



BlueCross BlueShield of Texas

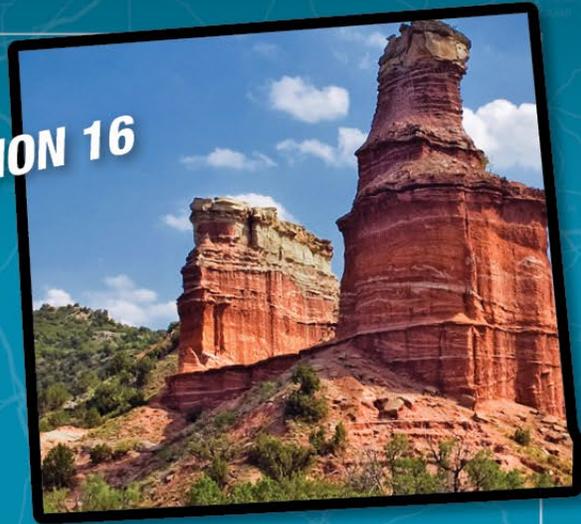
2022-2023
TRS-ActiveCare

WEST TEXAS

REGION 14



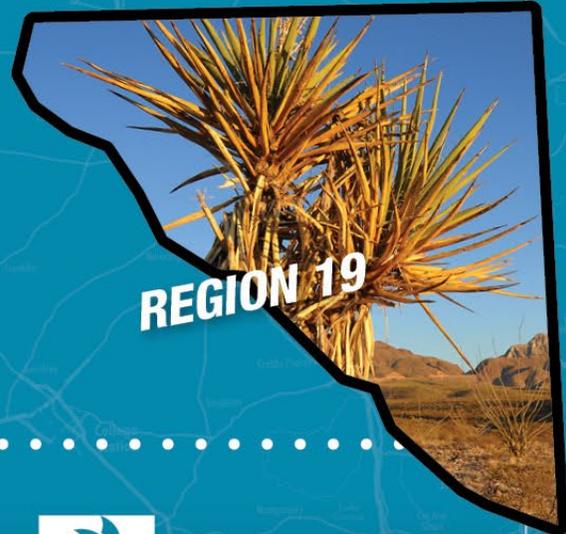
REGION 16



REGION 17



REGION 19



REGION 18



Roundtable Discussion



HOUSTON

Who's In Your Region?

- LEVELLAND ISD
- PADUCAH ISD
- BORDEN COUNTY ISD
- CROSS PLAINS ISD
- LAZBUDDIE ISD
- EASTLAND ISD
- TEXLINE ISD
- SWEETWATER ISD
- SEMINOLE PUBLIC SCHOOLS
- BORGER ISD
- GREENWOOD ISD
- BIG SPRING ISD
- DENVER CITY ISD
- TEXHOMA ISD
- HEREFORD ISD
- DENVER CITY ISD
- PRINGLE-MORSE CONS ISD
- REGION 19 ED SERV CENTER
- REGION 14 ED SERV CENTER
- MIDLAND ISD
- SIDNEY ISD
- MENARD ISD
- PLAINVIEW ISD
- WYLIE ISD
- HAPPY ISD
- WELLINGTON ISD
- SOUTHLAND ISD
- CROSS PLAINS ISD
- SUNDOWN ISD
- O DONNELL ISD
- PAMPA ISD
- PLAINVIEW ISD
- BURNHAM WOOD CHARTER SCH.
- CLINT ISD
- PLAINVIEW ISD
- REGION 17 ED SERV CENTER
- LEVELLAND ISD
- COAHOMA ISD
- MCLEAN ISD
- CANYON ISD
- CANADIAN ISD
- TEXHOMA ISD
- PLAINVIEW ISD
- PAMPA ISD
- SANFORD-FRITCH ISD
- DARROUZETT ISD
- REGION 18 ED SERV CENTER
- CANYON 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



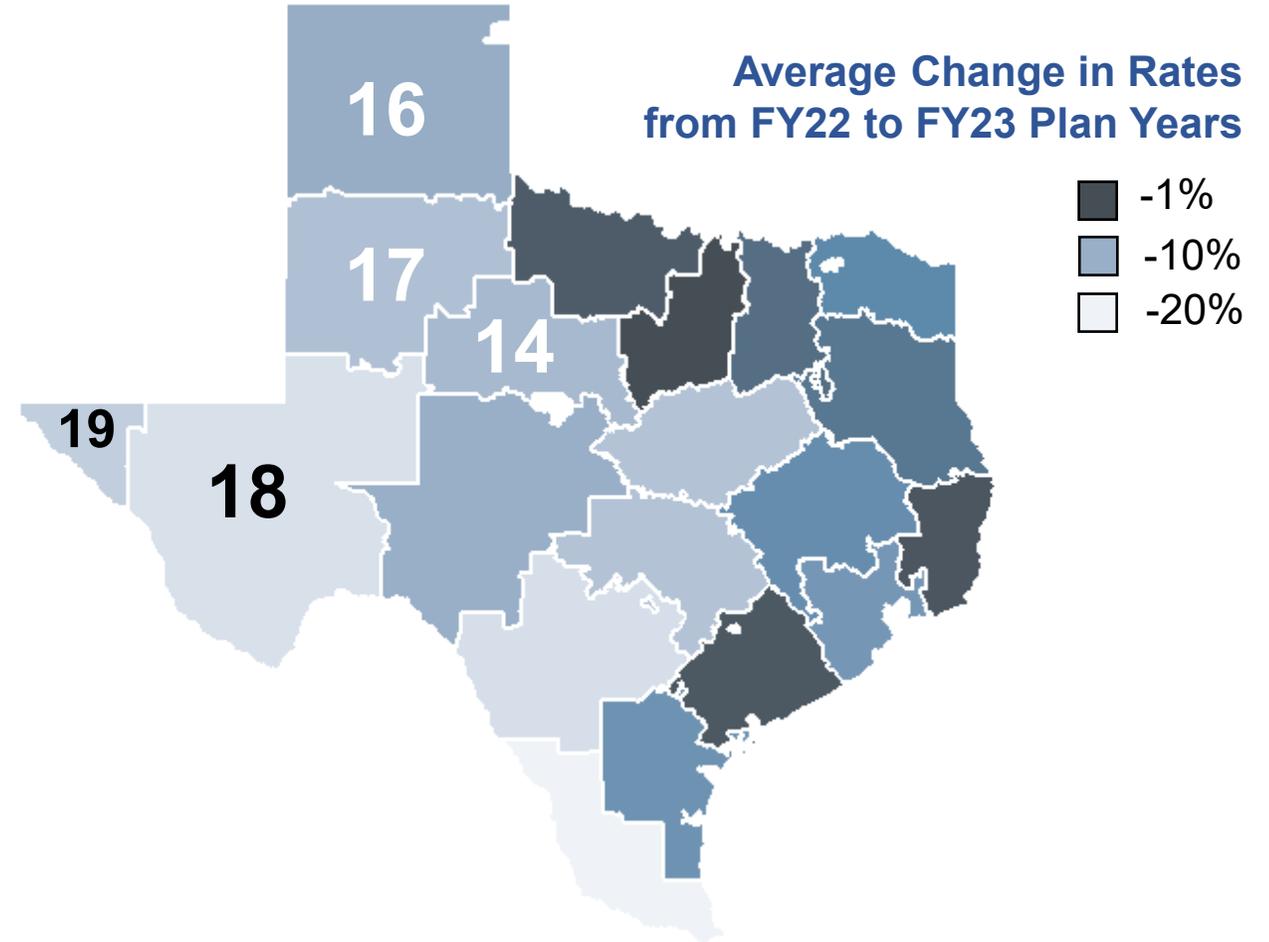
Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:

- \$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

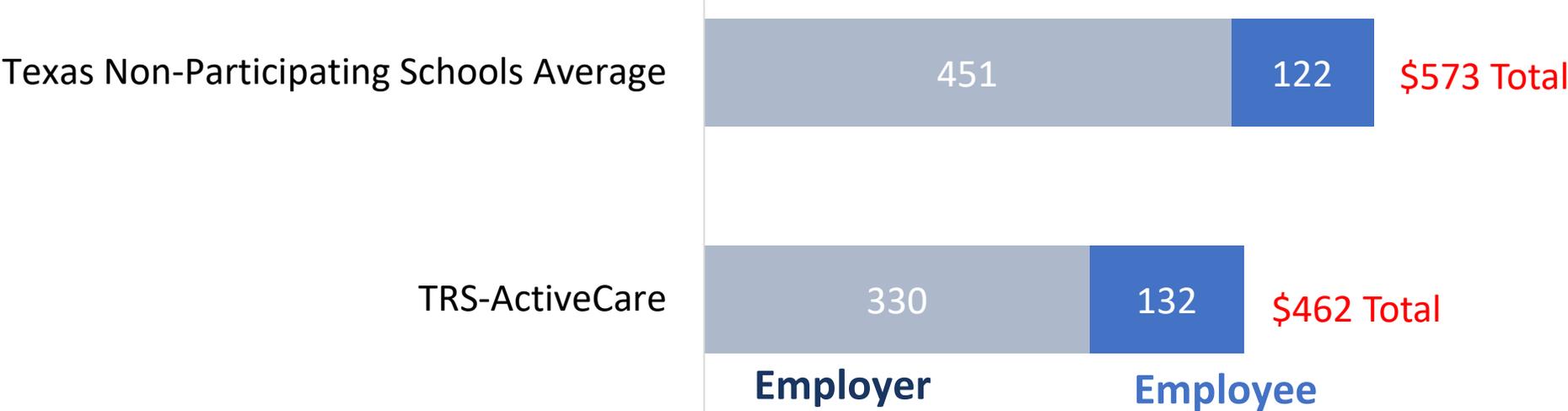
Site of Care steerage started in April 2022

PrudentRx Specialty Drug Program, Plan Year 2023

TRS-ActiveCare Is Competitive



2021-22 Contribution Comparison: Employee-Only Coverage

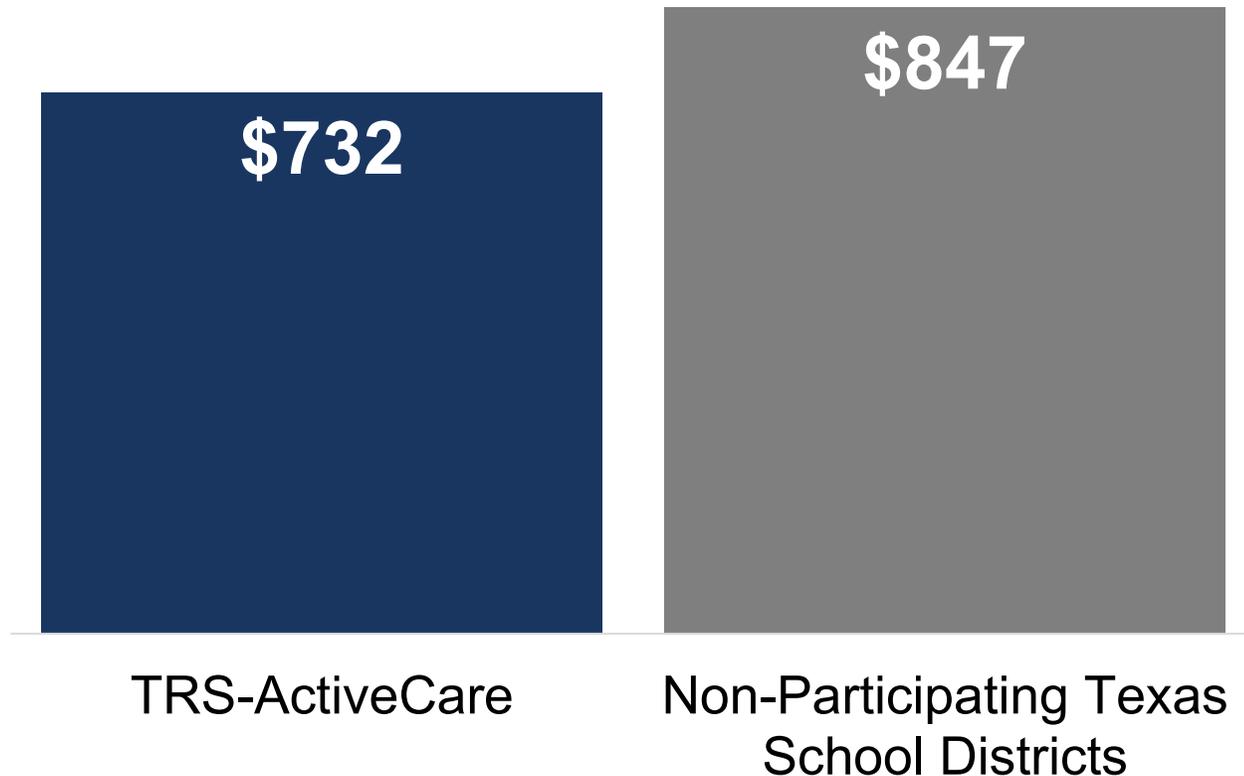


Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.

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 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

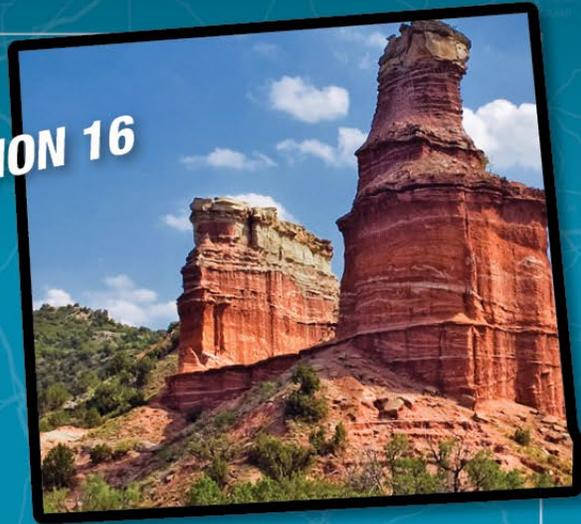
2022-2023
TRS-ActiveCare

WEST TEXAS

REGION 14



REGION 16



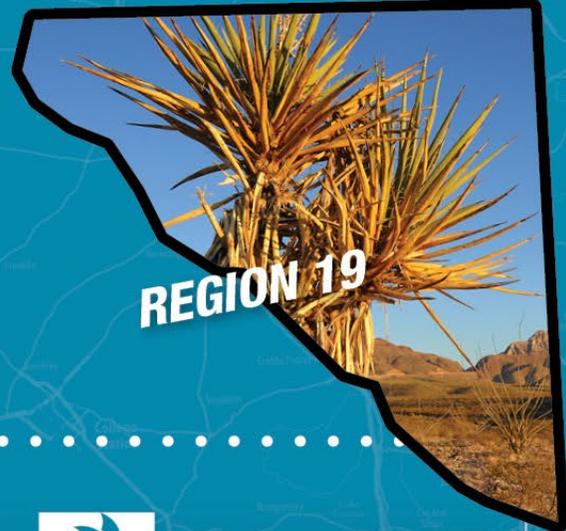
REGION 17



REGION 18



REGION 19



TRS

ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

HOUSTON

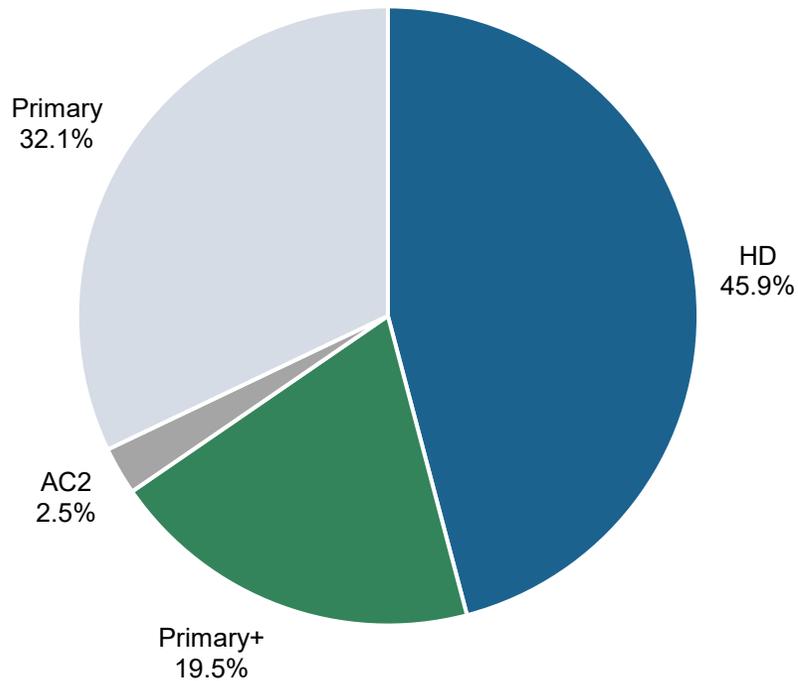
Regional Demographics & Enrollment

Average Percent of Enrollees



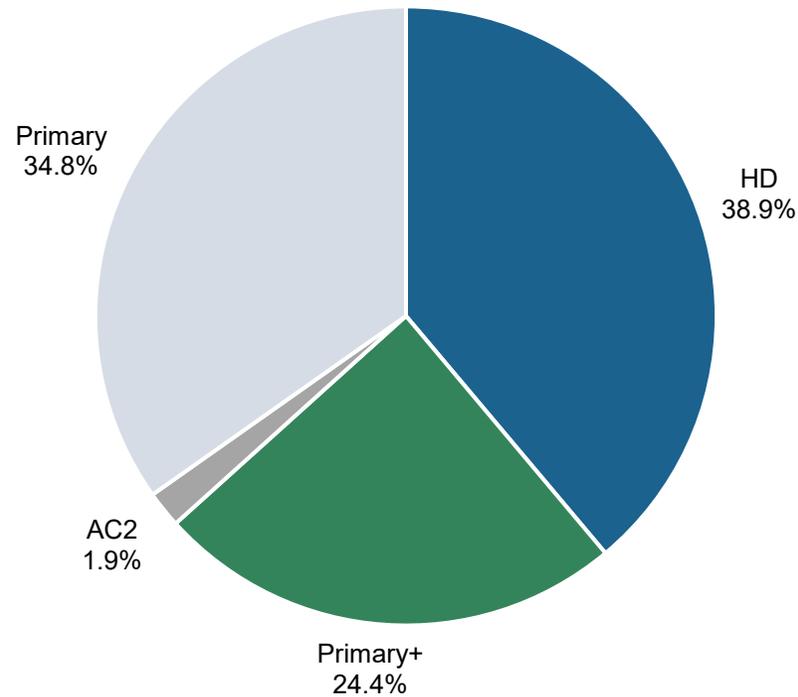
REGION 14

4,648 Total Members



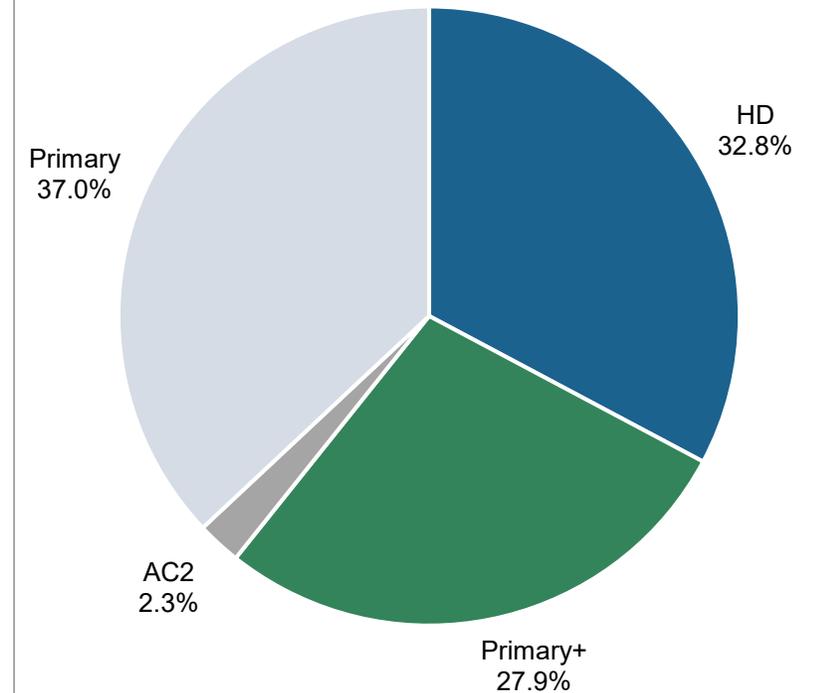
REGION 16

5,502 Total Members



REGION 17

5,080 Total Members



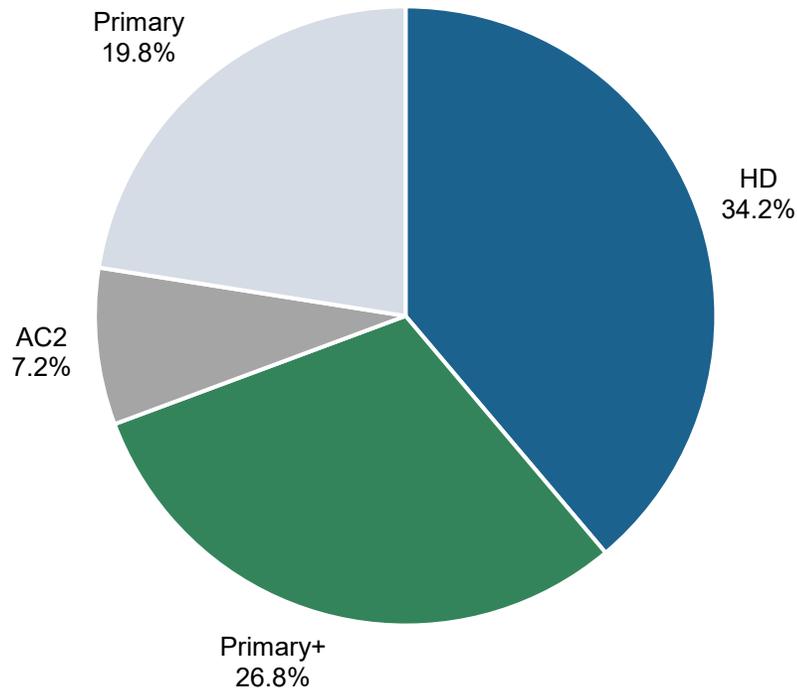
TRS-ActiveCare Plan Percentages: Primary 32% || Primary+ 19% || HD 40% || AC 2 2% || HMOs 7%

Regional Demographics & Enrollment

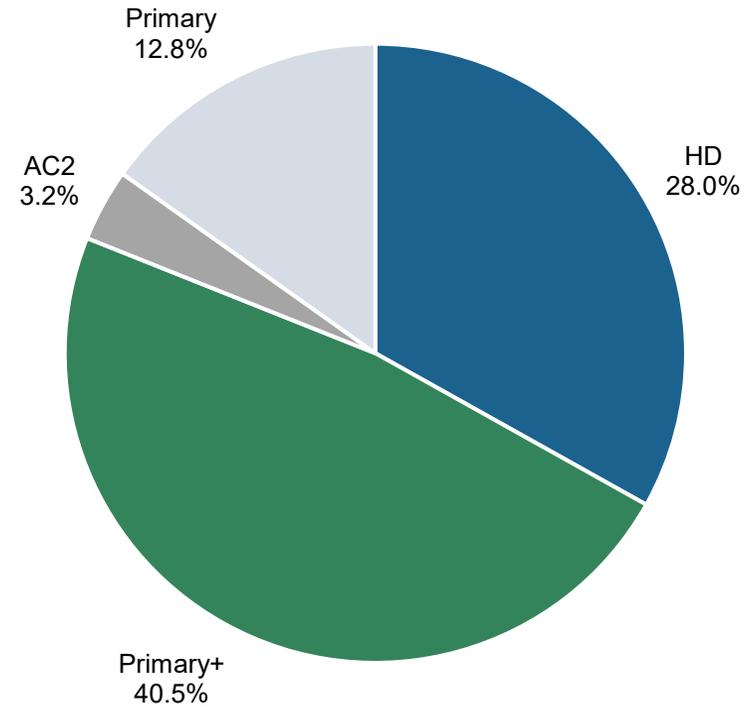
Average Percent of Enrollees



REGION 18
4,469 Total Members



REGION 19
4,292 Total Members



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

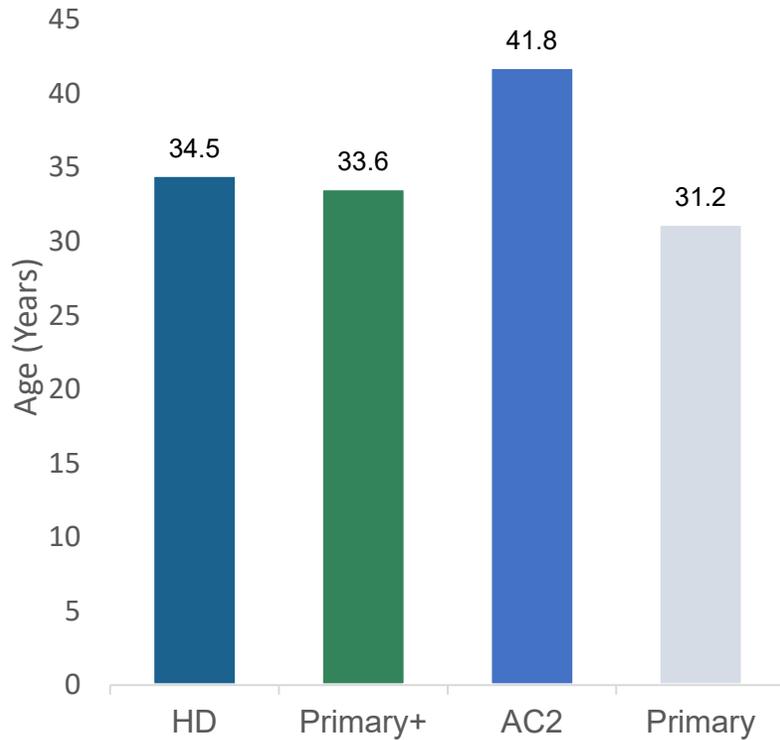
Regional Demographics & Enrollment

Average Age of Enrollees



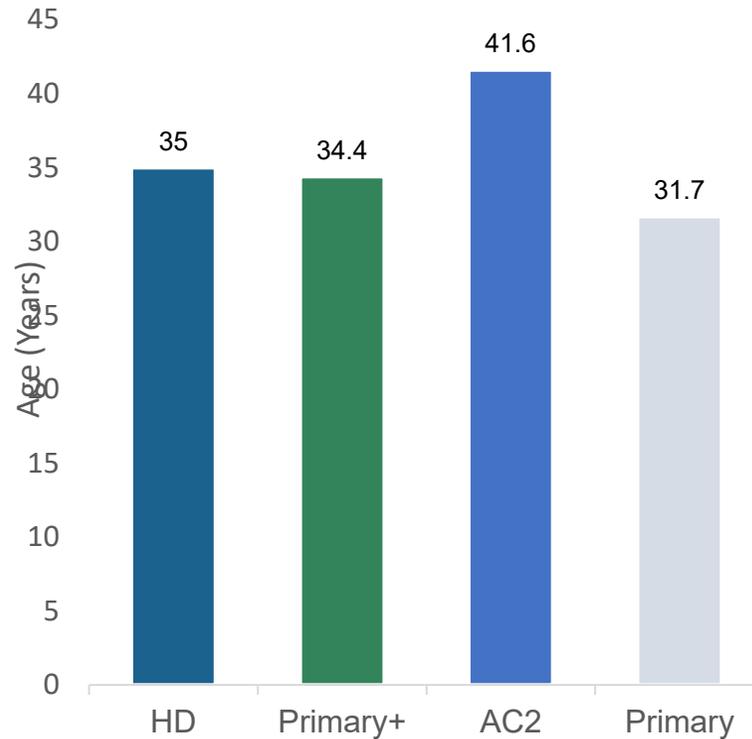
REGION 14

Average Region Age: 33.4



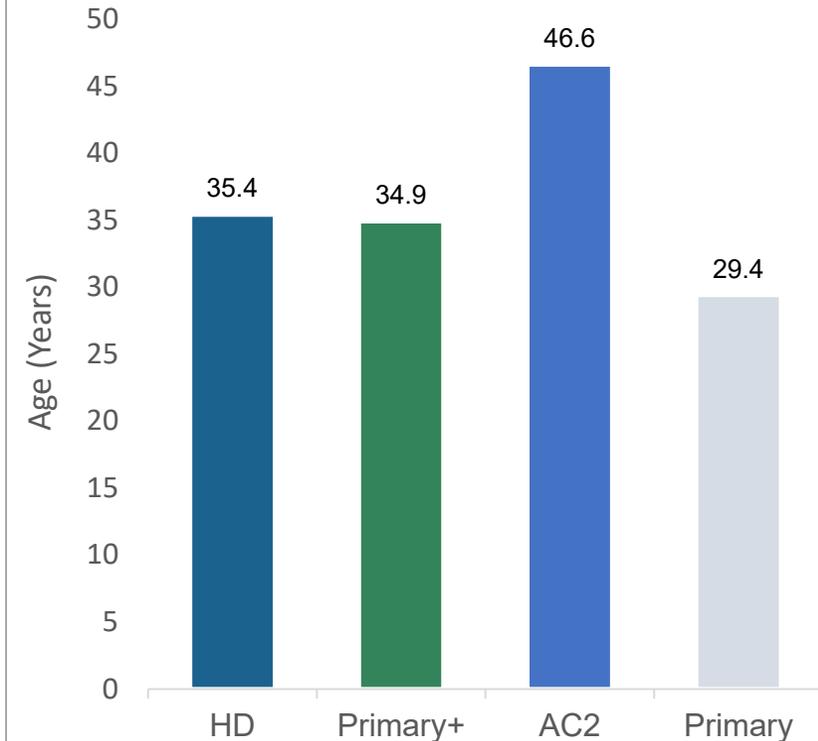
REGION 16

Average Region Age: 33.8



REGION 17

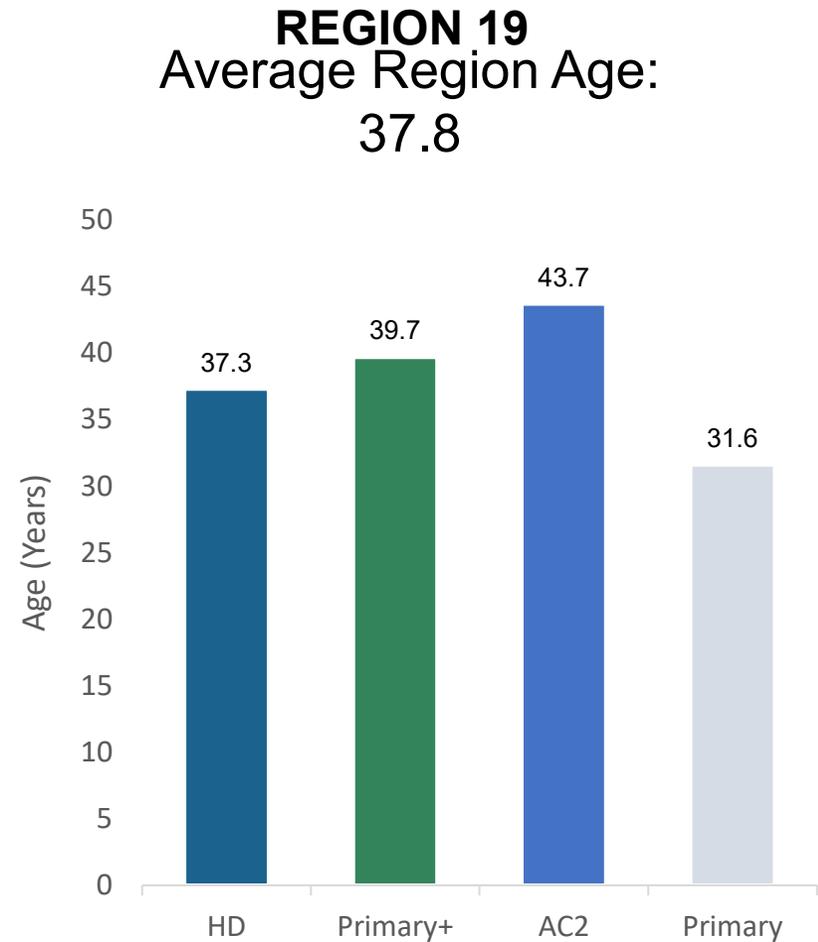
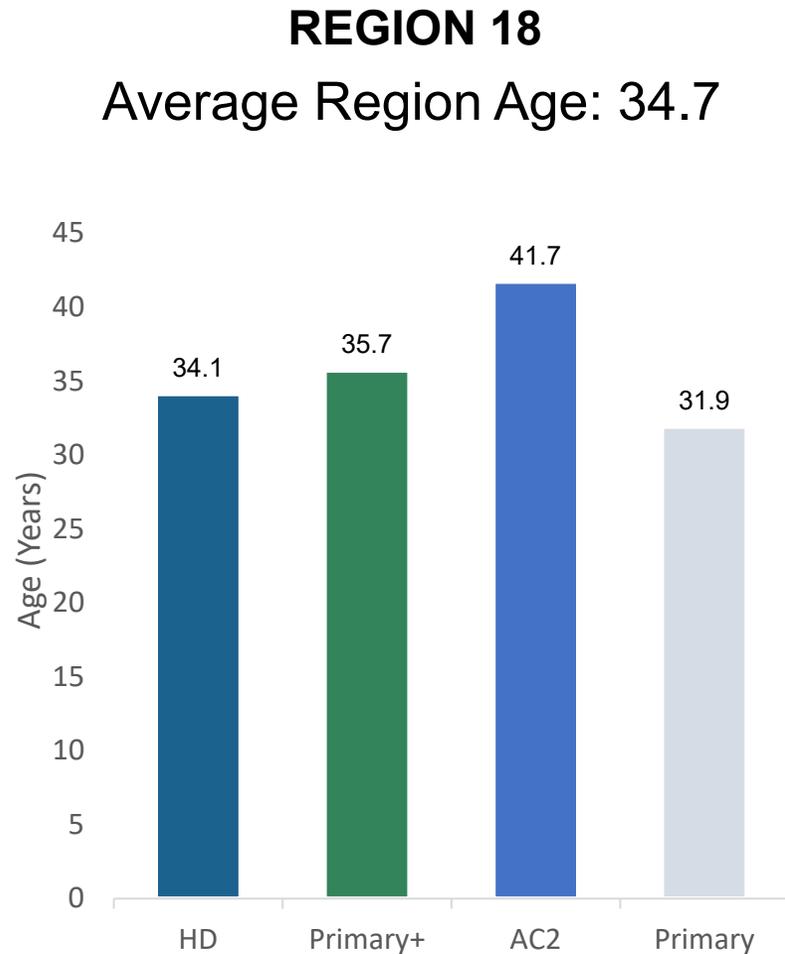
Average Region Age: 33.3



Average TRS-ActiveCare Age: 34.3

Regional Demographics & Enrollment

Average Age of Enrollees



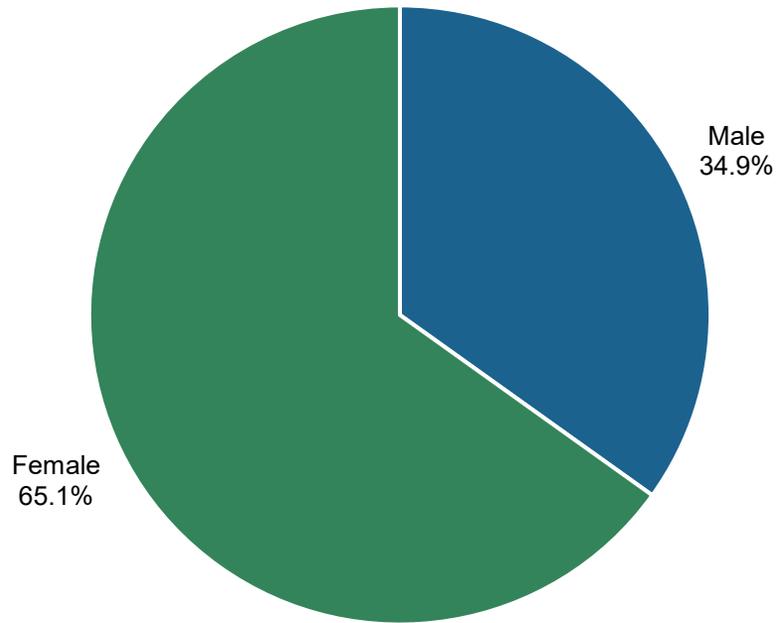
Average TRS-ActiveCare Age: 34.3

Regional Demographics & Enrollment

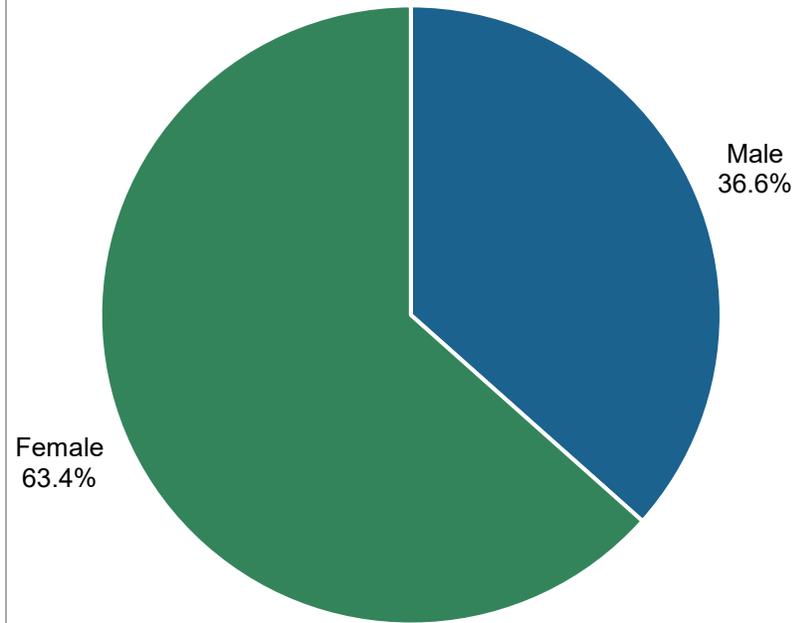
Gender - TRS-ActiveCare



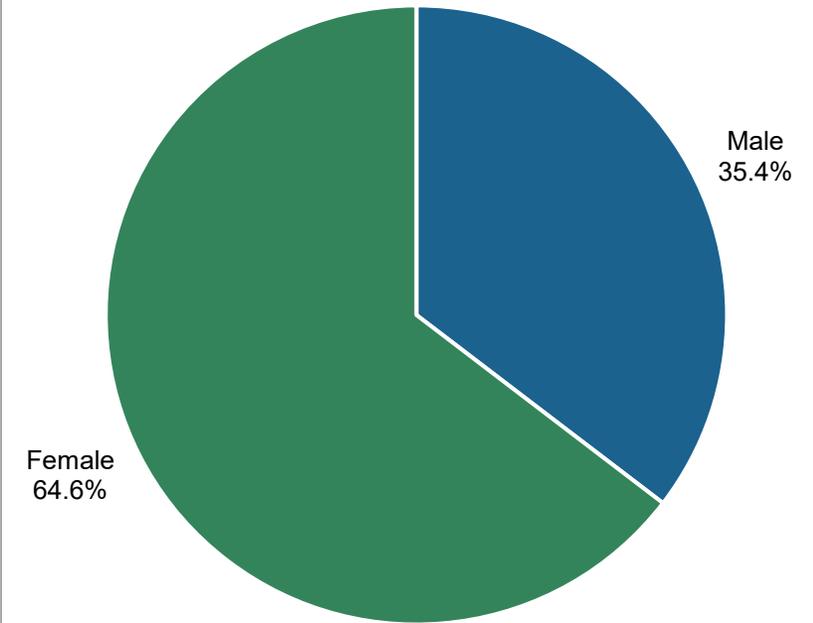
REGION 14



REGION 16



REGION 17

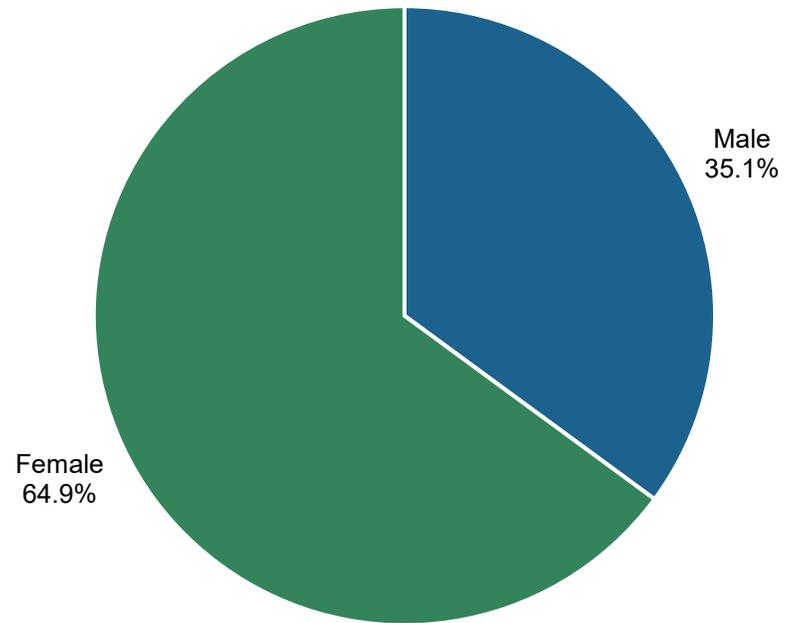


Regional Demographics & Enrollment

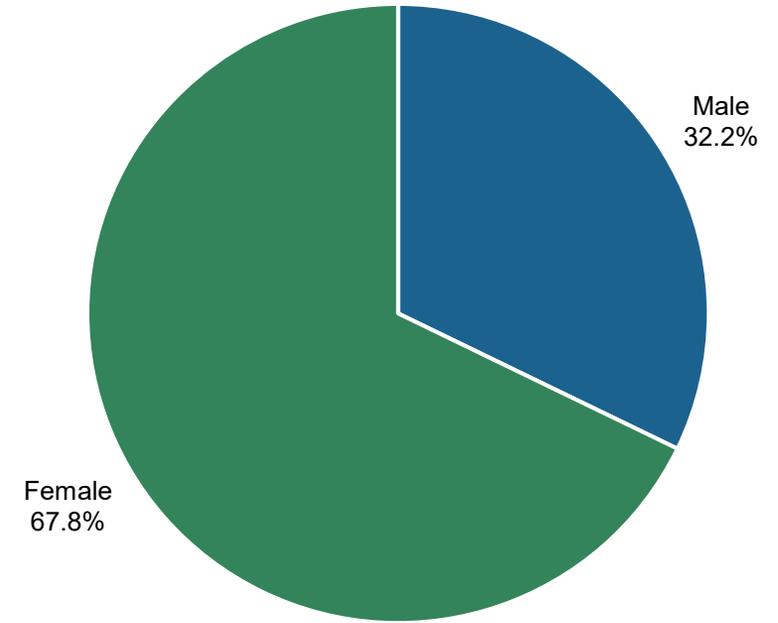
Gender - TRS-ActiveCare



REGION 18



REGION 19



Top Diagnostic Categories

REGION 14

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

REGION 16

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

REGION 17

- 1 Factors Influencing Health Status and Contact with Health Services
- 2 Neoplasms
Highest Cost: Leukemia / Lymphoma / Hematologic
- 3 Diseases of the Musculoskeletal System and Connective Tissue
- 4 Certain Infectious and Parasitic Diseases
- 5 Diseases of the Digestive System

Top Diagnostic Categories

REGION 18

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

REGION 19

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

Top Diagnostic Categories

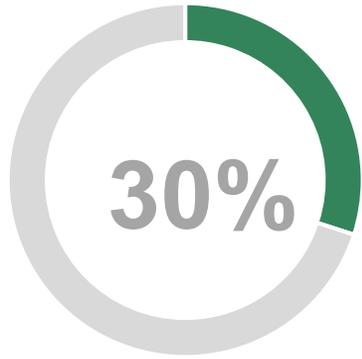


CCSR ICD Dx Group Flat	Total Paid PMPM (Medical Only, does not include pharmacy)					TRS-ActiveCare
	Region 14	Region 16	Region 17	Region 18	Region 19	
Neoplasms	\$28.43	\$43.97	\$48.50	\$24.04	\$48.05	\$36.82
Diseases of the Circulatory System	\$25.25	\$25.95	\$23.24	\$21.72	\$40.24	\$27.69
Factors Influencing Health Status and Contact with Health Services	\$39.05	\$31.04	\$53.41	\$27.24	\$31.71	\$40.36
Diseases of the Musculoskeletal System and Connective Tissue	\$28.77	\$24.47	\$27.85	\$24.92	\$21.07	\$29.73
Certain Infectious and Parasitic Diseases	\$22.78	\$20.80	\$40.36	\$30.64	\$41.46	\$27.29
Total: Top 5	\$144.28	\$146.21	\$178.68	\$128.57	\$182.52	\$161.90

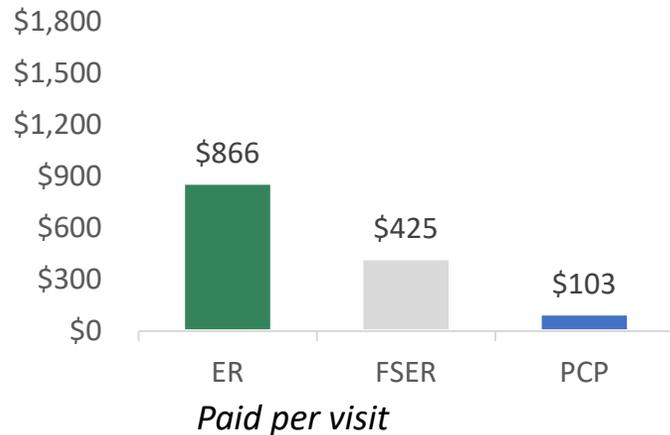
Where Your Employees Get Care



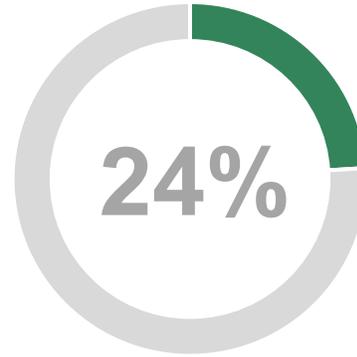
REGION 14



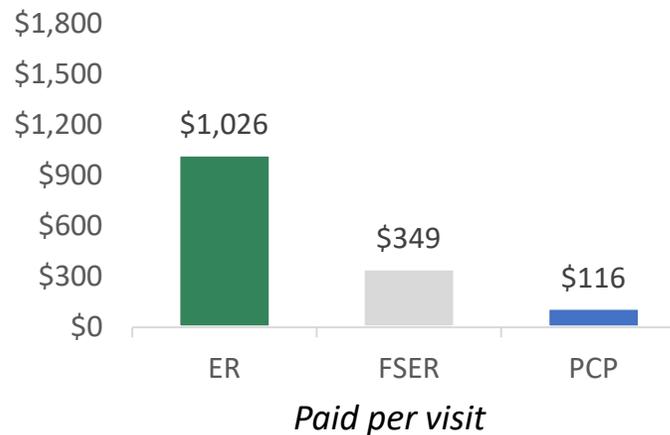
30% of ER use is non-emergent



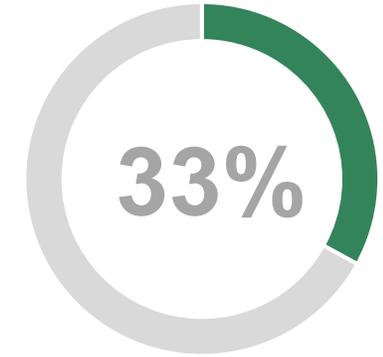
REGION 16



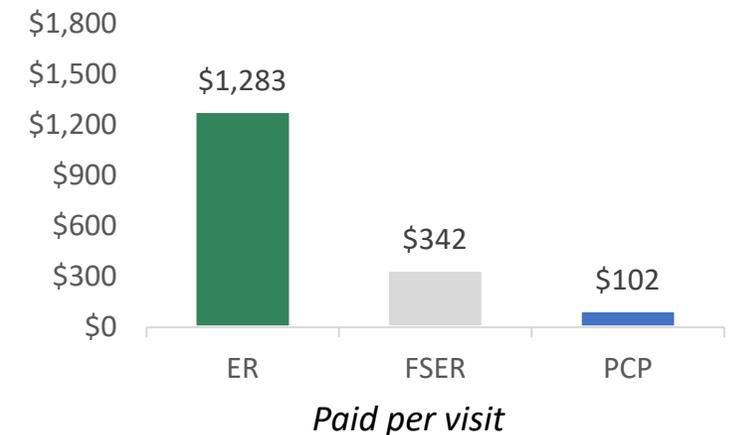
24% of ER use is non-emergent



REGION 17

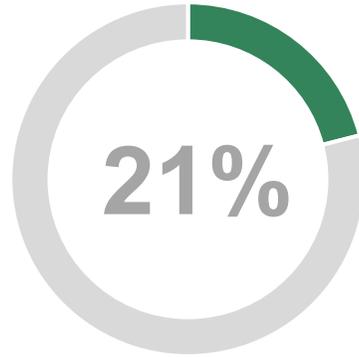


33% of ER use is non-emergent

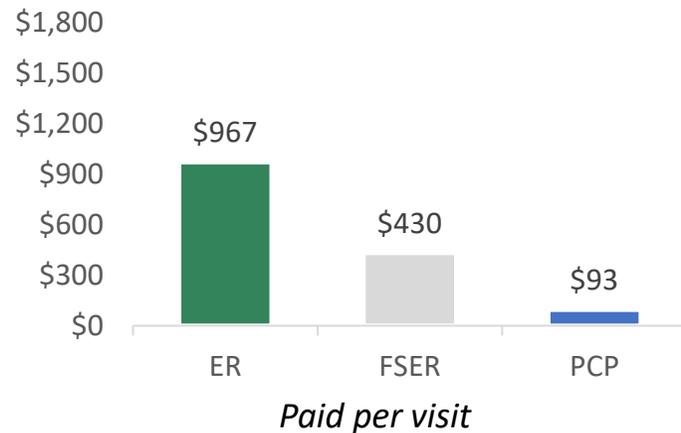


Where Your Employees Get Care

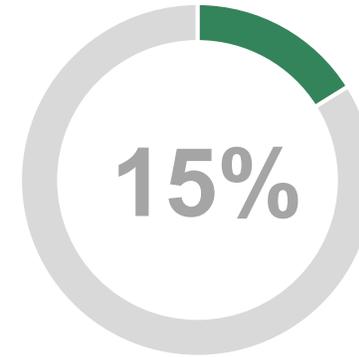
REGION 18



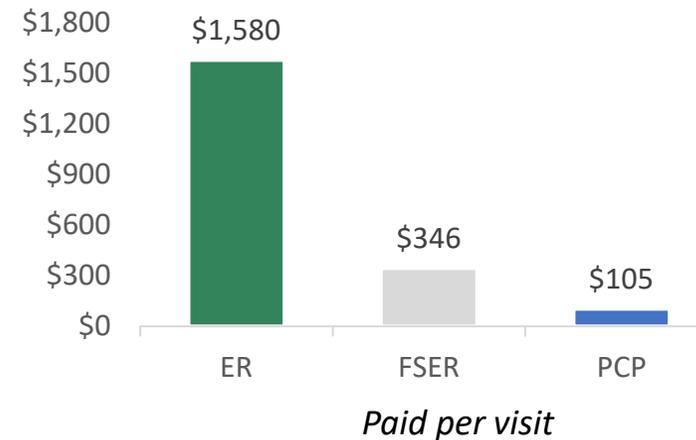
21% of ER use is non-emergent



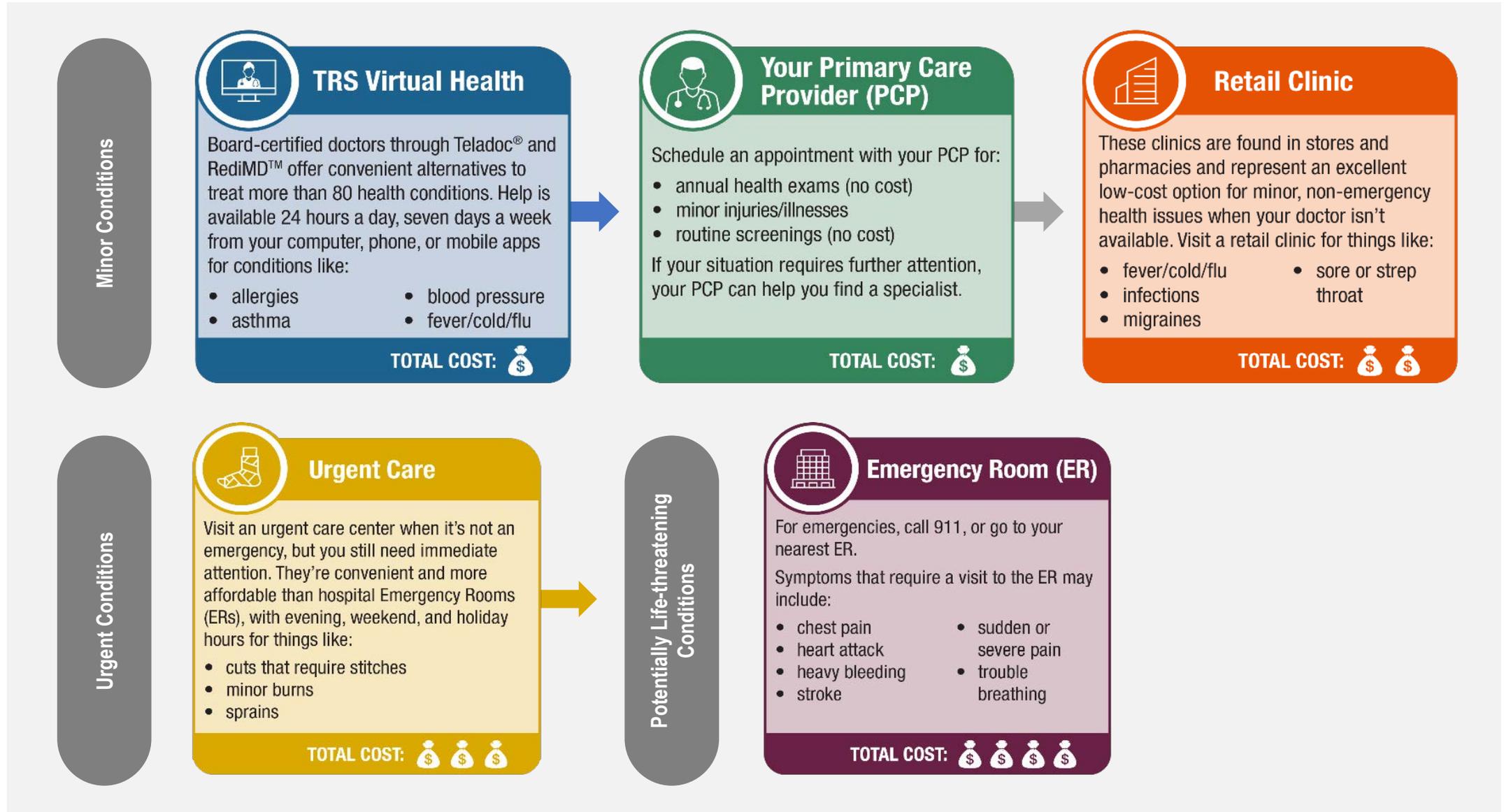
REGION 19



15% of ER use is non-emergent



Controlling ER Usage Through Education



Emergency Room Leading Diagnosis



Region 14			
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	\$178,511.03	\$997.27	31.80%
Injury, Poisoning and Certain Other Consequences of External Causes	\$105,651.46	\$596.90	7.90%
Certain Infectious and Parasitic Diseases	\$116,205.93	\$795.93	25.30%
Total: Top 3	\$995,342.06	\$865.51	29.70%

Emergency Room Leading Diagnosis



Region 16			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$118,847.22	\$591.28	5.50%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$155,158.42	\$1,116.25	23.70%
Certain Infectious and Parasitic Diseases	\$129,854.74	\$1,169.86	20.70%
Total: Top 3	\$1,013,748.21	\$1,026.06	23.70%

Emergency Room Leading Diagnosis



Region 17			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$166,115.78	\$938.51	7.30%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$159,748.64	\$1,413.70	34.50%
Certain Infectious and Parasitic Diseases	\$106,823.39	\$1,242.13	36.00%
Total: Selected Filter(s)	\$1,096,047.73	\$1,283.43	33.40%

Emergency Room Leading Diagnosis



Region 18			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$74,834.29	\$442.81	1.80%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$152,120.47	\$1,143.76	29.30%
Certain Infectious and Parasitic Diseases	\$95,814.89	\$887.17	11.10%
Total: Selected Filter(s)	\$831,830.00	\$967.24	21.20%

Emergency Room Leading Diagnosis



Region 19			
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	\$216,775.95	\$1,935.50	14.30%
Injury, Poisoning and Certain Other Consequences of External Causes	\$79,027.43	\$738.57	4.70%
Diseases of the Digestive System	\$122,554.28	\$2,042.57	25.00%
Total: Selected Filter(s)	\$1,075,790.10	\$1,579.72	14.70%

Child Delivery



Utilization Service Type Detail	Metrics	REGION 14	REGION 16	REGION 17	REGION 18	REGION 19	Total – TRS-ActiveCare
C-Section Delivery							
	Average Length of Stay (Days)	2.7	3.6	3	4	2.7	3.1
	Paid per Claimant	\$5,354.25	\$6,008.00	\$7,142.04	\$6,455.18	\$8,116.58	\$8,090.92
Normal Delivery							
	Average Length of Stay (Days)	2.2	2.1	2.3	2	1.6	2.2
	Paid per Claimant	\$4,195.79	\$3,047.68	\$4,638.62	\$2,852.70	\$4,318.67	\$5,270.38
Total: Average Length of Stay (Days)		2.3	2.6	2.5	2.7	2.1	2.6
Total: Claimants		64	81	84	66	51	6,506
Total: Paid per Claimant		\$4,539.71	\$3,997.91	\$5,383.69	\$4,162.69	\$6,105.92	\$6,368.46

Top Chronic Conditions



**REGIONS 14, 16, 17,
18 & 19**

1 Hypertension

2 Hyperlipidemia

3 Diabetes

4 Depression

5 Asthma

	Region 14		Region 16		Region 17		Region 18		Region 19		Total TRS-ActiveCare
	Claimants	% Members	Claimants								
Hypertension	480	10.3%	648	11.8%	525	10.3%	603	11.9%	821	16.2%	52,978
Hyperlipidemia	336	7.2%	456	8.3%	319	6.3%	407	8.0%	655	12.9%	41,007
Diabetes	215	4.6%	244	4.4%	249	4.9%	332	6.5%	368	7.2%	24,166
Depression	220	4.7%	272	4.9%	189	3.7%	159	3.1%	188	3.7%	24,749
Asthma	106	2.3%	129	2.3%	131	2.6%	96	1.9%	121	2.4%	10,087

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

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
- 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

- 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

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

Let's Talk

Facilitated Discussion