



BlueCross BlueShield of Texas

2022-2023  
TRS-ActiveCare

**EAST  
TEXAS**

REGION 5

REGION 8

REGION 7

Regional Roundtable Discussion



# Who's In Your Region?

- List ISDs who are in attendance

2022-2023  
TRS-ActiveCare

# REGIONAL ROUNDTABLES

## AGENDA

- State of ActiveCare Overview
- Q&A
- Regional Demographics/Enrollment
- Diagnostic Categories
- Chronic Conditions
- ER Usage
- Child Delivery
- ActiveCare Plan Resources
- Open 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



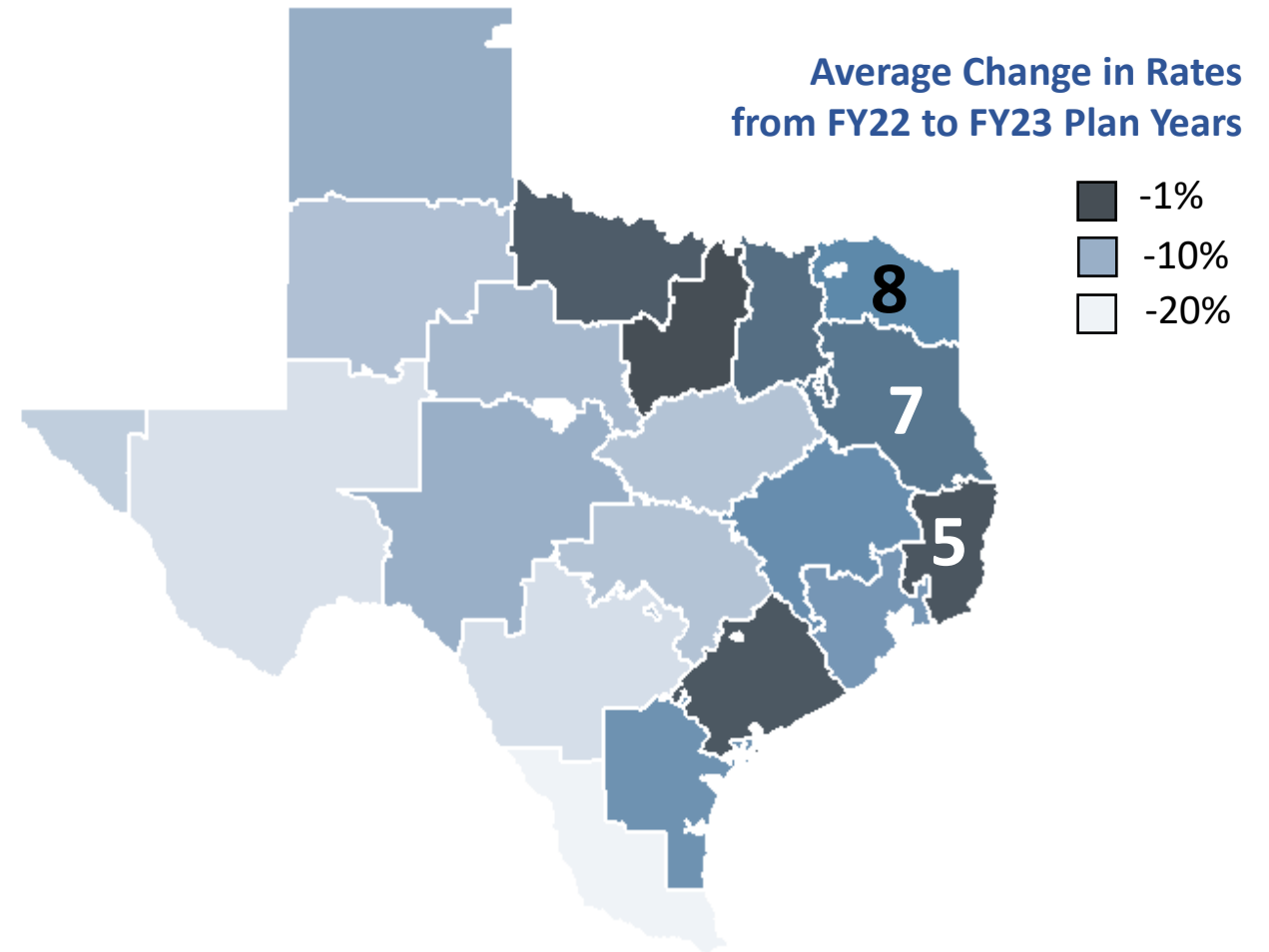
**Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:**

- \$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

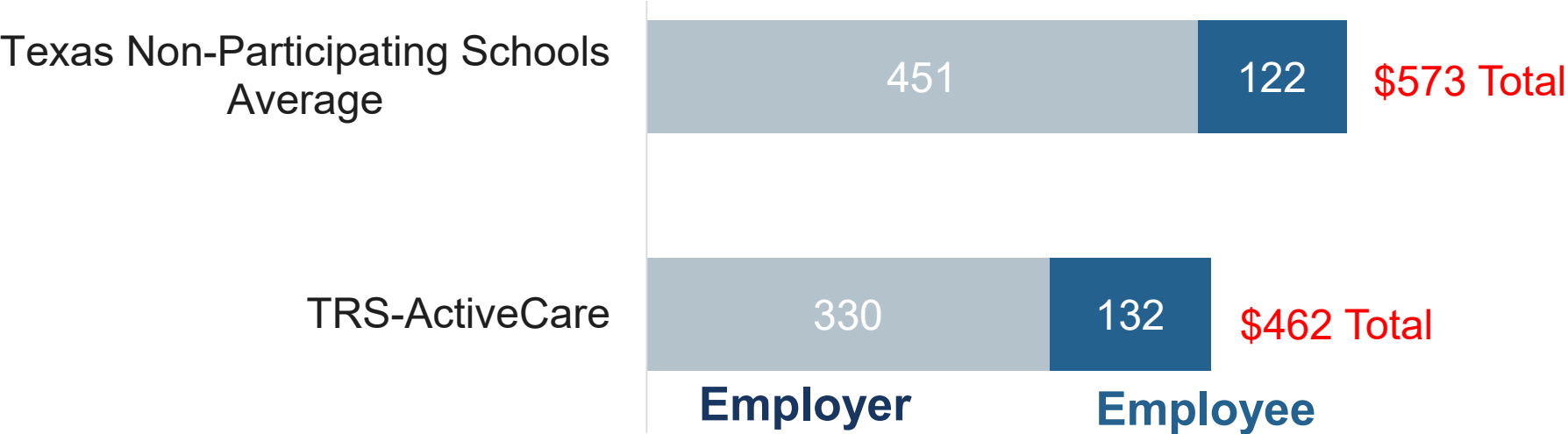
**Site of Care** steerage started in April 2022

**PrudentRx Specialty Drug Program**, Plan Year 2023

# TRS-ActiveCare Is Competitive



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



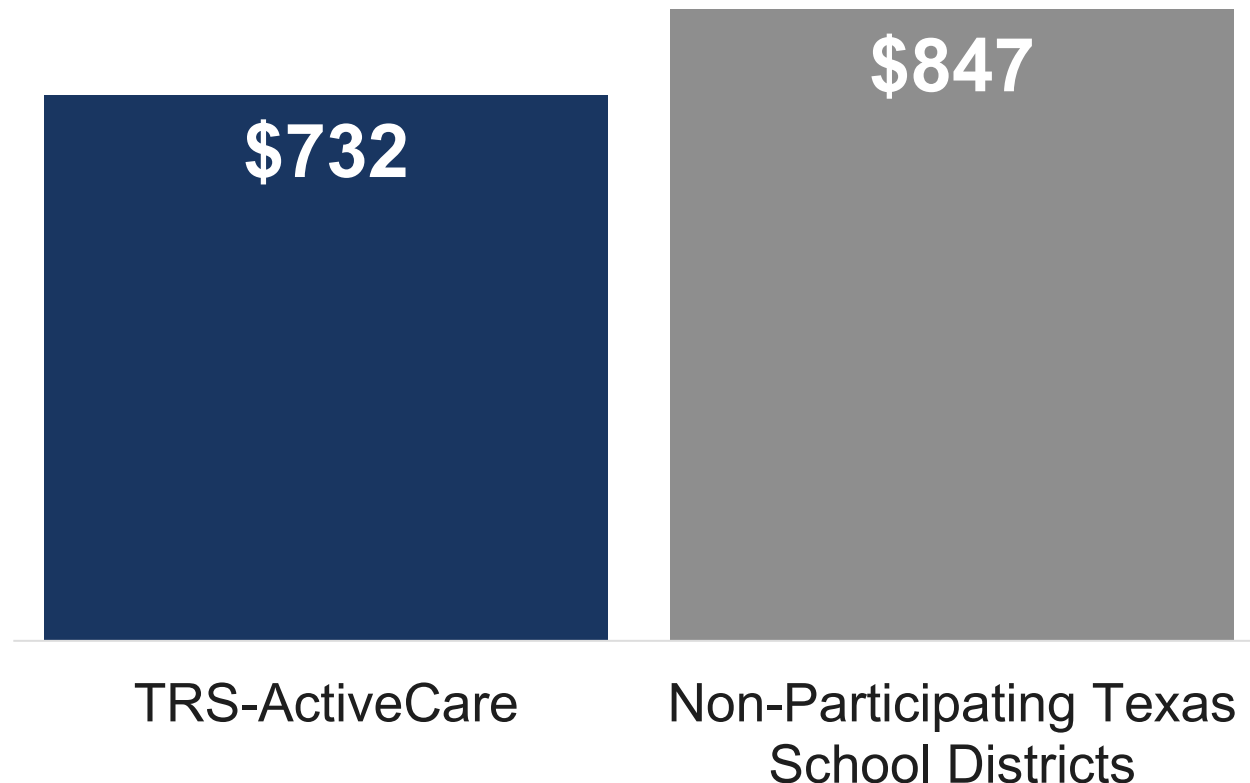
Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.



# 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 Management request for proposal 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

# EAST TEXAS

REGION 5



REGION 8



REGION 7



TRS

TEACHER RETIREMENT SYSTEM OF TEXAS

ACTIVECARE



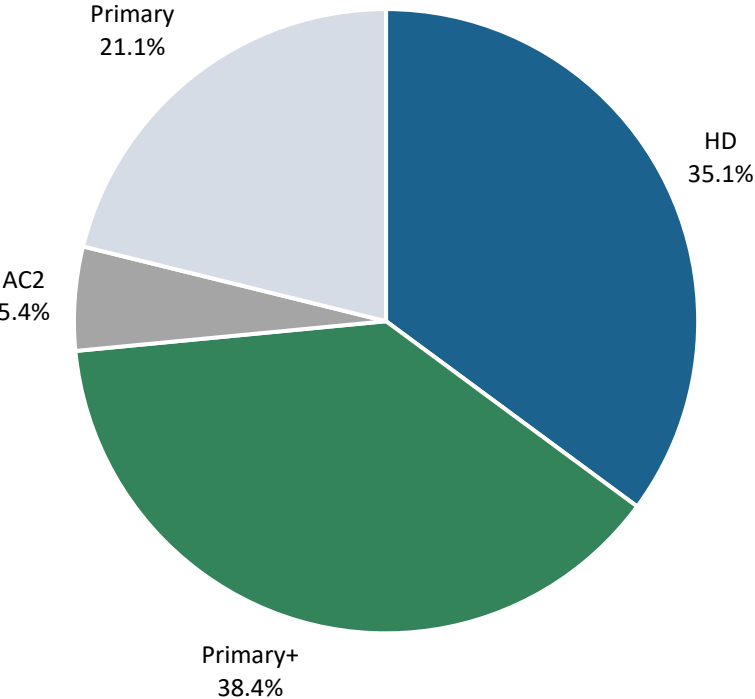
# Regional Demographics & Enrollment

Average Percent of Enrollees



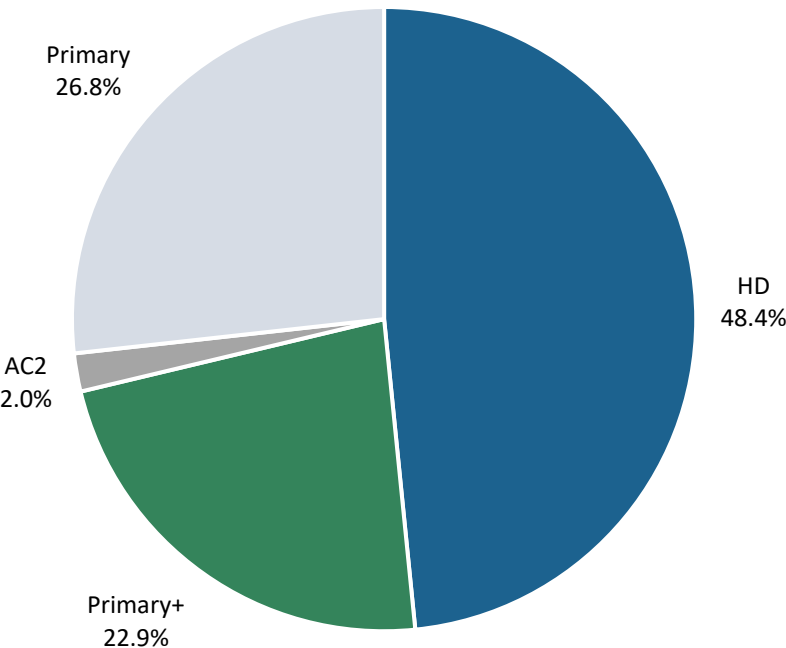
## REGION 5

10,294 Total Members



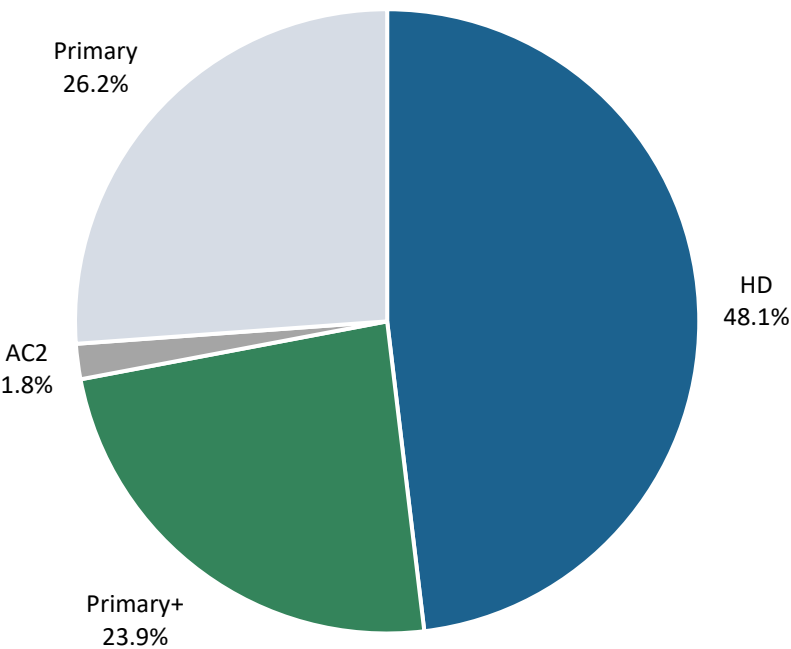
## REGION 7

23,071 Total Members



## REGION 8

8,103 Total Members



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

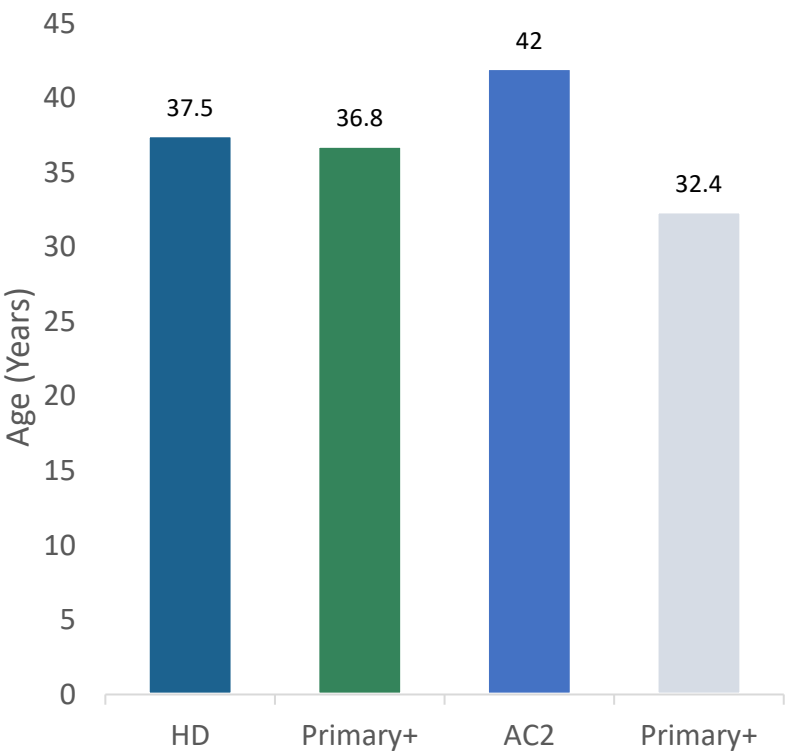
# Regional Demographics & Enrollment

Average Age of Enrollees



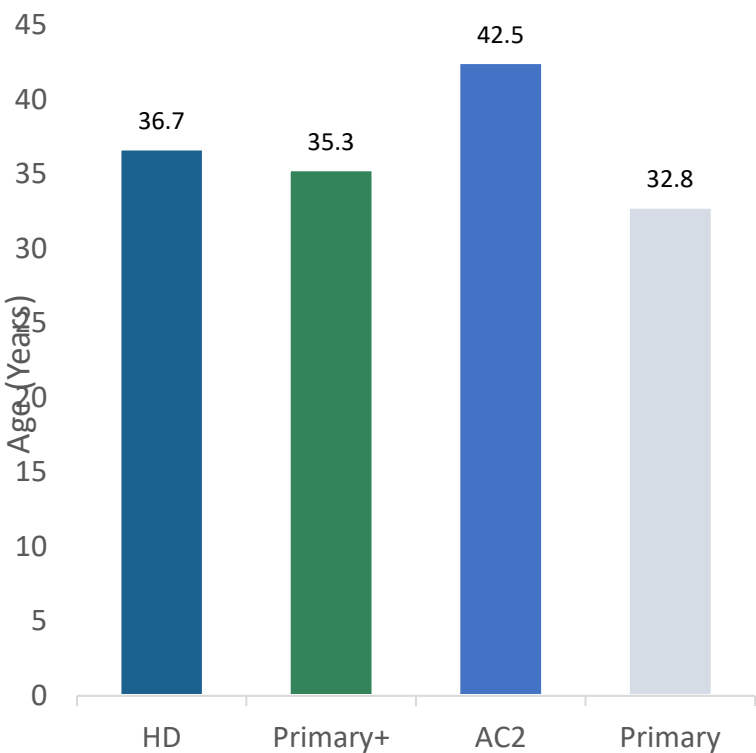
## REGION 5

Average Region Age: 36.4



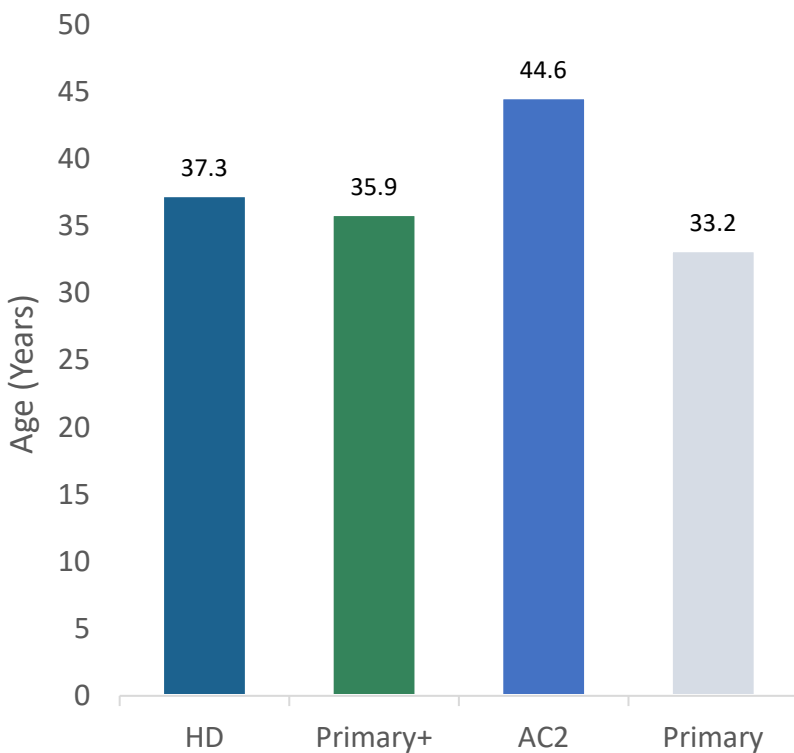
## REGION 7

Average Region Age: 35.5



## REGION 8

Average Region Age: 36.0



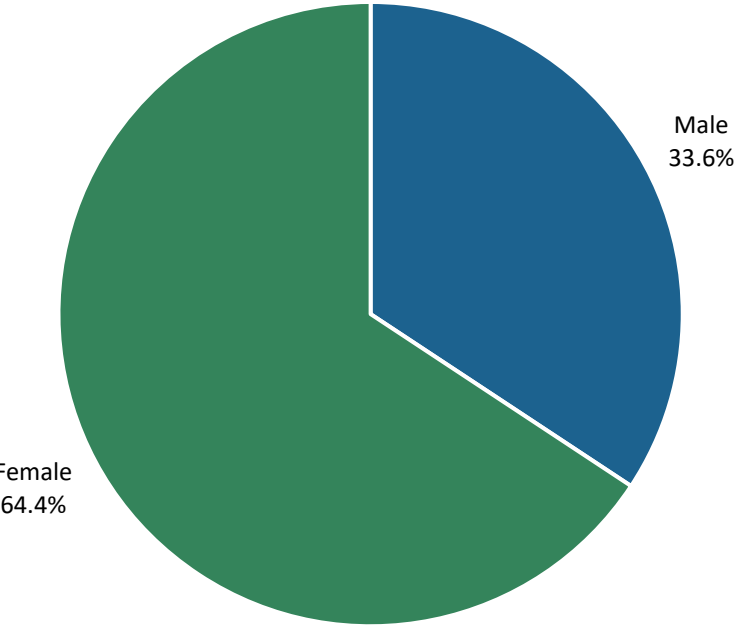
Average TRS-ActiveCare Age: 34.3

# Regional Demographics & Enrollment

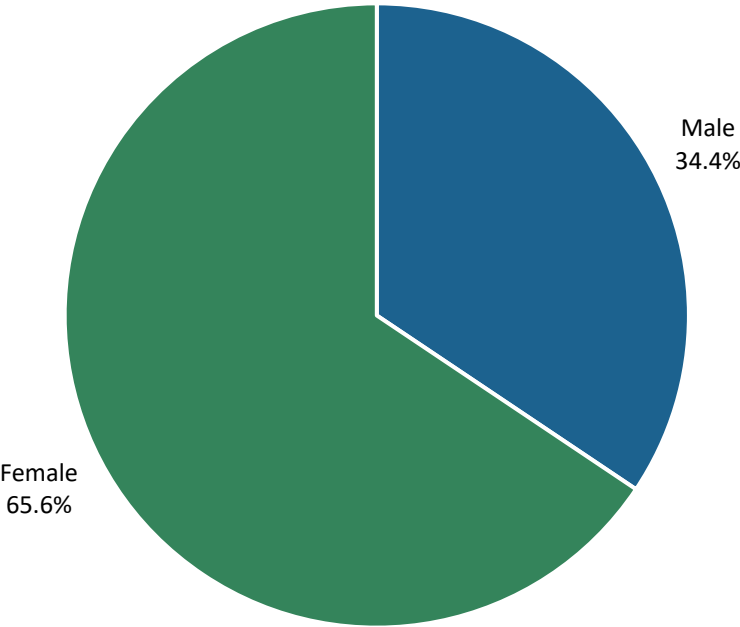
Gender - TRS-ActiveCare



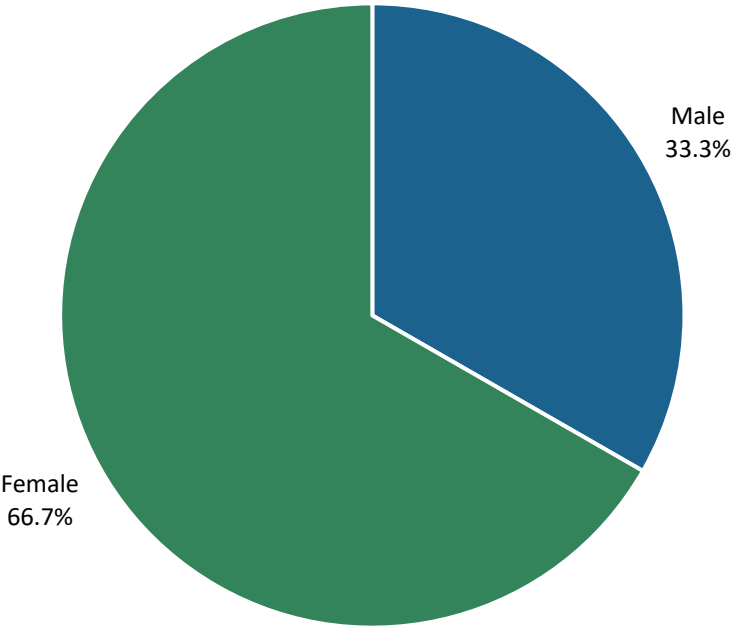
**REGION 5**



**REGION 7**



**REGION 8**



# Top Diagnostic Categories

Each category is ranked by highest to lowest spend



## REGION 5

- 1 Neoplasms  
Most Prevalent: Breast Cancer
- 2 Diseases of the Circulatory System
- 3 Factors Influencing Health Status and Contact with Health Services  
Incl. COVID claims
- 4 Diseases of the Musculoskeletal System and Connective Tissue
- 5 Certain Infectious and Parasitic Diseases

## REGION 7

- 1 Factors Influencing Health Status and Contact with Health Services  
Incl. COVID claims
- 2 Diseases of the Musculoskeletal System and Connective Tissue
- 3 Certain Infectious and Parasitic Diseases
- 4 Neoplasms  
Most Prevalent: Breast Cancer
- 5 Diseases of the Circulatory System

## REGION 8

- 1 Neoplasms  
Most Prevalent: Breast Cancer
- 2 Certain Infectious and Parasitic Diseases
- 3 Diseases of the Musculoskeletal System and Connective Tissue
- 4 Factors Influencing Health Status and Contact with Health Services  
Incl. COVID claims
- 5 Diseases of the Circulatory System

# Top Diagnostic Categories

|  | Total Paid PMPM*<br>Medical only, does not include pharmacy |          |          |                |
|--|---|----------|----------|----------------|
| CCSR ICD Dx Group Flat   | Region 5  | Region 7 | Region 8 | TRS-ActiveCare |
| Neoplasms  | Click to add text   | \$33.39  | \$42.95  | \$36.82        |
| Diseases of the Circulatory System                                 | \$35.85   | \$25.51  | \$32.41  | \$27.69        |
| Factors Influencing Health Status and Contact with Health Services | \$35.51   | \$36.02  | \$36.42  | \$40.36        |
| Diseases of the Musculoskeletal System and Connective Tissue       | \$30.14   | \$34.61  | \$36.42  | \$29.73        |
| Certain Infectious and Parasitic Diseases                          | \$26.65   | \$33.91  | \$37.44  | \$27.29        |
| Total: Top 5   | \$168.12  | \$163.44 | \$183.64 | \$161.90       |



# 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

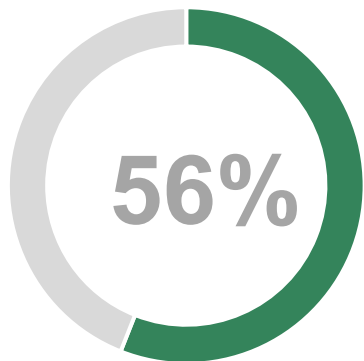
## **Musculoskeletal** – Spine, Bone and Joint Related

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

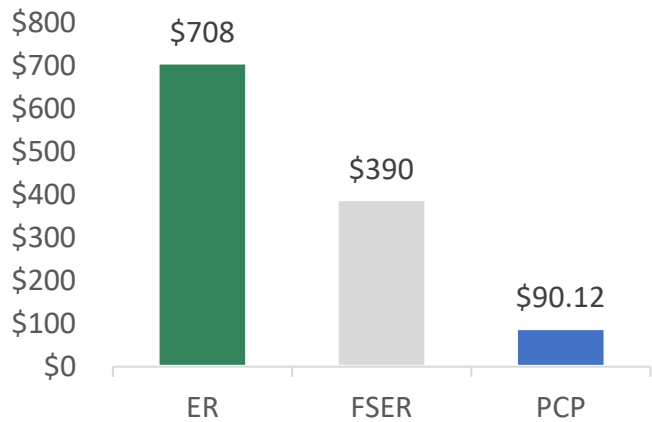
# Where Your Employees Get Care



## REGION 5

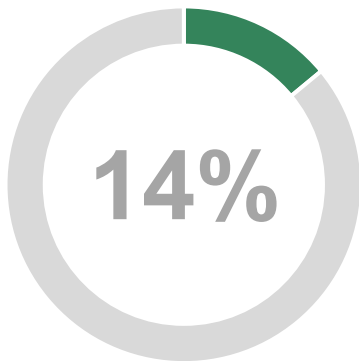


56% of ER use is non-emergent

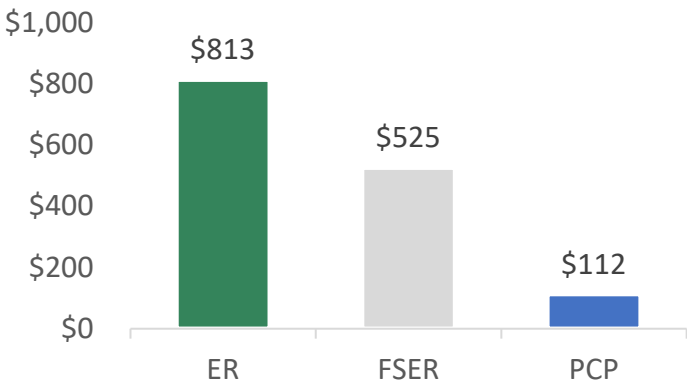


Paid per visit

## REGION 7

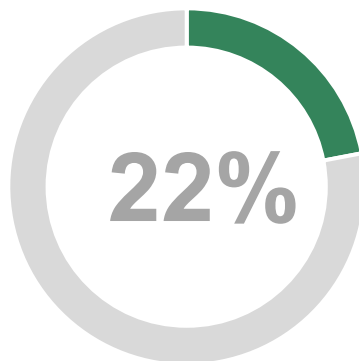


14% of ER use is non-emergent

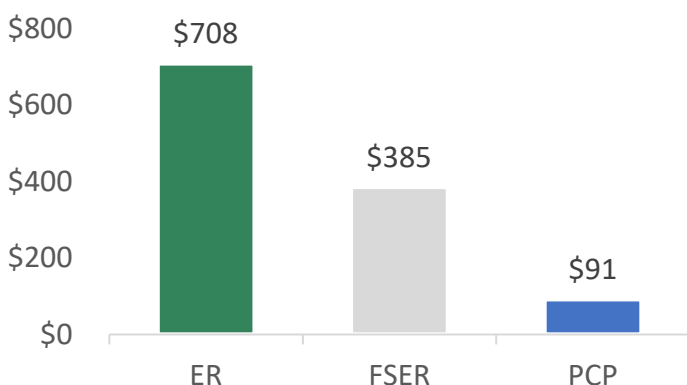


Paid per visit

## REGION 8



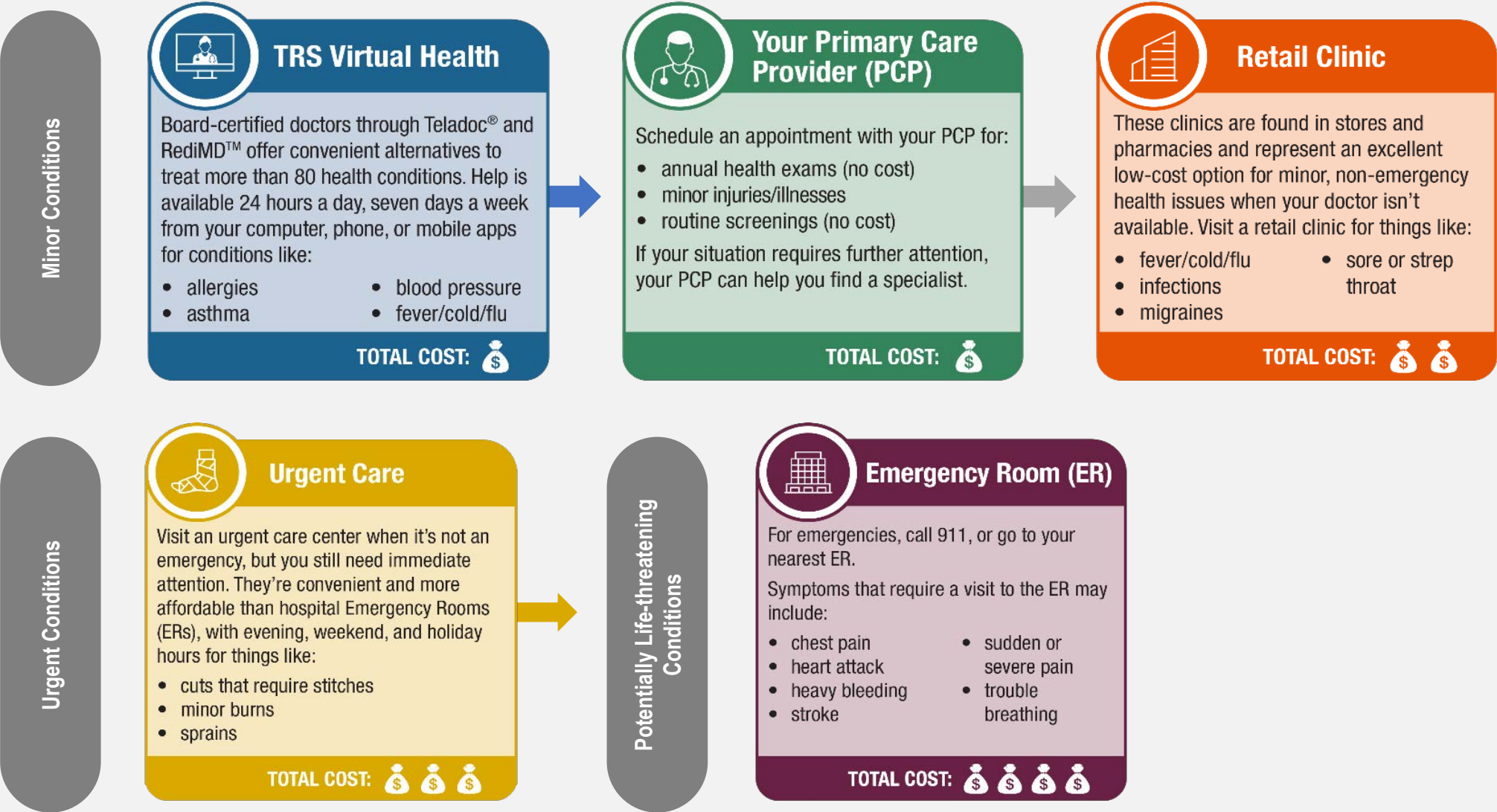
22% of ER use is non-emergent



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 5  |                       |                   |                               |
|---|-----------------------|-------------------|-------------------------------|
| Top 3 ER Diagnosis Groups   | Paid                  | ER Paid per Visit | % of Potentially Non-Emergent |
| Health Status Influences (Incl. COVID-19 Screening and Exposures)                       | \$372,266.96          | \$396.45          | 95.1%                         |
| Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified | \$525,318.98          | \$797.15          | 56.0%                         |
| Certain Infectious and Parasitic Diseases   | \$428,257.15          | \$868.68          | 49.5%                         |
| <b>Total: Top 3</b>   | <b>\$1,325,843.09</b> | <b>\$634.07</b>   | <b>72.0%</b>                  |

# Emergency Room Leading Diagnosis

| Region 7  |                       |                   |                               |
|---|-----------------------|-------------------|-------------------------------|
| 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          | 5.9%                          |
| Diseases of the Respiratory System                                  | \$1,402,800.26        | \$778.90          | 8.1%                          |
| Injury, Poisoning and Certain Other Consequences of External Causes | \$793,919.89          | \$587.22          | 2.4%                          |
| <b>Total: Top 3</b>   | <b>\$4,032,533.73</b> | <b>\$752.90</b>   | <b>5.7%</b>                   |



# Emergency Room Leading Diagnosis

| Region 8  |                       |                   |                               |
|---|-----------------------|-------------------|-------------------------------|
| Top 3 ER Diagnosis Groups   | Paid                  | ER Paid per Visit | % of Potentially Non-Emergent |
| Certain Infectious and Parasitic Diseases   | \$577,899.37          | \$849.85          | 12.1%                         |
| Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified | \$342,810.64          | \$643.17          | 13.9%                         |
| Health Status Influences (Incl. COVID-19 Screening and Exposures)                       | \$388,796.94          | \$854.50          | 58.9%                         |
| <b>Total: Top 3</b>   | <b>\$1,309,506.95</b> | <b>\$785.07</b>   | <b>25.4%</b>                  |

# Child Delivery

| Utilization Service Type Detail             | Metrics                       | REGION 5          | REGION 7          | REGION 8          | Total – TRS-ActiveCare |
|---|-------------------------------|-------------------|-------------------|-------------------|------------------------|
| <b>C-Section Delivery</b>                   |                               |                   |                   |                   |                        |
|   | Average Length of Stay (Days) | 2.7               | 2.3               | 2.5               | 3.1                    |
|   | Paid per Claimant             | \$5,302.64        | \$3,209.05        | \$4,000.17        | \$8,090.92             |
| <b>Normal Delivery</b>                      |                               |                   |                   |                   |                        |
|   | Average Length of Stay (Days) | 2.1               | 1.9               | 1.9               | 2.2                    |
|   | Paid per Claimant             | \$3,799.90        | \$2,223.70        | \$2,679.53        | \$5,270.38             |
| <b>Total: Average Length of Stay (Days)</b> |                               | <b>2.4</b>        | <b>2.1</b>        | <b>2.1</b>        | <b>2.6</b>             |
| <b>Total: Claimants</b>                     |                               | <b>154</b>        | <b>312</b>        | <b>102</b>        | <b>6,506</b>           |
| <b>Total: Paid per Claimant</b>             |                               | <b>\$4,619.58</b> | <b>\$2,590.05</b> | <b>\$3,236.27</b> | <b>\$6,368.46</b>      |

# Top Chronic Conditions

## REGIONS 5, 7, 8

- 1 Hypertension
- 2 Hyperlipidemia
- 3 Diabetes
- 4 Depression
- 5 Asthma

|                | Region 5  |                   | Region 7  |                   | Region 8  |                   | Total TRS-ActiveCare |                   |
|----------------|-----------|-------------------|-----------|-------------------|-----------|-------------------|----------------------|-------------------|
|                | Claimants | % of Participants | Claimants | % of Participants | Claimants | % of Participants | Claimants            | % of Participants |
| Hypertension   | 1,989     | 19.3%             | 3,685     | 16.0%             | 1,185     | 14.6%             | 52,978               | 12.3%             |
| Hyperlipidemia | 1,698     | 16.5%             | 2,368     | 10.3%             | 693       | 8.6%              | 41,007               | 9.5%              |
| Diabetes       | 827       | 8.0%              | 1,522     | 6.6%              | 493       | 6.1%              | 24,166               | 5.6%              |
| Depression     | 575       | 5.6%              | 1,249     | 5.4%              | 367       | 4.5%              | 24,749               | 5.7%              |
| Asthma         | 208       | 2.0%              | 619       | 2.7%              | 180       | 2.2%              | 10,087               | 2.3%              |

# TRS-ActiveCare Resources That Can Drive Costs Down



## **Diabetes**

- Insulin prices are capped on all non-HDHP 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 all non-HDHP plans covers some asthma related drugs at \$0 for enrolled 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

# GRAVEYARD



## REGION 5

## REGION 7

## REGION 8

| Top 3 ER Diagnosis Groups   | Paid           | ER Paid per Visit | % of Potentially Non-Emergent | Top 3 ER Diagnosis Groups   | Paid           | ER Paid per Visit | % of Potentially Non-Emergent | Top 3 ER Diagnosis Groups   | Paid           | ER Paid per Visit | % of Potentially Non-Emergent |
|---|----------------|-------------------|-------------------------------|---|----------------|-------------------|-------------------------------|---|----------------|-------------------|-------------------------------|
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| Total: Top 3  | \$1,325,843.09 | \$634.07          | 72.0%                         | Total: Top 3  | \$4,032,533.73 | \$752.90          | 5.7%                          | Total: Top 3  | \$1,309,506.95 | \$785.07          | 25.4%                         |
| Total: All  | \$2,981,278.79 | \$708.31          | 56.20%                        | Total: All  | \$8,318,177.57 | \$813.35          | 13.70%                        | Total: All  | \$2,373,684.40 | \$708.77          | 22.10%                        |