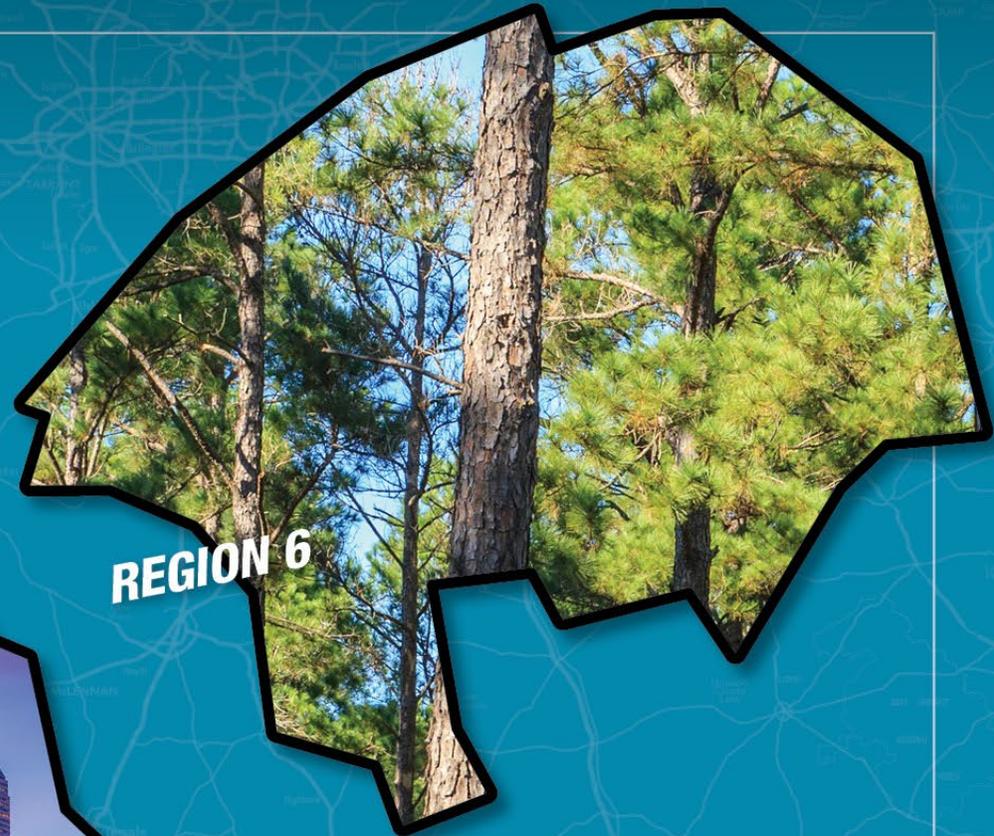




BlueCross BlueShield of Texas

2022-2023
TRS-ActiveCare

SOUTHEAST TEXAS



REGION 6



REGION 4

Blue Cross and Blue Shield of Texas, a Division of
Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association



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



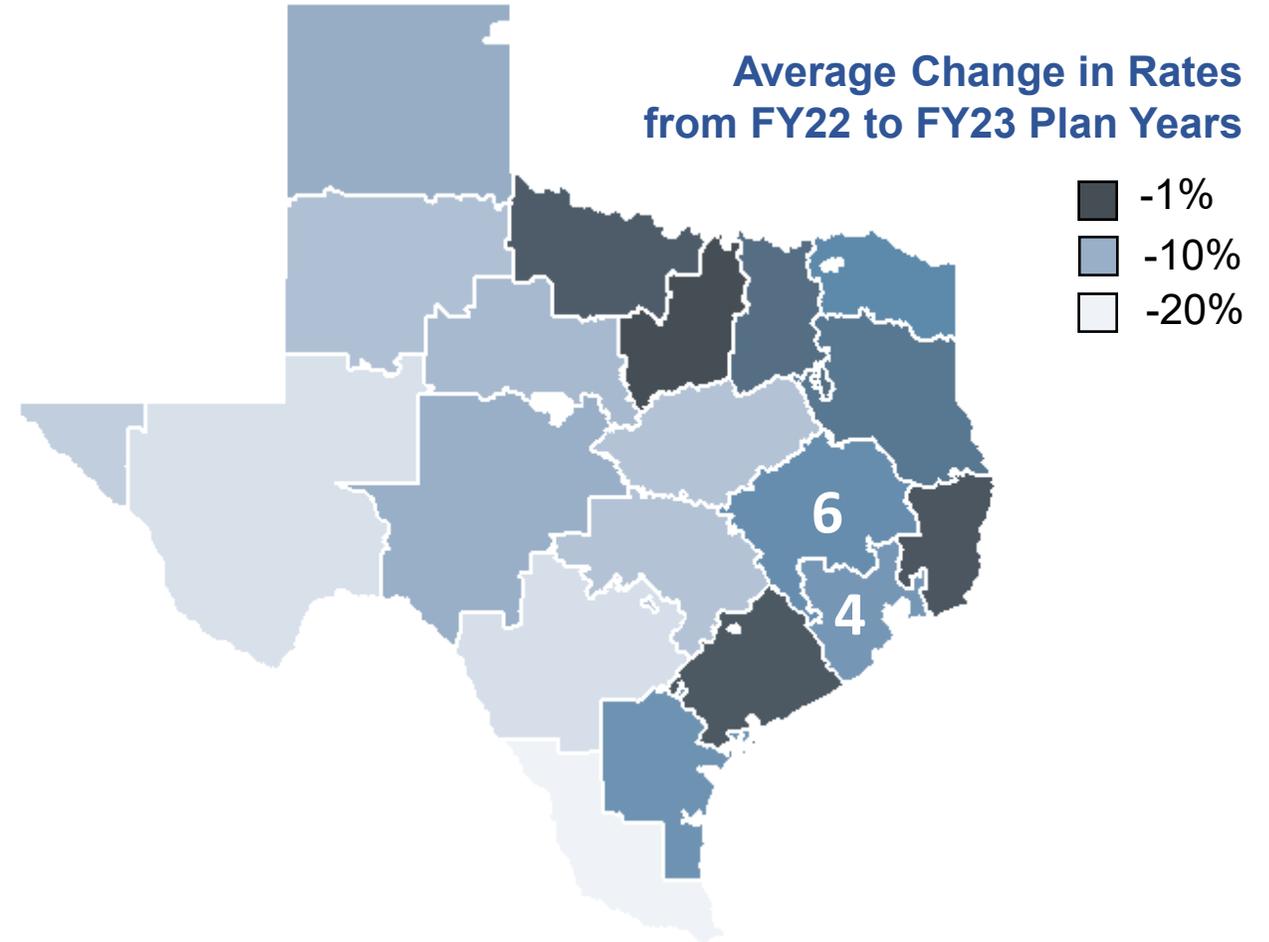
Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:

- \$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

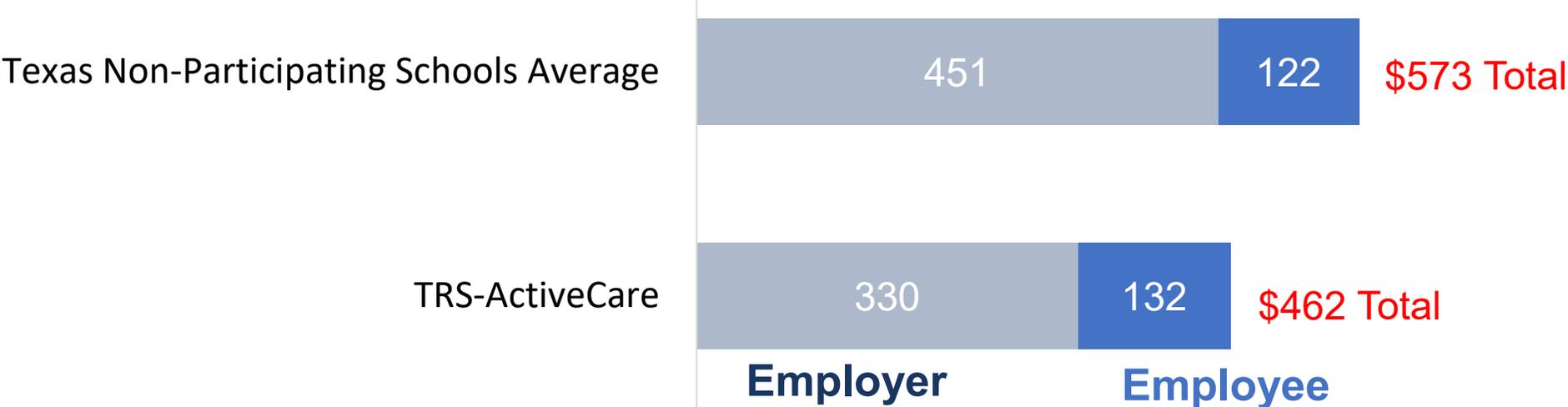
Site of Care steerage started in April 2022

PrudentRx Specialty Drug Program, Plan Year 2023

TRS-ActiveCare Is Competitive



2021-22 Contribution Comparison: Employee-Only Coverage

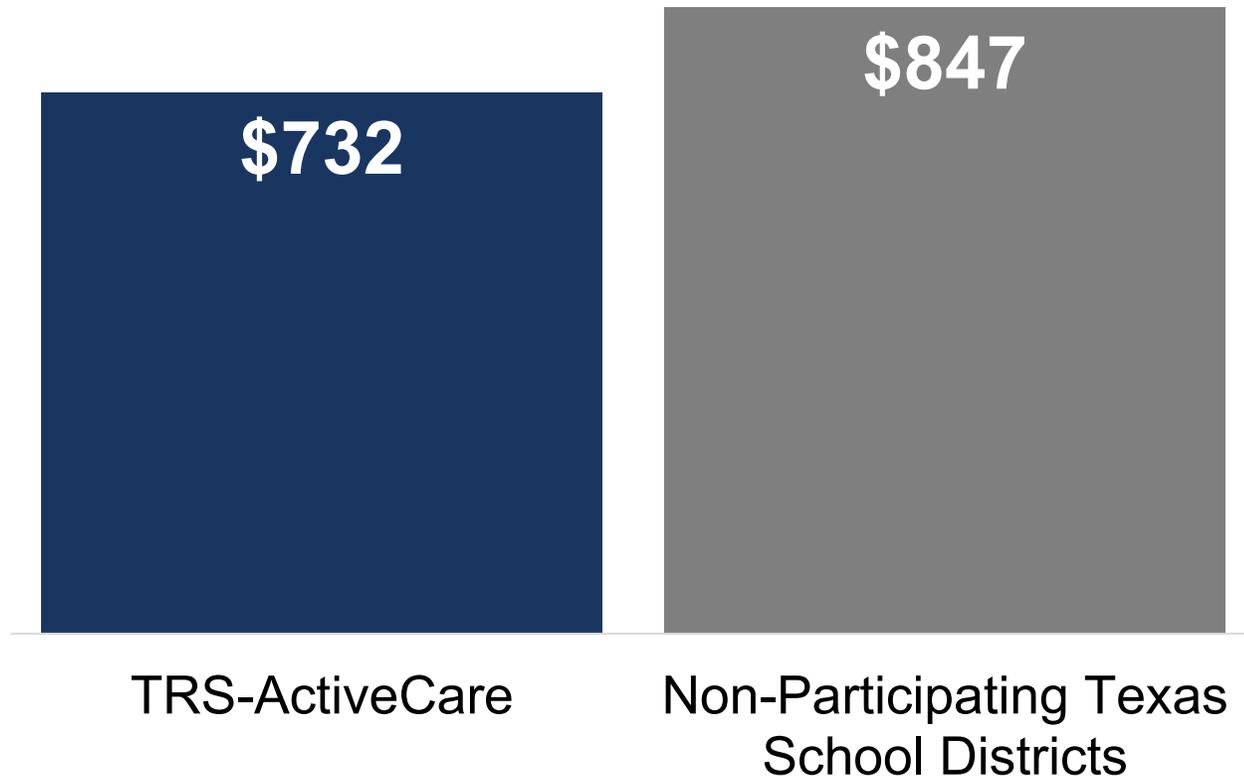


Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.

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 current 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 PBM RFP 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

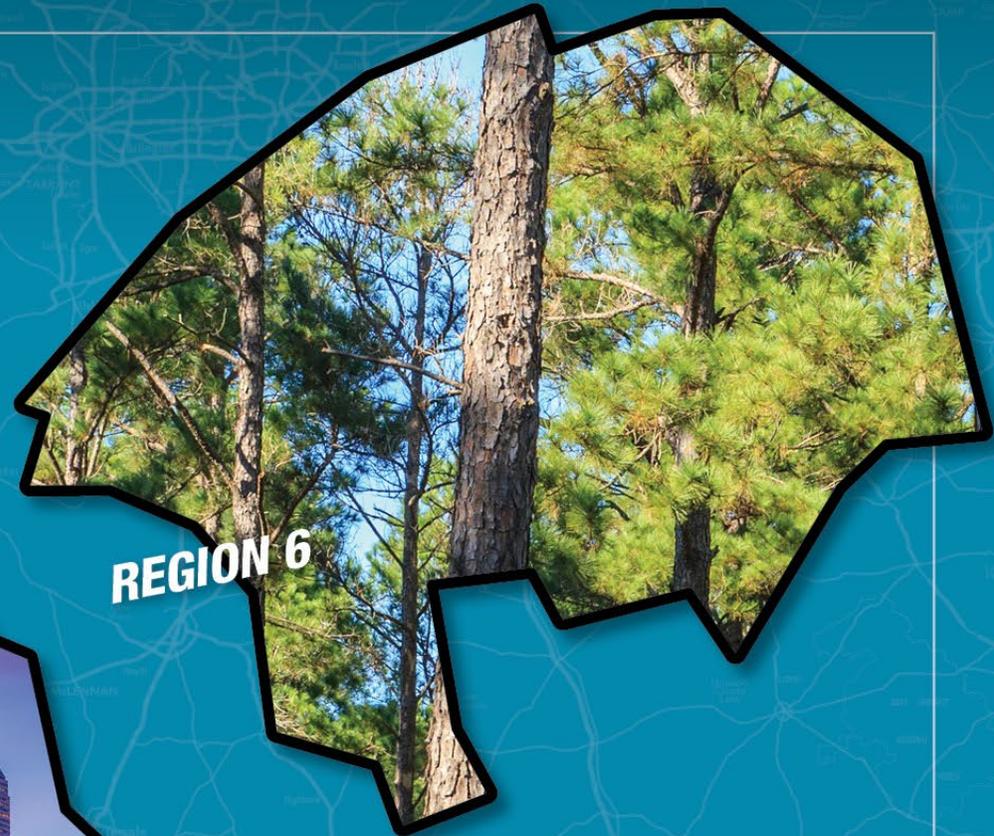
Break To Hear From You
Facilitated Q&A



BlueCross BlueShield of Texas

2022-2023
TRS-ActiveCare

SOUTHEAST TEXAS



REGION 6



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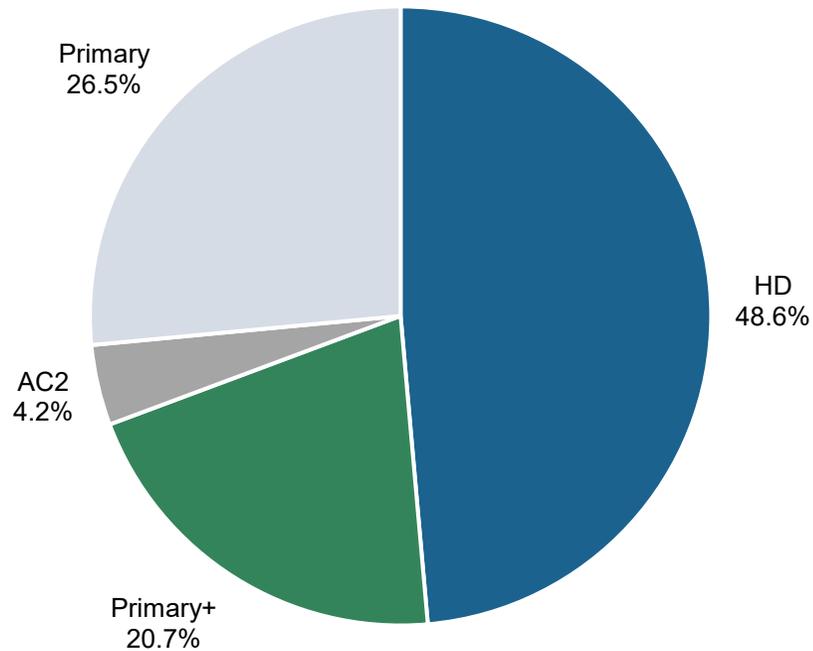


Regional Demographics & Enrollment

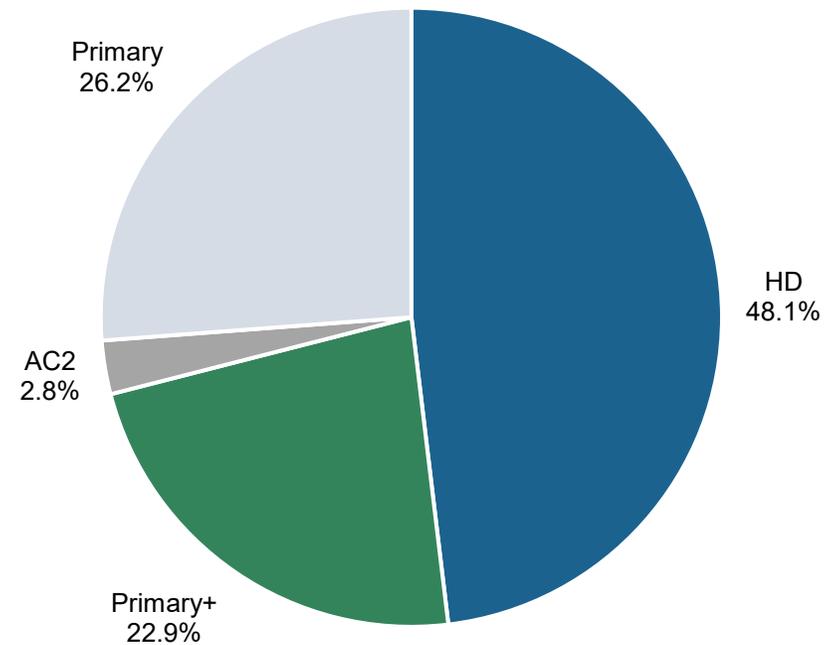
Average Percent of Enrollees



REGION 4
79,743 Total Members



REGION 6
8,401 Total Members

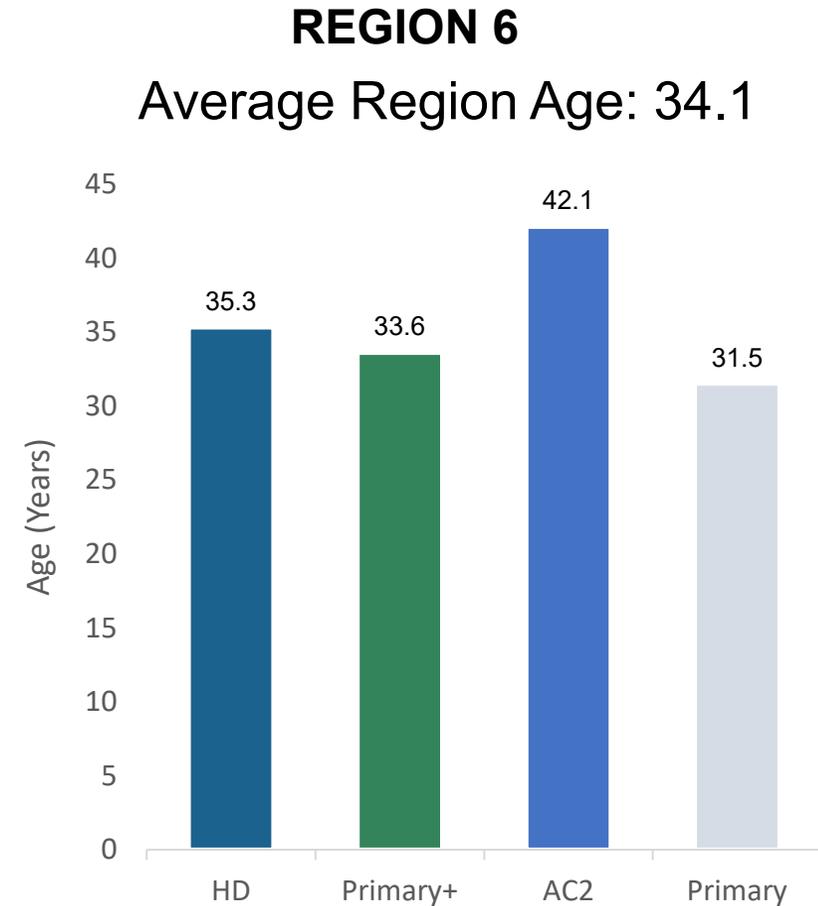
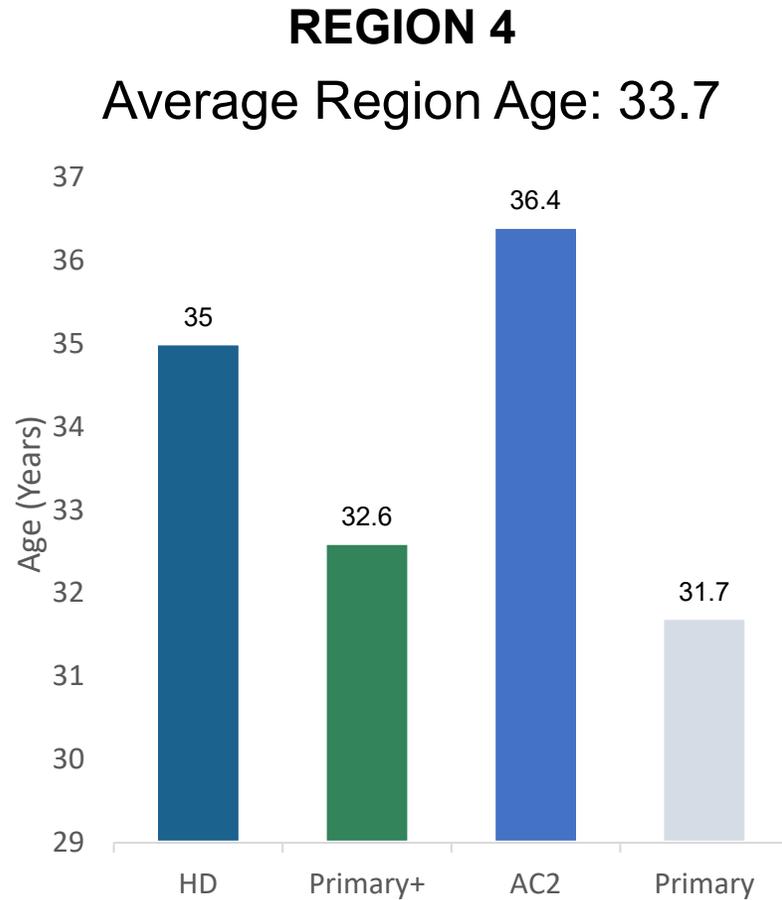


TRS-ActiveCare Plan Percentages: Primary 25% || Primary+ 19% || HD 46% || AC 2 3%

Regional Demographics & Enrollment



Average Age of Enrollees



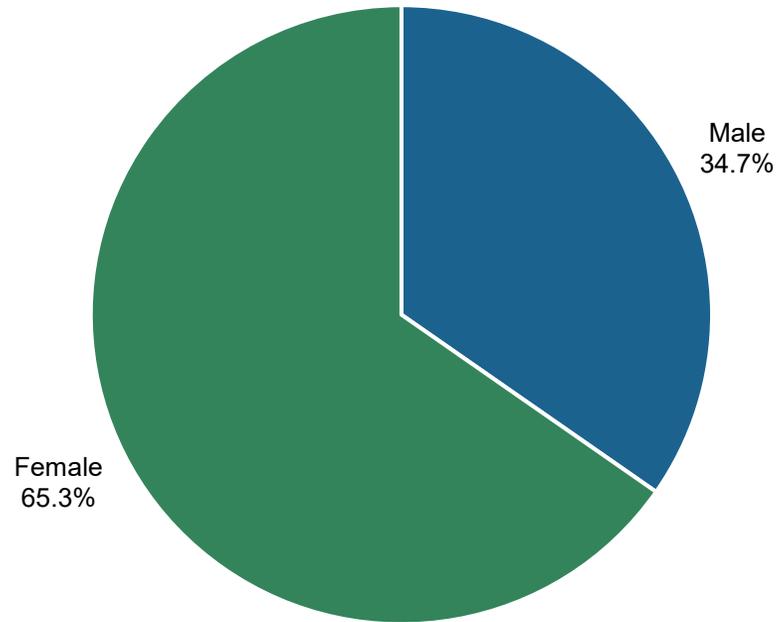
Average TRS-ActiveCare Age: 34.3

Regional Demographics & Enrollment

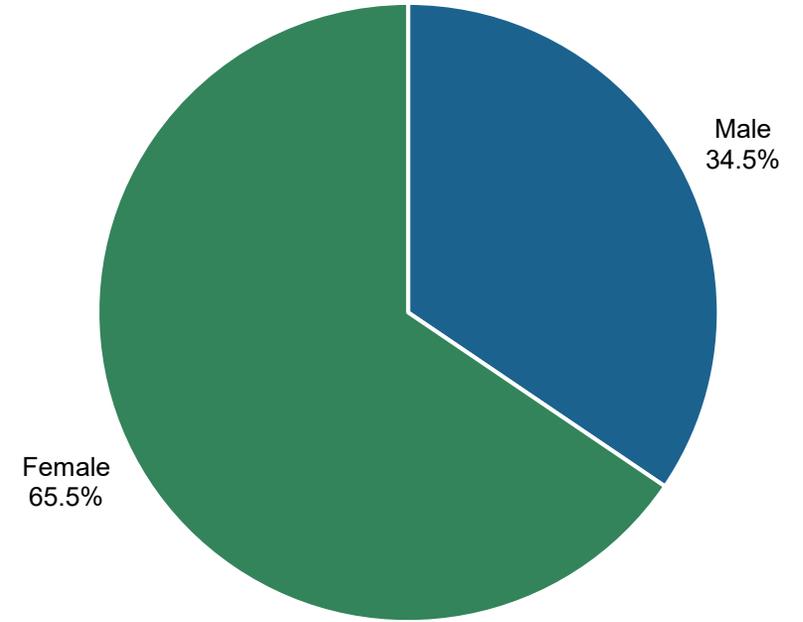
Gender - TRS-ActiveCare



REGION 4



REGION 6



Top Diagnostic Categories

REGION 4

- 1 Neoplasms
Highest Cost: Breast Cancer
- 2 Factors Influencing Health Status
and Contact with Health Services
- 3 Certain Infectious and Parasitic
Diseases
- 4 Diseases of the Circulatory
System
- 5 Diseases of the Digestive
System

REGION 6

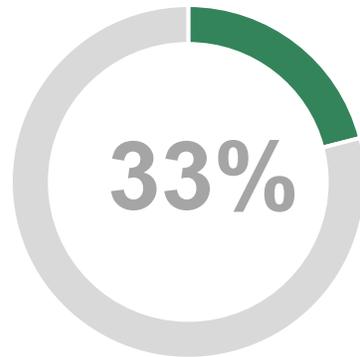
- 1 Neoplasms
Highest Cost: Breast Cancer
- 2 Factors Influencing Health Status
and Contact with Health Services
- 3 Certain Infectious and Parasitic
Diseases
- 4 Diseases of the Musculoskeletal
System and Connective Tissue
- 5 Diseases of the Circulatory
System

Top Diagnostic Categories

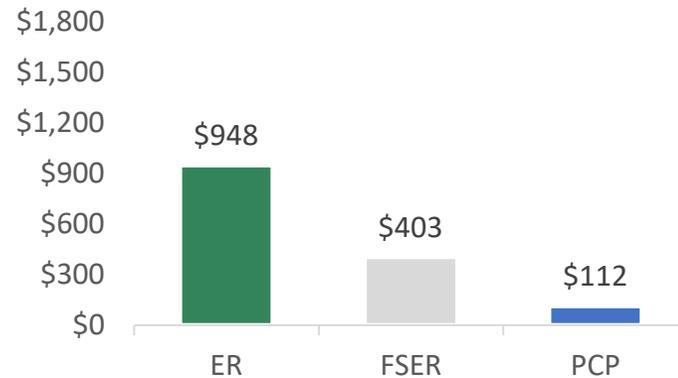
Region 4	Amount PMPM	Total TRS-ActiveCare	Region 6	Amount PMPM	Total TRS-ActiveCare
Neoplasms	\$47.48	\$36.82	Neoplasms	\$43.46	\$36.82
Health Status Influences	\$42.20	\$40.36	Health Status Influences	\$41.22	\$40.36
Certain Infectious and Parasitic Diseases	\$29.92	\$27.29	Certain Infectious and Parasitic Diseases	\$30.39	\$27.29
Diseases of the Circulatory System	\$27.72	\$27.69	Diseases of the Musculoskeletal System and Connective Tissue	\$24.23	\$29.73
Diseases of the Digestive System	\$23.59	\$20.16	Diseases of the Circulatory System	\$23.24	\$27.69
Total: Top 5	\$170.90	\$152.32		\$162.54	\$161.90

Where Your Employees Get Care

REGION 4

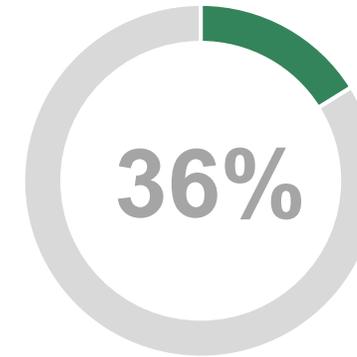


33% of ER use is non-emergent

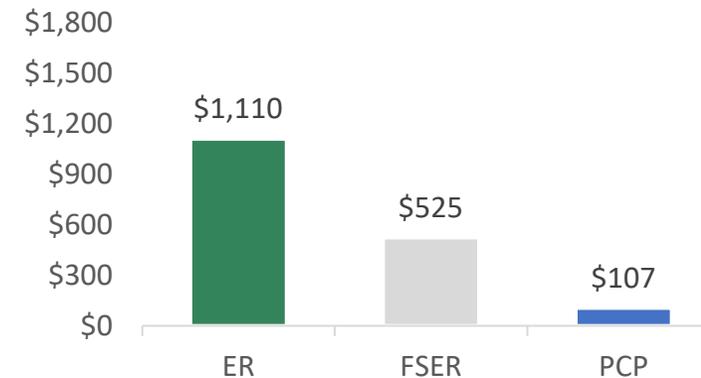


Paid per visit

REGION 6



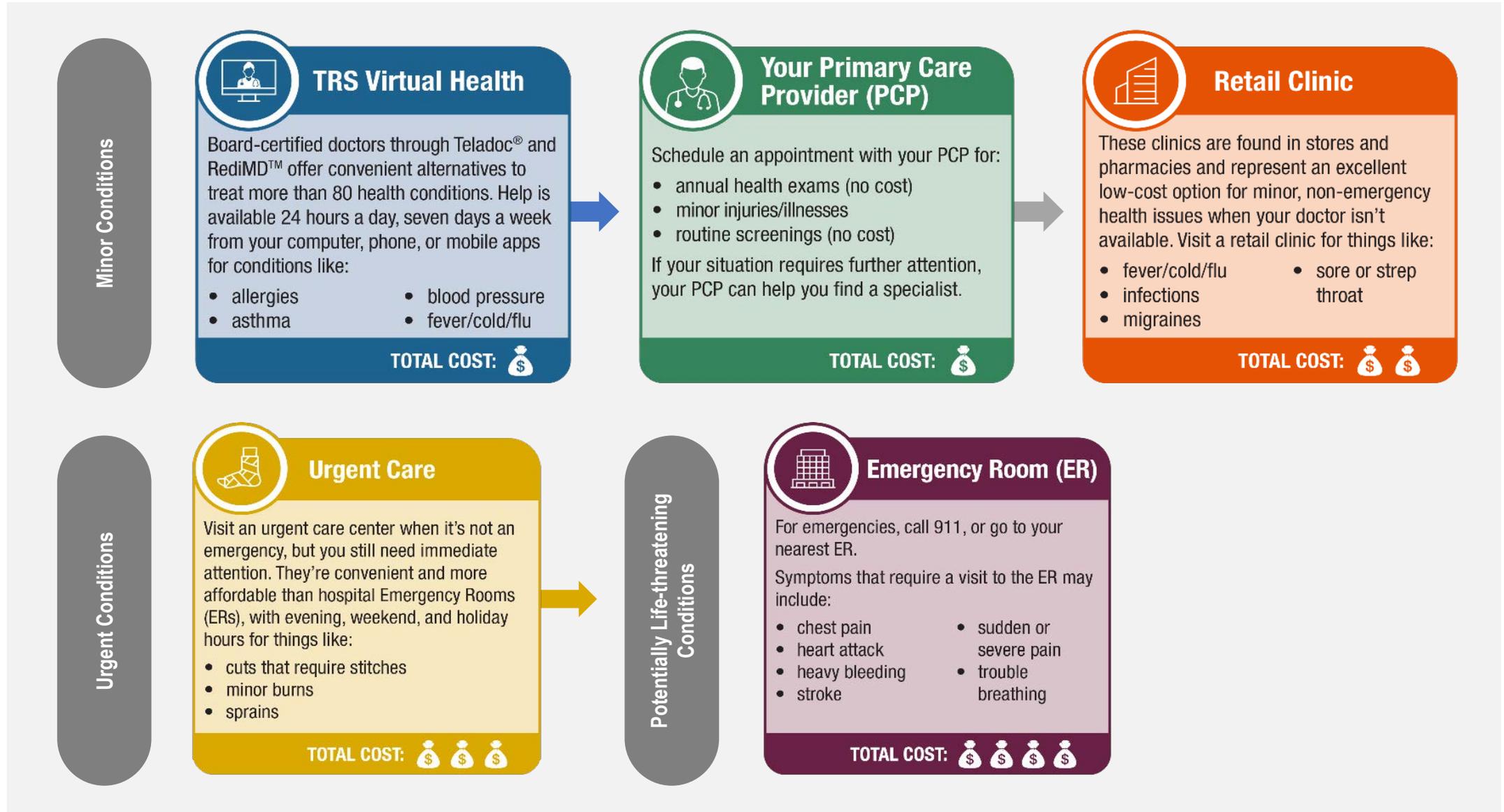
36% of ER use is non-emergent



Paid per visit

FSERs and ERs aren't comparable. If there's an emergency, a patient will be sent from an FSER to an ER by ambulance.

Controlling ER Usage Through Education



Emergency Room Leading Diagnosis



Region 4			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Factors Influencing Health Status and Contact with Health Services	\$2,324,049.08	\$435.70	64.7%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$3,580,989.19	\$1,158.15	30.1%
Certain Infectious and Parasitic Diseases	\$2,542,707.01	\$973.10	21.2%
Total: Top 3	\$8,447,745.28	\$765.26	44.7%

Emergency Room Leading Diagnosis



Region 6			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Certain Infectious and Parasitic Diseases	\$431,332.70	\$1,150.22	33.6%
Injury, Poisoning and Certain Other Consequences of External Causes	\$168,135.10	\$453.19	8.6%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$480,666.26	\$1,327.81	34.8%
Total: Top 3	\$1,080,134.06	\$974.85	25.6%

Child Delivery



Utilization Service Type Detail		Metrics	REGION 4	REGION 6	Total – TRS-ActiveCare
C-Section Delivery					
	Average Length of Stay		3.3	2.6	3.1
	Paid per Claimant		\$8,656.60	\$6,821.79	\$8,090.92
Vaginal Delivery					
	Average Length of Stay		2.3	2	2.2
	Paid per Claimant		\$5,509.90	\$4,497.01	\$5,270.38
Total: Average Length of Stay			2.7	2.3	2.6
Total: Claimants			1,226	129	6,506
Total: Paid per Claimant			\$6,846.48	\$5,524.24	\$6,368.46

Top Chronic Conditions

REGIONS 4 & 6



1 Hypertension

2 Hyperlipidemia

3 Diabetes

4 Depression

5 Asthma

	Region 4		Region 6		Total TRS-ActiveCare	
	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants
Hypertension	9,623	12.1%	1,229	14.6%	52,978	12.3%
Hyperlipidemia	7,386	9.3%	798	9.5%	41,007	9.5%
Depression	4,645	5.8%	526	6.3%	24,749	5.7%
Diabetes	4,110	5.2%	468	5.6%	24,749	5.7%
Asthma	1,824	2.3%	202	2.4%	10,087	2.3%

TRS-ActiveCare Resources That Can Drive Costs Down



Neoplasms – Cancer Related Procedures

- \$0 cancer preventive screenings for common cancers including prostate and breast cancer
- 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
- Airrosti and Hinge musculoskeletal pilot program

TRS-ActiveCare Resources That Can Drive Costs Down

Diabetes

- Insulin prices are capped at \$25 for a 30-day supply 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
- Virta for eligible participants

Asthma

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

Mental Health

- \$30 copays for in-office mental health visits on the Primary plans
- Access to licensed therapists and psychiatrists through TRS Virtual Health
- Learn to Live: Cognitive behavioral therapy program for mental health conditions
- One-on-One Coaching: Stress management program

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

Let's Talk

Facilitated Discussion