



BlueCross BlueShield of Texas

2022-2023  
TRS-ActiveCare

# PLAINS/CENTRAL TEXAS



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

 **TRS** | ACTIVECARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

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



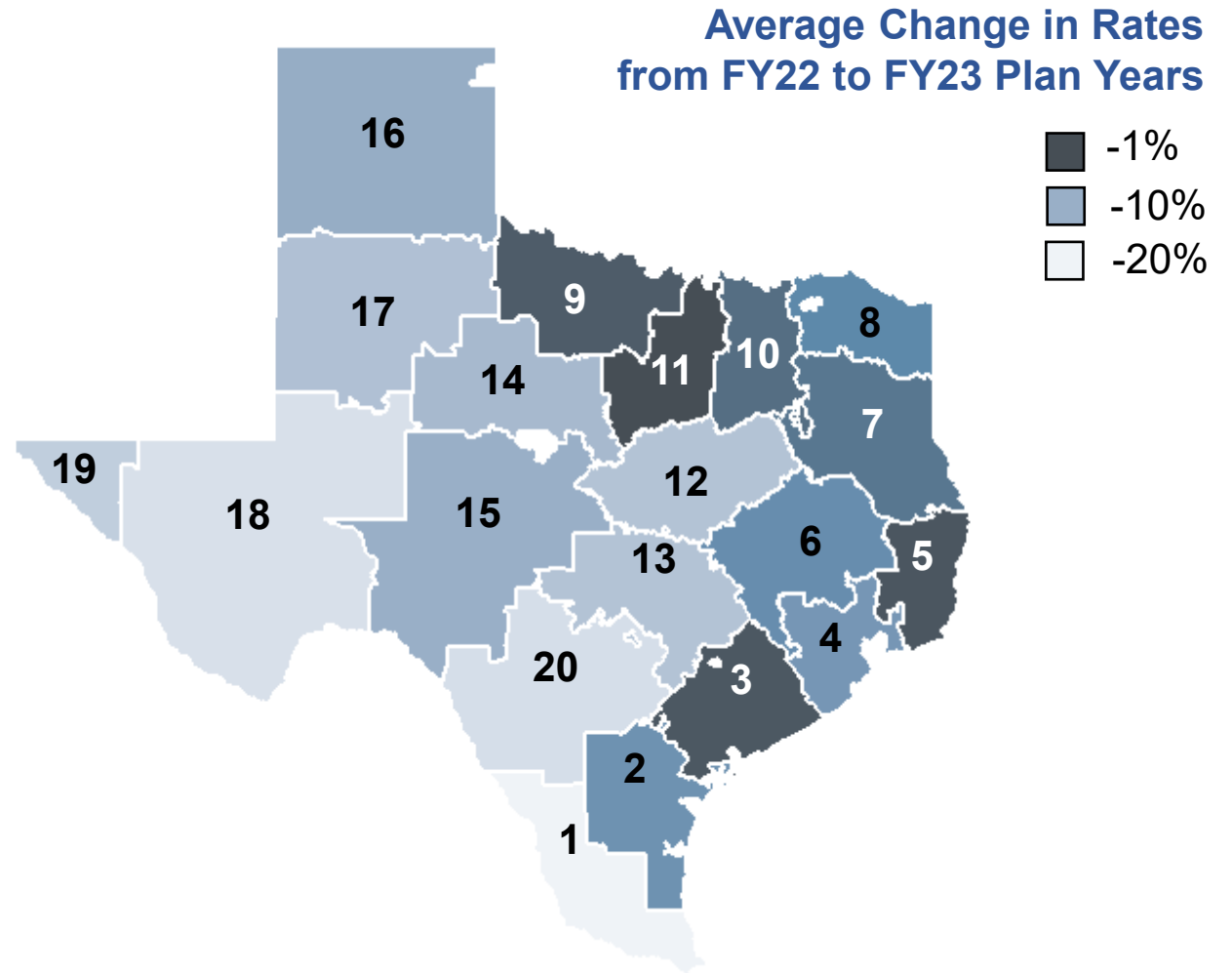
**Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:**

- \$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



## 2021-22 Contribution Comparison: Employee-Only Coverage

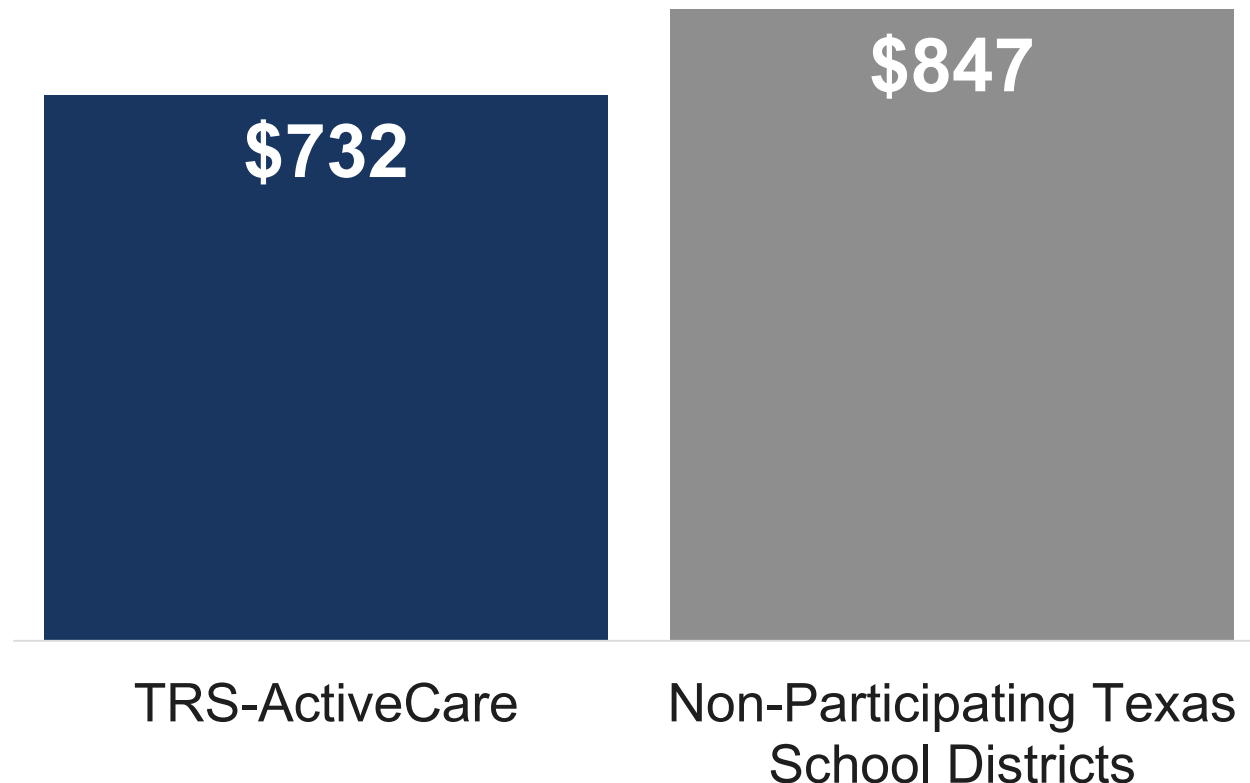


Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.

# 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



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# PLAINS/CENTRAL TEXAS



REGION 12



REGION 15



REGION 13

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TEACHER RETIREMENT SYSTEM OF TEXAS



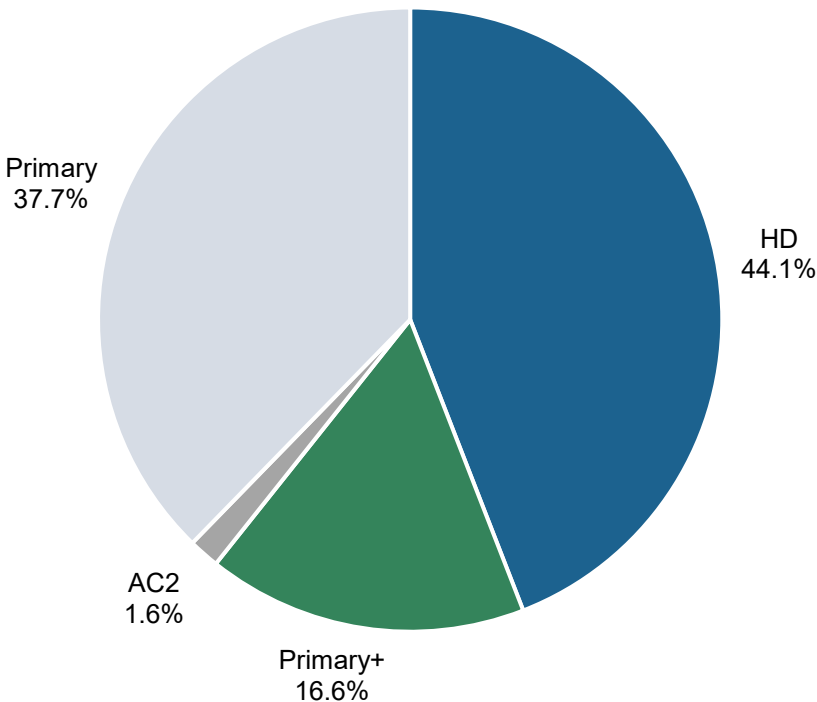
# Regional Demographics & Enrollment

Average Percent of Enrollees



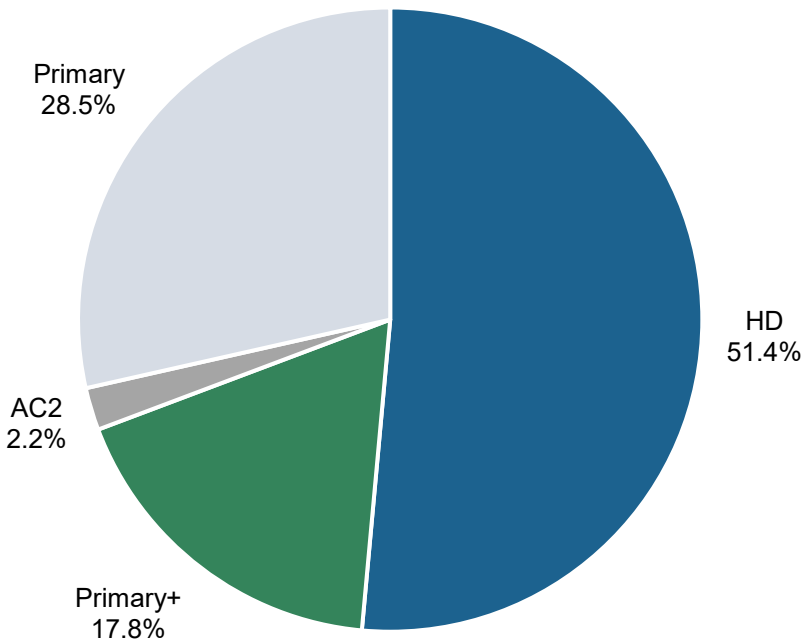
## REGION 12

12,672 Total Members



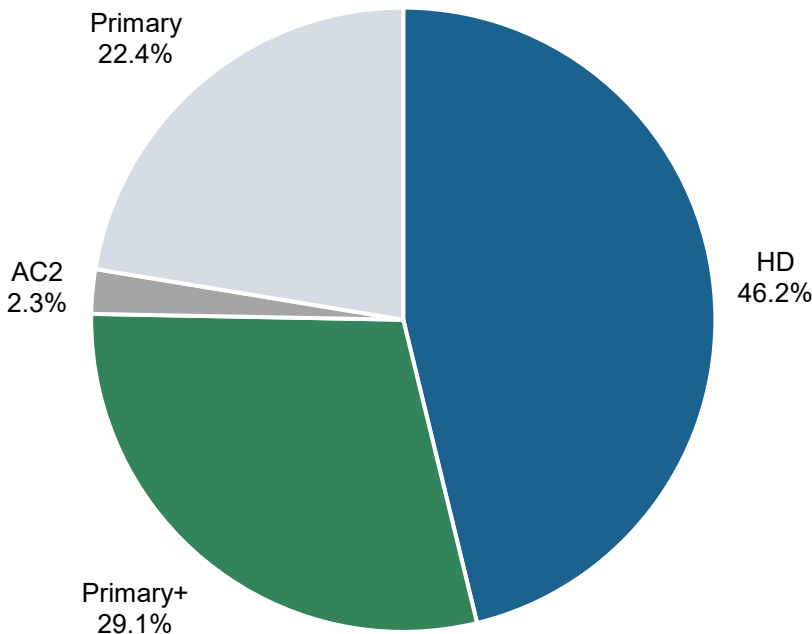
## REGION 13

28,064 Total Members



## REGION 15

6,213 Total Members



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

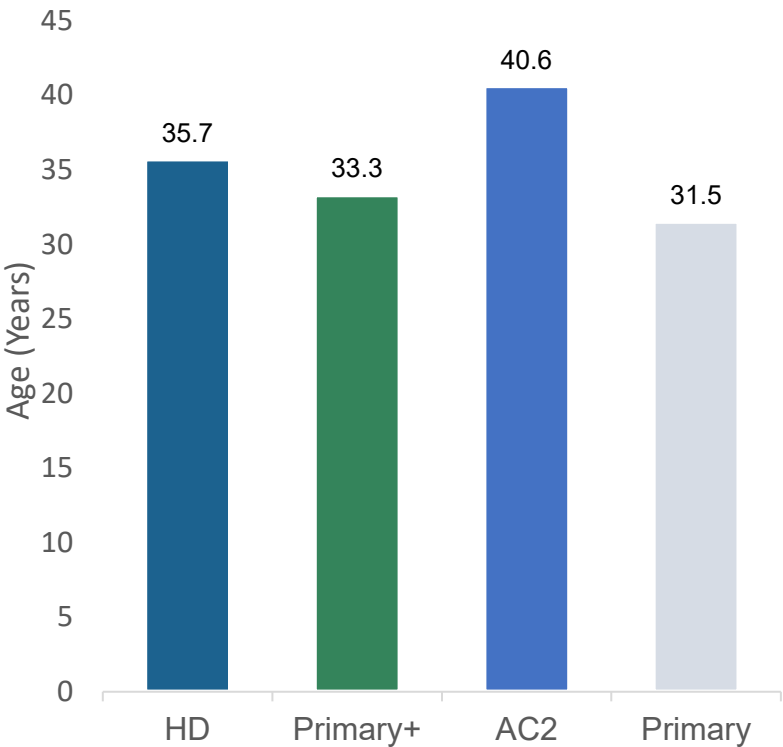
# Regional Demographics & Enrollment

Average Age of Enrollees



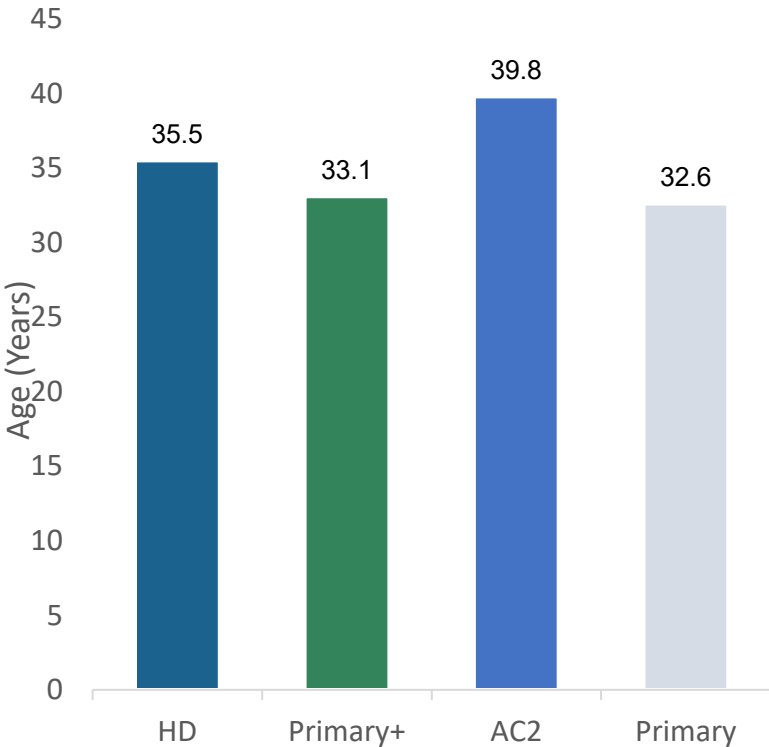
## REGION 12

Average Region Age: 33.8



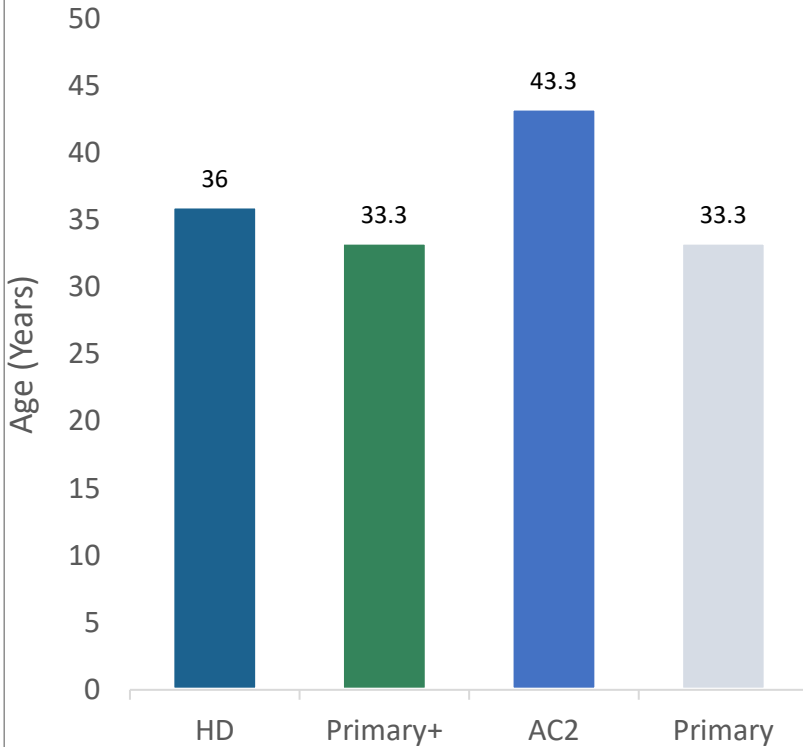
## REGION 13

Average Region Age: 34.4



## REGION 15

Average Region Age: 34.8



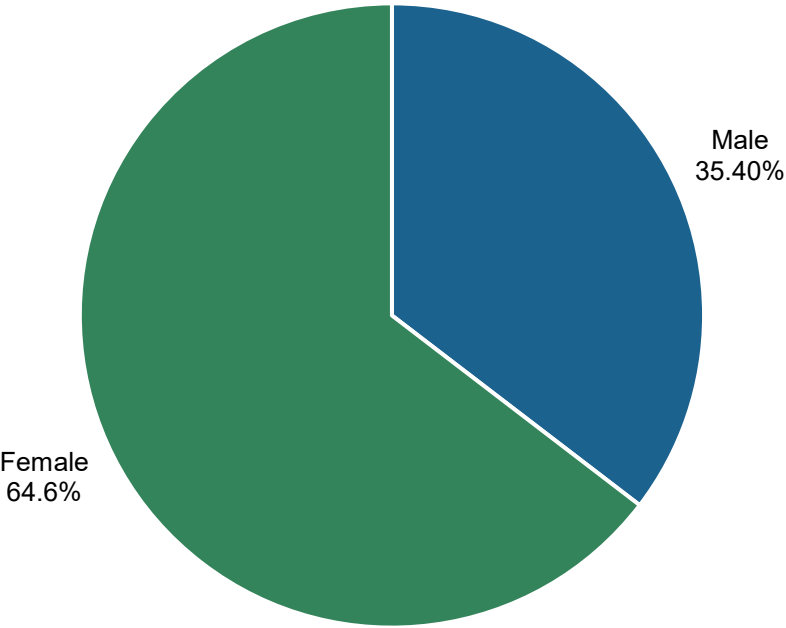
Average TRS-ActiveCare Age: 34.3

# Regional Demographics & Enrollment

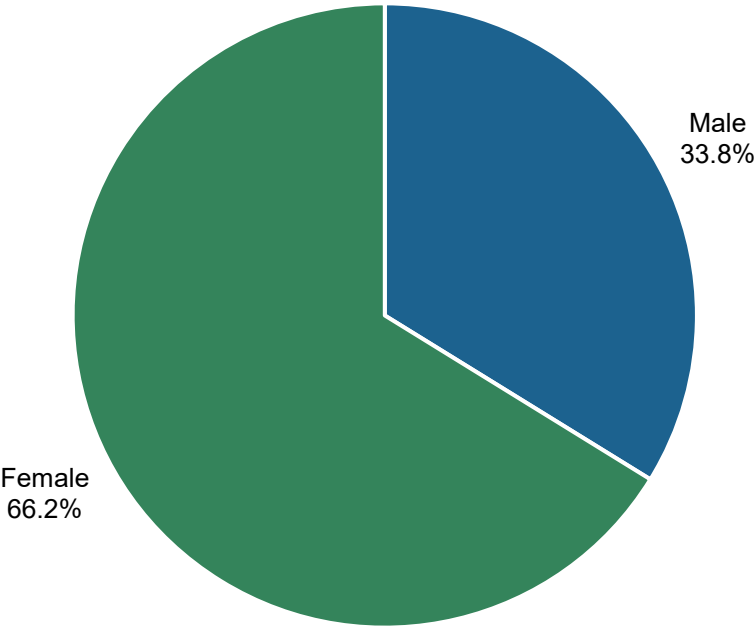
Gender - TRS-ActiveCare



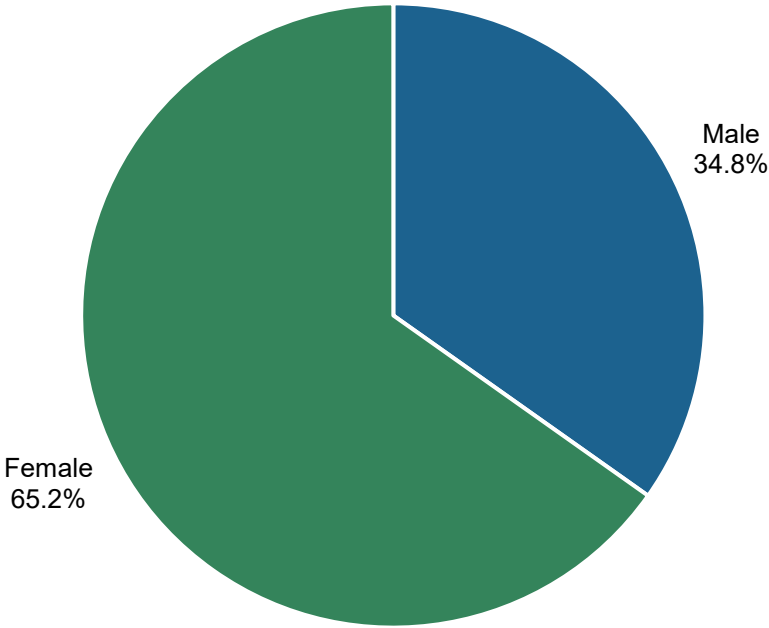
REGION 12



REGION 13



REGION 15



# Top Diagnostic Categories

Each category is ranked from highest to lowest spend



## REGION 12

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

## REGION 13

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

## REGION 15

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



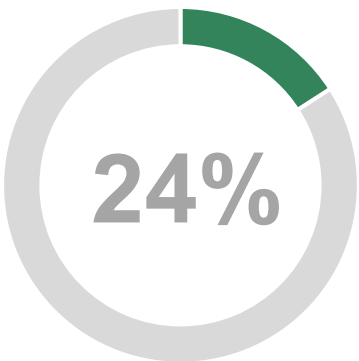
# Top Diagnostic Categories

Region 12	Amount PMPM	Total TRS-ActiveCare	Region 13	Amount PMPM	Total TRS-ActiveCare	Region 15	Amount PMPM	Total TRS-ActiveCare
Health Status Influences	\$37.39	\$40.36	Health Status Influences	\$38.73	\$40.36	Health Status Influences	\$36.97	\$40.36
Neoplasms	\$27.39	\$36.82	Neoplasms	\$29.34	\$36.82	Neoplasms	\$31.09	\$36.82
Diseases of the Musculoskeletal System and Connective Tissue	\$27.26	\$29.73	Diseases of the Musculoskeletal System and Connective Tissue	\$26.80	\$29.73	Diseases of the Musculoskeletal System and Connective Tissue	\$26.23	\$29.73
Diseases of the Circulatory System	\$23.94	\$27.69	Diseases of the Circulatory System	\$23.35	\$27.69	Diseases of the Circulatory System	\$24.17	\$27.69
Certain Infectious and Parasitic Diseases	\$23.69	\$27.29	Certain Infectious and Parasitic Diseases	\$21.16	\$27.29	Diseases of the Digestive System	\$19.71	\$20.16
<b>Total: Top 5</b>	\$139.66	\$161.90		\$139.37	\$161.90		\$138.17	\$154.76

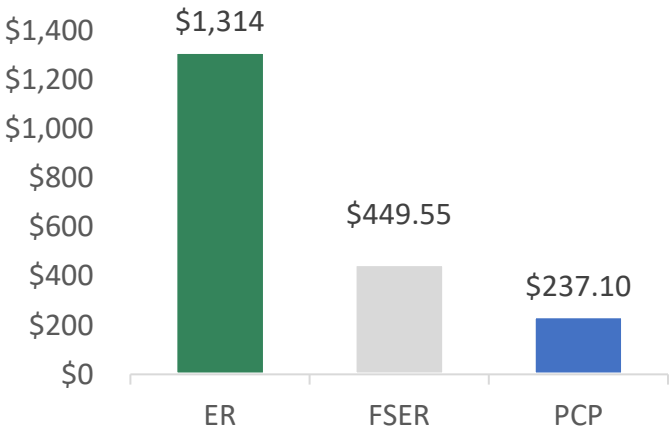
# Where Your Employees Get Care



## REGION 12

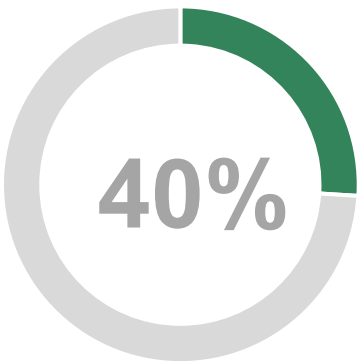


24% of ER use is non-emergent

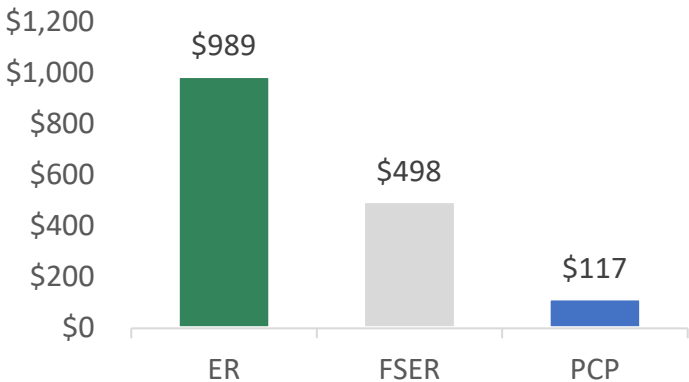


Paid per visit

## REGION 13

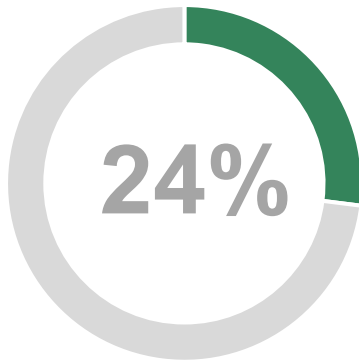


40% of ER use is non-emergent

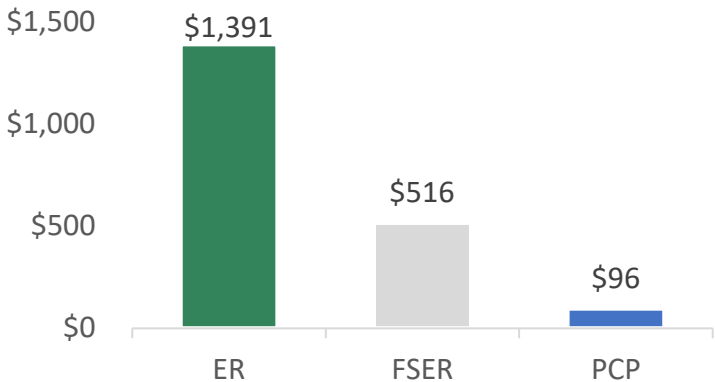


Paid per visit

## REGION 15



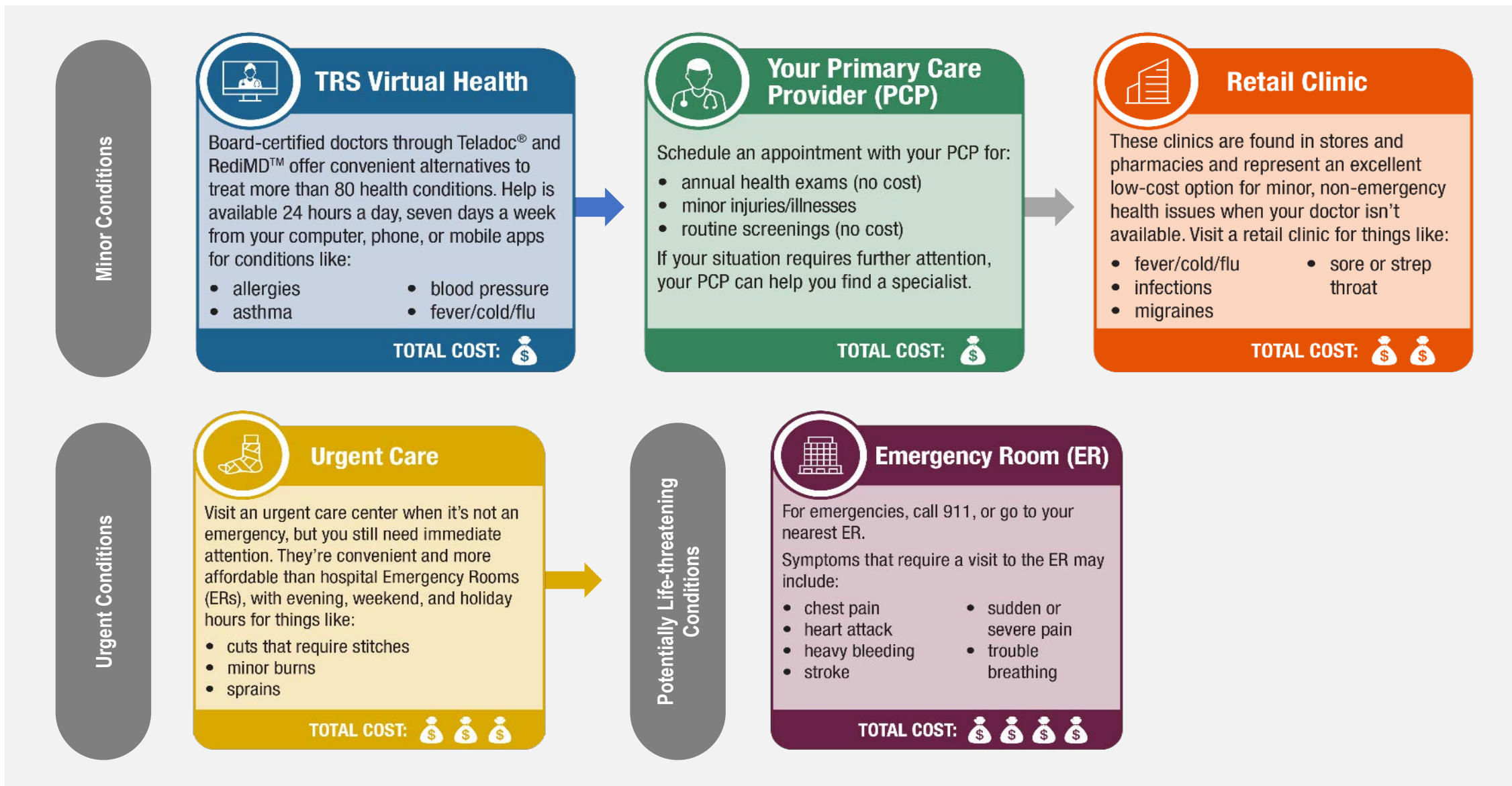
24% of ER use is non-emergent



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 12			
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	\$699,241.37	\$1,429.94	19.6%
Injury, Poisoning and Certain Other Consequences of External Causes	\$391,791.30	\$824.82	6.3%
Certain Infectious and Parasitic Diseases	\$565,236.05	\$1,438.26	15.8%
<b>Total: Top 3</b>	<b>\$1,656,268.72</b>	<b>\$1,220.53</b>	<b>13.84%</b>



# Emergency Room Leading Diagnosis

Region 13			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Factors Influencing Health Status and Contact with Health Services	\$764,061.69	\$568.50	89.8%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$1,093,408.17	\$1,081.51	31.3%
Injury, Poisoning and Certain Other Consequences of External Causes	\$703,833.38	\$753.57	6.4%
<b>Total: Top 3</b>	<b>\$2,561,303.24</b>	<b>\$778.75</b>	<b>48.07%</b>

# Emergency Room Leading Diagnosis

Region 15			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$144,768.11	\$746.23	1.5%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$179,083.06	\$1,279.16	26.4%
Certain Infectious and Parasitic Diseases	\$228,362.58	\$1,812.40	23%
<b>Total: Top 3</b>	<b>\$552,213.75</b>	<b>\$1,200.46</b>	<b>14.97%</b>

# Child Delivery

Utilization Service Type Detail	Metrics	REGION 12	REGION 13	REGION 15	Total – TRS- ActiveCare
<b>C-Section Delivery</b>					
	Average Length of Stay	2.5	2.9	2.8	3.1
	Paid per Claimant	\$7,961.68	\$6,461.75	\$5,303.07	\$8,090.92
<b>Vaginal Delivery</b>					
	Average Length of Stay	2.2	2.4	2.4	2.2
	Paid per Claimant	\$5,465.13	\$4,366.71	\$5,427.82	\$5,270.38
<b>Total: Average Length of Stay</b>		<b>2.3</b>	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>
<b>Total: Claimants</b>		<b>202</b>	<b>448</b>	<b>76</b>	<b>6,506</b>
<b>Total: Paid per Claimant</b>		<b>\$6,268.48</b>	<b>\$5,189.76</b>	<b>\$5,381.86</b>	<b>\$6,368.46</b>

# Top Chronic Conditions

## REGIONS 12, 13, 15

1 Hypertension

2 Hyperlipidemia

3 Depression

4 Diabetes

5 Asthma

	Region 12		Region 13		Region 15		Total TRS-ActiveCare	
	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants
Hypertension	1,455	11.5%	2,612	9.3%	734	11.8%	52,978	12.3%
Hyperlipidemia	1,078	8.5%	2,250	8%	570	9.2%	41,007	9.5%
Depression	766	6%	1,488	5.3%	302	4.9%	24,749	5.7%
Diabetes	641	5.1%	1,371	4.9%	386	6.2%	24,749	5.7%
Asthma	283	2.2%	582	2.1%	131	2.1%	10,087	2.3%



# 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

# 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**

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

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# REGIONAL ROUNDTABLES

## Let's Talk

Facilitated Discussion