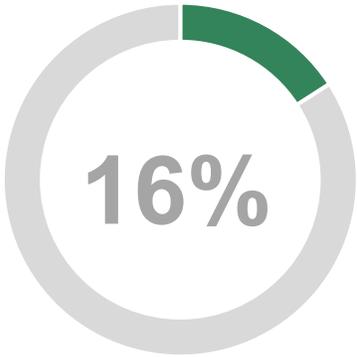
Mental Health

- Learn to Live: Cognitive behavioral therapy program for mental health conditions
- One-on-One Coaching: Stress management program
- Access to licensed therapists and psychiatrists through TRS Virtual Health

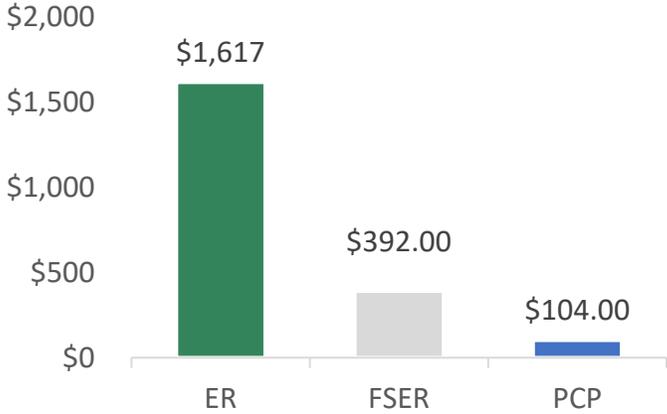
Where Your Employees Get Care



REGION 9

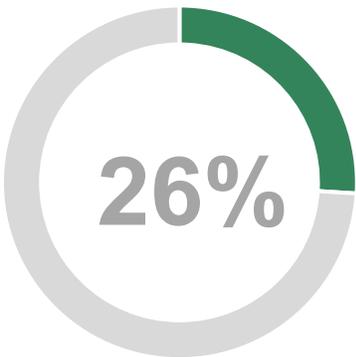


16% of ER use is non-emergent

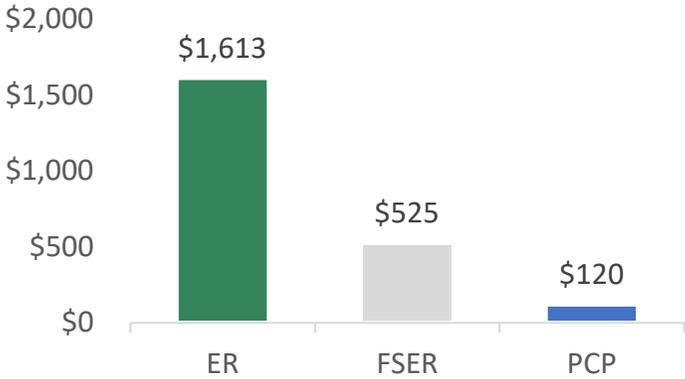


Paid per visit

REGION 10

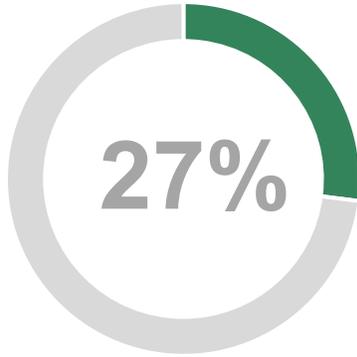


26% of ER use is non-emergent

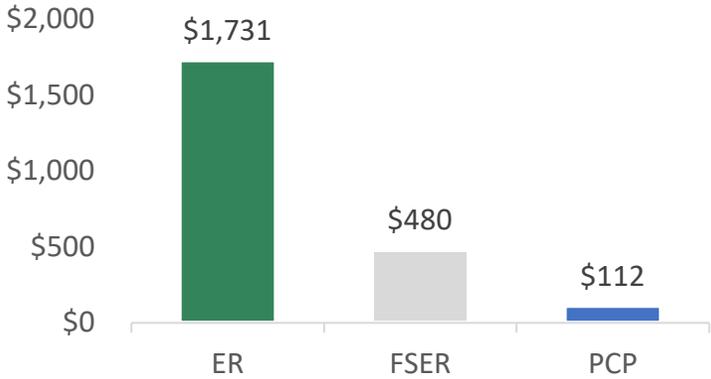


Paid per visit

REGION 11



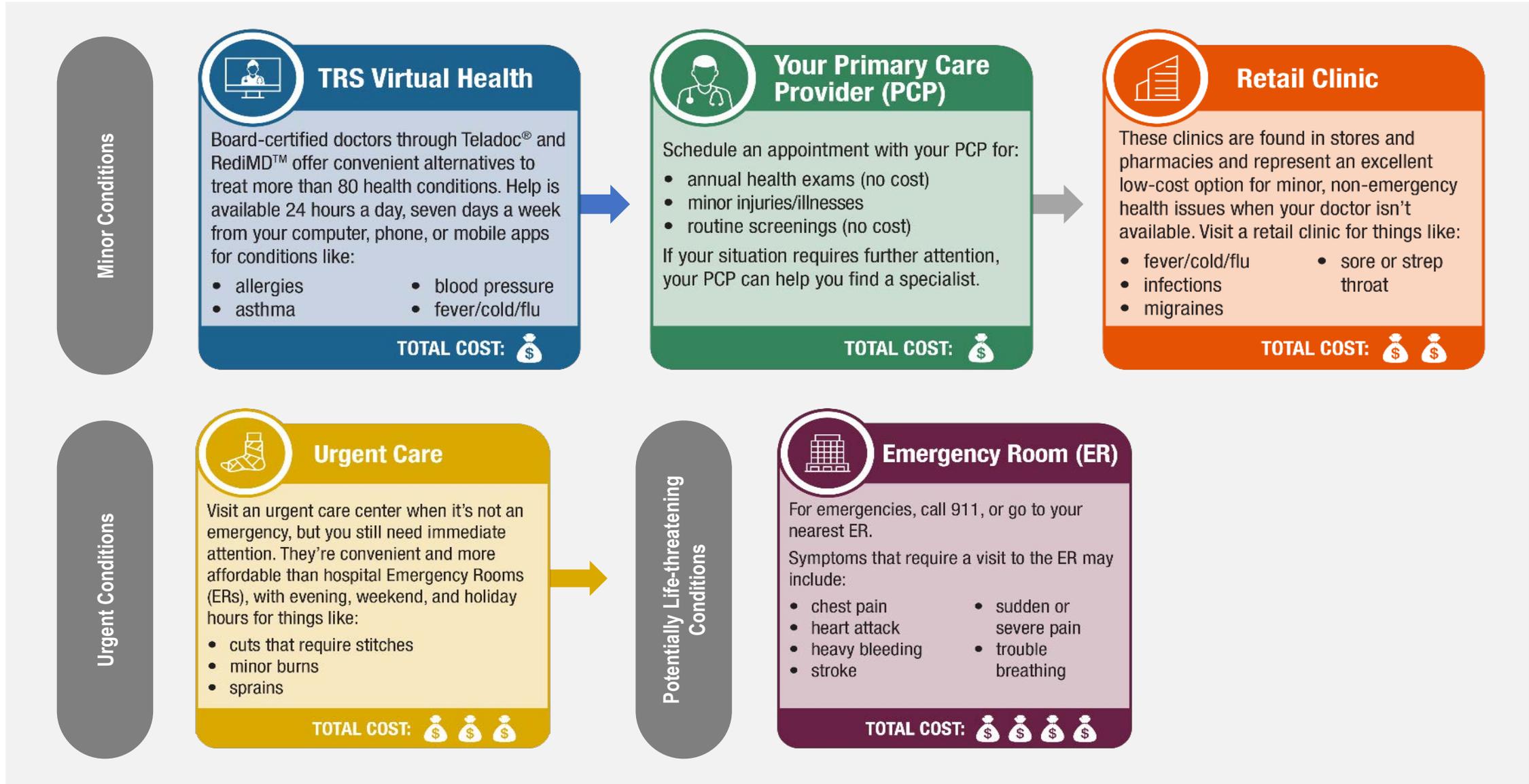
27% of ER use is non-emergent



Paid per visit

FSER & ER's aren't comparable care. If it's an emergency, they will be sent from an FSER to an ER by ambulance.

Controlling ER Usage Through Education



Emergency Room Leading Diagnosis



Region 9			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$305,777.63	\$1,323.71	3.90%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$260,759.65	\$1,473.22	22.60%
Certain Infectious and Parasitic Diseases	\$220,515.29	\$1,722.78	8.60%

Emergency Room Leading Diagnosis



Region 10			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Certain Infectious and Parasitic Diseases	\$1,835,813.58	\$833.32	5.90%
Diseases of the Respiratory System	\$1,402,800.26	\$778.90	8.10%
Injury, Poisoning and Certain Other Consequences of External Causes	\$793,919.89	\$587.22	2.40%

Emergency Room Leading Diagnosis



Region 11			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$4,200,936.83	\$1,894.02	28.20%
Injury, Poisoning and Certain Other Consequences of External Causes	\$2,591,317.17	\$1,203.03	4.80%
Certain Infectious and Parasitic Diseases	\$2,866,085.43	\$1,757.26	18.90%

Maternity



Utilization Service Type Detail	Metrics	REGION 9	REGION 10	REGION 11	Total – TRS-ActiveCare
C-Section Delivery					
	Average Length of Stay (Days)	2.5	3.5	3.2	3.1
	Paid per Claimant	\$9,449	\$10,097	9,591.44	\$8,090
Normal Delivery					
	Average Length of Stay (Days)	1.9	2.4	2.2	2.2
	Paid per Claimant	\$5,885.65	\$6,264.18	\$6,339.82	\$5,270.38
Total: Average Length of Stay (Days)		2.1	2.8	2.5	2.6
Total: Claimants		109	1,611	935	6,506
Total: Paid per Claimant		\$7,160.74	\$7,691.68	\$7,567.44	\$6,368.46

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

Let's Talk

Facilitated Discussion